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FAST OR CORRECT: WHICH IS BETTER?

A truth is we live in a super-fast world. We are all running 100 mph and in so many directions. We must occasionally check to see if our heads are still connected. Our business and personal lives are happening quicker than any time in history. But, is that a good thing?

While go, go, go is our lifestyle these days, sometimes speed circumvents accuracy. High energy and keeping the mind and body active are all positives, but we must be careful to not over-extend ourselves. Who's guilty of scheduling too many tasks, meetings and agenda items in a given amount of time? Yeah, me too. And what happens when we overfill our plate? The ball gets dropped on at least one major responsibility and/or the final product is subpar.

Sure, the pride and accomplished feeling from knocking out a long to-do list in a narrow window ranks high with many of us, but we must be conscious of the fact that Rome wasn't built in a day. Completion of a task shouldn't necessarily be based upon speed. Crossing the T's and dotting the I's are important. Balancing accuracy with punctuality is the challenge we all deal with no matter the industry.

So to whom or to what can be credited with this NOW NOW NOW pace? Certainly

the internet has done its part. Was is a great invention? Yes. Has it totally transformed the way we live and do business? Yes. Has the internet helped evolve the workplace into a mad-dash to see who can create and deliver any and everything faster than anyone? Yes. From news reports to blogs to emails, it is almost impossible to keep us with the race. A story (true or false one) or video (legitimate or modified) can be globally viral within a few minutes.

Think back to pre-emailing a report, proposal, letter, etc.. Researching, sourcing and drafting the facts took time. While gathering and distributing information at lightning speed can be highly advantageous for our jobs, we must also be attentive and conscientious to the facts. And just because we read something on the internet, does that make it true? I would be willing to bet we have all read something online and thought it was Bible, just because the story or event has a source and seemed believable.

In many ways, we have allowed our content trust factor to be jeopardized because it looked real, it was online quickly after it supposedly happened, and because our friend/colleague shared it. Oops. Be careful. Before we hit the mass-forwarding send button, have we done our research to validate its truth and accuracy? From a site, email or any social media

outlet, anybody can post anything at any time about any subject. And because most of us like speed, taking a step to research the facts is something we periodically don't do and why? Because we say we don't have time.

Leading our businesses so we create a culture of truth, validity, facts and details is vital. Sharing and enforcing this culture throughout our workplace and respective industry is the next step. Slowing down to ensure accuracy while completing a job on time must be balanced to achieve and sustain creditability, reputation and success. There's a fine line differentiating quick and hurrying. Maybe, it's time to reevaluate job one: on time and right. When we accomplish both, our companies and organizations win, our Valley wins, our state wins and the great United States of America wins.

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TAKING IT TO THE STREETS

By Eileen Mattei

When bad things happen on the highway or in your driveway, towing companies and roadside assistance services arrive on the scene with solutions to the problem. Whether clearing an accident site or jumpstarting a car, whether summoned by you, your motorist assistance plan or law enforcement, towing companies must respond rapidly round the clock with the right equipment and personnel.

Some of these businesses operate Valley-wide with multiple locations. Others established towing operations as a service for their regular customers and see it feeding their auto repair operations. No matter if towing is a business' central purpose or a supplemental revenue stream, all towing companies must keep current with laws on impoundment and release, and special licenses. Given the industry's bad reputation caused by several dishonest wreckers, it's refreshing to hear the perspective of some respected Valley towing service owners.

"Image has to be a big portion of your business plan," said Harold Waite, owner of **La Feria Wrecker Service** and **I-69 Wrecker Service**. First off, he doesn't tow vehicles for parking violations. "That's an image killer. People won't remember the one good thing you did."

In fact, La Feria Wrecker has evolved since 1991 when Waite bought the business which had opened in the 1950s as Pinky's. He found roadside assistance calls too time-consuming and not cost-effective for his trucks and drivers.

"We've just progressed into heavy duty work. We do a lot of accidents, including 18-wheelers, RVs and busses. We're the ones who have the most equipment and the right-size equipment to handle it." His tow trucks cover four different weight classes to handle appropriate wrecking challenges.

In order to work accidents, a wrecker company needs an incident management license along with the drivers being licensed for tow trucks. At an accident site, DPS, or city or county law enforcement refer to a rotation system for the next wrecker company to be called. "The rotation for heavy duty wreckers is shorter because few have the equipment to do it right." Waite and his crews have even responded to a FedEx wide-body jet that rolled off a runway last year, winching it back to solid ground.

"I have relationships with large companies, like H-E-B, Mission Petroleum and Valley Transit that call us 24 hours a day when they have an accident or a problem. They tell police they want La Feria Wrecker. A lot of companies have been ripped off by rotation wreckers," he said. "My business has grown because of the companies that request us

now."

In fact, any motorist involved in a situation requiring towing can request the wrecker service of their choosing. The only caveat is that the towing company must arrive on the scene in a specified time slot, sometimes 20 minutes, but longer if the vehicles are not impeding traffic.

Even while answering questions about his businesses, Waite takes calls on Bluetooth. "What kind of vehicle is it? Is he going to be there with the keys?" The 24-hour nature of the business means that one driver sleeps in the office every night and at least four others are on call. Additional locations in Lyford and Edinburg make it easier for La Feria Wrecker and I-69 to respond.

The towing businesses are a family affair with Waite's son Kenneth driving a tow truck and his daughter Samantha working as office manager.

American Eagle, owned by Rodney and Belle Meyers, shares offices with La Feria Wrecker and I-69. The roadside assistance company's van tends to motorists who need fuel delivered, doors unlocked, tires changed, jump starts and similar services. "We are contractors for some insurance companies and motor clubs. Others call us when there's a need," Meyers said.



Heavy duty wreckers do more than tow vehicles. (VBR)

Mark Magouirk said towing services accommodate Graham Paint & Body Shop customers and can win new customers. (VBR)



When a bus carrying prisoners went out of control, La Feria Wrecker was called to set it upright and tow it away. (VBR)



Most dealerships and motor clubs funnel calls to a central assistance center which requests a company like his to step in. American Eagle's reach extends as far as the King Ranch. "Nobody else delivers like we do," he added.

The fourth company on the premises

belongs to a wrecker service. The wrecker service gets paid for accident recovery. The storage facility has to deal with strict regulations involving the release of a vehicle and paying the tow company.

In Edinburg, where Jesus Sanchez opened South Highway Garage in 1960, his sons Roy and Billy view towing services as a sideline. "Our main

concern is auto mechanics. If towing brings in business, fine. If it doesn't, fine," said Roy Sanchez. "We work accidents, DWIs and stolen vehicles. I deal with law enforcement and customers who are broken down."

"If it's a customer of mine, I will attempt to take care of them 100%," said Sanchez, who began working with his father as a kid and learned how to drive when he was 7 years old. Some insurance companies and motorist



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American Eagle and La Feria Wrecker are owned and operated by two families: Rodney Meyers, Harold Waite, his daughter Samantha Waite and Belle Meyers. (VBR)

Heavy duty wreckers do more than tow vehicles. (VBR)



Roy Sanchez of South Highway Garage & Towing can deploy three tow trucks. (VBR)



associations call him when they can't find their Valley contact people. Experience has taught the Sanchezes to get credit card payments up front before heading up 281 to provide assistance because too often a broken-down vehicle was already gone.

"Today, me and my brother run the business. My dad is still the owner. The three of us get together, he asks for our opinion and makes a decision."

Sanchez himself takes overnight calls three times a week. Different city ordinances limit what wreckers can go to accident sites and what vehicles are going to require towing when a stopped driver has no insurance or driver's license. "Towers need to know the laws." Less than half the vehicles towed by one of the garage's three trucks need garage services.

Tommy Graham's Paint & Body Shop has offered 24-hour wrecker service since 1978, according to owner Mark Magouirk. "Our business is a repair facility, so it goes hand in hand with towing. Mainly we have our wrecker to pick up our customers' vehicles wherever they are in the Valley and bring them in for repair. If they're in a wreck, they know Graham's does repairs." When the Harlingen garage tows in the vehicle, it saves customers storage fees and a second towing fee.

"We work hand in hand with the police. We help clear the roadways," he said. Many rotation calls are from police when they need to have a vehicle towed after a DWI stop.

Magouirk views towing as a way to im-

press potential customers. "It's your one time to shine and hopefully win over new customers for your services."

For more information, see laferiawreckerservice.com, southhighwaytowing.com and call 421-3936 for Graham's Paint & Body Shop.



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DENIMBURG: RISING MARKET LEADER

By Eileen Mattei

Can there be a better DBA than Denimburg for the Edinburg plant which anticipates producing 11 million yards of denim in 2017? The ultra-automated factory is on its way to becoming the largest denim manufacturer in the United States.

Claudio Motta, plant manager for the facility owned by Santana Textiles of Brazil, started a tour of the ultra-automated factory in Denimburg's fabric showroom. "Here we try to show the effects clients can achieve using our fabric. Our task is to bring them as many possibilities as we can," he said. In the showroom, jeans and denim apparel makers, Denimburg's customers, view the different weight and weaves of denim and contrast the various affects the sewing factories can achieve.

Using only American cotton (primarily Texas cotton), the fabric carries Made in USA labels at a time when American-made textiles have almost disappeared. Three Carolina-based plants also make denim.

The cachet of the American label is a major asset, but changes in the fashion supply chain are also propelling Denimburg's growth.

Denimburg administrator Javier Martinez and plant manager Claudio Motta stand in front of miles of denim that will be shipped to sewing factories. (VBR)



Speeding fashion trends to market requires a short supply chain, and quality American denim, sewn

into apparel in the Americas, shortens the turn-around time considerably. Rising wages in China have reduced the appeal of Asian production,

The trademarked Denimburg name (credited to CEO Roberto Cantu) is part of the package that plays on the Texas legacy. Its current 10-12 denims of varying weights and colors are named for Texas cities: Houston and Galveston, as well as Kingsville and McAllen. "All of our employees are from the Valley," Motta said. "We feel proud to have something created here that will be marketed internationally."

Denimburg takes orders for delivery in 30 days. Mexican apparel plants have been the primary customers for the Made in USA denim. "Mexican clients really like our denim," Motta said. U.S. and Columbian manufacturers are expected to begin purchasing from Denimburg in 2017.

Set on 34 acres with its own \$5 million waste water treatment plant in north Edinburg, Denimburg began commercial production in 2016, after several years spent constructing and installing the massive European robotic equipment with touch control screens.

Denimburg finished processing Rio Grande Valley cotton in early January and began receiving trucks filled with bales from Tulia, Texas. Each arriving cotton bale is graded on four criteria: fiber length, fiber strength, color and trash content. To achieve a uniform product, a recipe for mixing the four different grades has been established to create various weights of denim. The cotton first goes through a clean-



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Randy Summers, CCIM, Vice President and Sales Manager for Davis Equity Realty, Inc has been installed as the 2017 President for the South Texas Commercial Association of Realtors (STCAR). STCAR services 44 counties of Texas from Del Rio over to San Antonio, Seguin, Victoria and all counties south. They provide commercial services overlaying 22 REALTOR® boards or associations.

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Summers has been a licensed REALTOR® since 1997 and a Broker/REALTOR® since 2001. He obtained his CCIM designation in 2003 and began his career with Davis Equity Realty in 1997 after spending 15 years in banking. Summers succeeds Tip Johnston of Harlingen, Texas who was the 2016 President.





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ing process, resulting in drums of coiled bright-white cotton fiber and waste plugs of leaves, dirt and cotton seeds. In Brazil, those plugs are recycled to cattle growers, but Denimburg has not yet lined up a market, said Javier Martinez, Denimburg finance manager.

The cleaned “sliver” is coiled into soft white ropes which are spun into yarn and fed onto bobbins in a building where spinning machines stretch for more than 200 feet. During the spinning process, Motta said, the sliver goes into the machine at the rate of three feet per minute but is spun onto the bobbin at 300 feet per minute. “The finished yarn is 100 times thinner” than fiber going in. The process has built-in quality control devices: if the yarn is uneven or snaps, a robot rolls to the spinning machine and restarts the process. “The indigo machine is the heart of the operation,” said Martinez, in the dyeing building.

The bobbin yarn is warped onto a huge spool which holds approximately 4,800 thread ends. In an hour-long process, the threads are dyed before being woven in a fully automated process. The dye bath is processed at the waste water facility along with fluids from pre-shrinking to remove the chemicals.

Humidity is carefully controlled in Building 3 which holds 72 active weaving machines. Currently 36 looms are inactive as Denimburg ramps up to fully capacity, projected for later this year. The looms shuttle thread 850 times per minute, creating a cacophony of clicking that requires hearing protection. Within four to five days, the dyed thread, combined with white thread, emerges from the loom as denim fabric.

The denim goes through numerous finishing steps including washing to pre-shrink the fabric. (One thousand yard emerges as 850 yards.) Quality control includes skew correction and flaw identification.

When Denimburg reaches full production capacity in the late spring, it will be producing 1.2 million yards of denim per month and have 160 employees. Then it will be time to prepare for the next expansion phase, and time also to claim its place as the leader of the American denim manufacturing, according to Motta.

Up to 4,800 side-by-side cotton threads are immersed in indigo dye before being woven into denim. (VBR)



Drums filled with loose cotton ropes feed in spinning machines that wind the yarn onto overhead bobbins at Denimburg. (VBR)



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TOURING THE BORDER

By Henry Miller

Robert Cameron was tired of stress at work, in what he described as a “call center environment.” He needed something to decompress. During a trip to the Rio Grande Valley from his home in Missouri, he spent a day four-wheeling with his cousins. His stress faded, and an idea began taking shape.

“In my past, I was in the travel industry,” Cameron said. “I saw four-wheeling as a way of de-stressing. I saw the environment and an opportunity to give people something different to do.” The end result was Texas Border Tours, which opened in the spring of 2015 and provides ATV and horse-riding tours along with Mexico excursions. Located on Highway 1015 about two miles from the Progreso Bridge into Mexico, it makes use of three ATVs, one UTV and four horses for groups.

Highlights of the tour includes a trip to the Toluca Ranch, one of the most infamous haunted houses in South Texas and a trip along the U.S.-Mexico border, which has been of high interest since the presidential debates and a possible border wall conversation began with President-elect Donald Trump. CNN, state and

international media – including a Japanese journalist – have taken advantage of the Texas Border Tours offerings.

“One team has come out here twice and is

doing a series on bringing real people out here to see what going on with the border fence and see if it’s a reality to build the wall,” Cameron said. “They come from up north and are excited to see



Elise Peterson, marketing director for Texas Border Tours in Progreso Lakes, spends time with Poke, one of four horses used for tours. (VBR)

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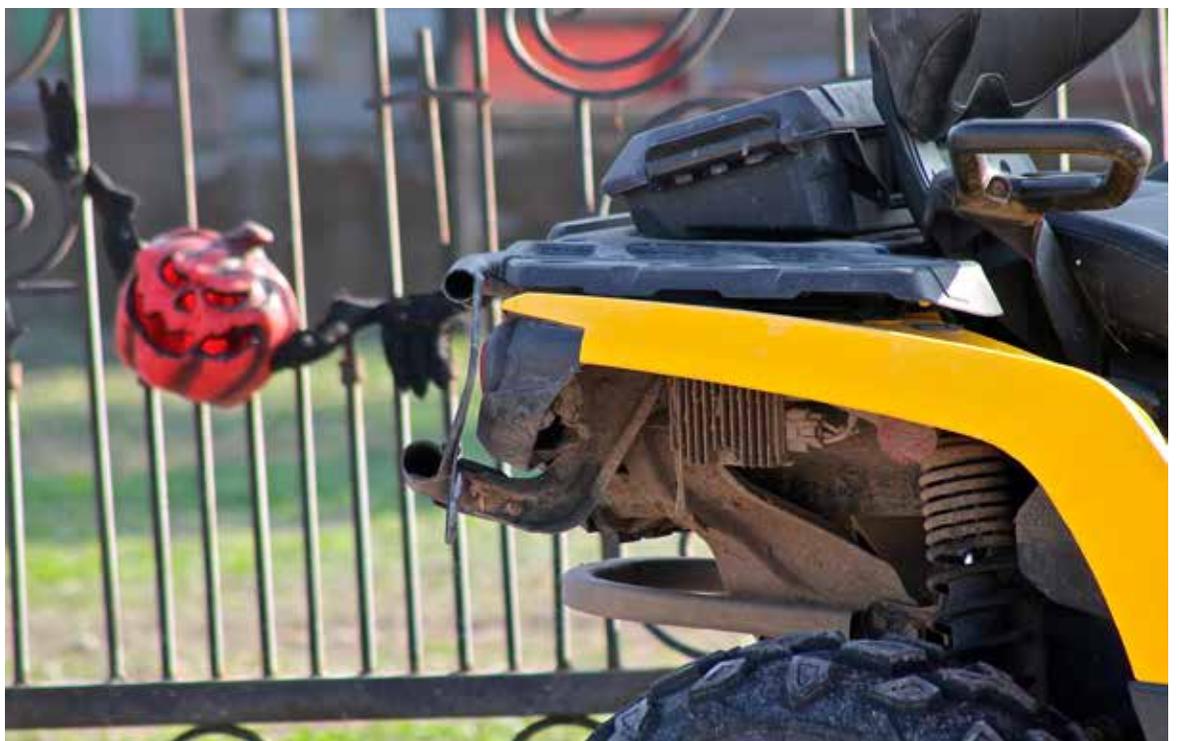
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One of the most popular stops on the tours is the “haunted” Toluca Ranch. It’s especially exciting when groups go at night on the ATVs. (VBR)

the Rio Grande and then realize that there's already a fence."

Most of the visitors however, are Valley residents and Winter Texans. Highway 1015 is the main route to Progreso, where many Winter Texans go to spend a day shopping, purchasing medicine or enjoying lunch and entertainment. Many of them have stopped to take the tours, enjoy nature and have something different to do. Families will come out and many return more than once. Elise Peterson, the marketing manager, said there's nothing like putting a child on one of the horses and watching the boy's or girl's eyes light up. "They start feeling confident, and you can see it. They feel they can control the horse."

While Texas Border Tours is fairly centralized in the Valley, Peterson said one of the biggest challenges is finding the right medium to effectively market the business. Right now they primarily use their website, Facebook (Texas Border Tours) and word of mouth. "A lot of people from McAllen tell us they didn't know we were here," Peterson said. "Sometimes it's difficult to get the word out to let people know this is here and it's fun, and family oriented. Another challenge is the crazy weather. People don't necessarily like to come out when its super hot."

Still, Texas Border Tours is quickly growing. In the fall, especially during Halloween, partnering with the Toluca Ranch has been a very smart business decision for both parties. "There's just an added value and excitement to go riding down the path on a horse or an ATV at night and come up to that haunted house," Cameron said. "It gives a different experience that is a good combination for us, for the Toluca Ranch owners and especially for all the families, the children and the adults."

Peterson, also from Missouri, said she has always been an outdoor person. She learned at a young age English horse riding, and has learned the cowboy way since coming to Texas. When she comes to the gates to check on the horses, the horses come to her right away, gently nuzzling up to her and easily letting her climb on board.

"These horses are an additional attraction. You have to go to the island really to be able to ride horses, otherwise ... and these are big horses. Here, we are right in the middle of Valley and easily accessible," Cameron said. "These days I definitely have a completely different perspective on what my daily routine is. I really enjoy doing his." Texas Border Tours is open from 9 a.m. - 6 p.m. seven days a week.

Elise Peterson, marketing director for Texas Border Tours in Progreso Lakes, rides back to the home camp following a tour. Texas Border Tours has three ATVs, a UTV and four horses to provide. (VBR)



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TOP AQUATIC EDUCATION BEGAN ON SPI

By Eileen Mattei

The disconnect between kids and their parents became apparent to Shane Wilson when he worked with at-risk students in Port Isabel. "They were good kids, but bad decision makers, because they had no positive parental engagement in their lives," he said.

Seeking a way to bring families back together, Wilson recalled his own childhood summers when his family would go on two-week fishing vacations in northern Michigan. That time together was instrumental in his decision to establish the nonprofit Fishing's Future. The program aims to keep families together, by having them learn to fish together: rehooking families.

Wilson, currently a first grade teacher in Port Isabel, wrote a curriculum for the program, established Fishing's Future as a 501 c 3 in 2007, and started teaching families to fish on South Padre Island. The organization now has 62 chapters in 19 states. Each chapter is headed by a master angler aided by dozens of volunteers, who contributed a total of 14,700 hours. In 2016 alone, 141,000 individuals participated in the program.

Fishing's Future, founded on South Padre Island, now has chapter in 19 states and hundreds of volunteers. (Courtesy)



Fishing's Future was voted the most outstanding aquatic education program in the United States last year. "We try to remove the obstacles to bring angling education to the community, and we have been quite successful at that. It's incredible. I love kids," said Wilson, who spends his weekends working with the non-profit.

Fishing's Future has two foundational approaches: family fish camp and the outreach program. The five-hour fish camp is led by a master angler who supplies 30 rods and reels for the day. The first half of the program is hands-on education: how

to use the equipment, knot tying, water safety, environmental stewardship. After a quick lunch, the parent is given the rod for the child, they walk down to the water, the child prepares the line and begins fishing. "When a child catches their first fish, they are excited and overjoyed. Their parents are filled with pride."

Wilson gives the rods to the parent for a reason. "We want them to bond. A child has come wanting to go fishing, and they have been delayed. This puts the parents back in charge. They both know the skill, but the child casts the

line with the parent's support. They realize they can do this. They take away a positive experience. They leave with that in their heart and their mind. Maybe this is something they want to do again."

Fish camp includes first fish photos, certificates and goody bags ... and the opportunity to continue fishing.

The outreach program appears at fishing tournaments, schools, youth clubs and scout troops. It teaches fish identification, fishing rules and regs, knot tying and local fishing tips.

"You start something and sometimes it goes in another direction," Wilson said. That now includes personal outreach to long-term care facilities, where seniors have become energized



Catching a fish is a memorable achievement. (Courtesy)



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by fishing, whether tying flies, dropping a line in water or talking about fishing in their youths.

Wilson didn't incorporate a funding mechanism into Fishing's Future charter. It relies solely on donations from individuals and businesses and small grants. "The whole community is coming together for the betterment of the community."

To get a chapter started takes about \$3,700, with \$1,500 of that up front. "I tell them how to get sponsorships," Wilson explained. "We provide all the tools, curriculum, T-shirts, giveaways, liability insurance, handouts, template press releases -- all they need to run a successful program. We mentor them to get them up and running."

Applicants are thoroughly vetted before they can open a chapter. Their agreement with Fishing's Future requires them to hold three free fishing events per year and turn in documentation. "The success of each chapter is limited by what they are willing to do. They find out that youth groups, schools, scouts, etc. are going to start requesting the presentation. Some chapters do 15 outreach events per month."

Fishing's Future is putting educational training videos on its website, so people can revisit skills and find new skills. "That's where

we're going in the future," said Wilson, who is chairman of Sea Turtle, Inc. He's also piloted a fish CPR project in Kansas: National Youth Catch-Photo-Release program.

Partnerships formed with local businesses are essential to Fishing's Future success, Wilson said sponsors' logos appear on the website. "But we need more as we grow. Jim's Pier and Quik Stop in Port Isabel are huge supporters locally. (Hotel owner) Barry Patel is a family man and believes in us." Schlitterbahn, hotels, and restaurants are also Valley sponsors.

"It's nice to be able to do something that is seriously impacting the family structure. God gave me a reason to live," Wilson said. "This is my calling. It's a blessing."

For more information, see fishingsfuture.org.

Fishing's Future brings parents and children together as they learn fishing skills and catch a fish. (Courtesy)



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SAFER, HEALTHIER MEALS

By Eileen Mattei

After Christian Barajas graduated from UTPA with a Bachelor of Science in dietetics, she worked as a nutrition coordinator for groups like Hidalgo Country Head Start and Texas Migrant Council. Then a California company hired her as an independent auditor to do on-site inspections of various chain restaurants in the Valley.

But Barajas had grown up in Reynosa where her father was a physician in private practice, a role model for small business. After eight years as an employee, she was ready for a major change. With her credentials as a licensed, registered dietician nutritionist, she had the skills to translate nutrition science into practical and applicable ways for people to bring nutritious foods into their daily lives.

“Through my work, I realized I really enjoyed training people, planning menus and doing inspections.” So in 2015, she established Think Food Consulting to offer her services as a dietician/nutritionist, food safety auditor and instructor for food management and food handler certifications. She credited Marcela Arredondo of the Small Business Development Cen-

ter at UTRGV with getting her off to a good start.

“I get to work with a lot of different types of businesses. It’s never boring,” said Barajas, a bilingual, licensed, registered dietician nutritionist. Some of her clients are independent restaurants, which she visits every month to do food safety audits. Those cover everything from employee practices such as hand washing,

to how food is received, stored and prepared. She frequently provides on-site food handler training, an employee certification that is required in the high-turnover food service industry.

“They want me because I’m a third party with fresh eyes. My unannounced audit is like what a health inspector would do, except the manager gets the findings directly,” without repercussions, Barajas said. The restaurants’ customers are protected, in terms of food preparation, and the businesses do not get any surprises when the official health inspector stops in once a year or so, depending on previous findings.

According to Barajas, who is a member of the Texas Restaurant Association, food service safety is a matter of washing hands, keeping refrigeration temperature logs and having inventory on a first-in, first-out routine. She follows ServSafe programs for manager and food handler training.

Another major facet of Think Food Consulting involves adult and child day care centers and private schools. By law, adult day cares must have the services of a dietician at least four hours per month. “The regular menu is going to be healthy, of course. I have to look at the population for requirements for special diets such as diabetic or renal patients.”

For clients under the Child and Adult Food Programs, she sets menus and performs kitchen inspections. Clients are billed monthly.

“I also do nutrition coaching with private clients and go to the store with them, looking at different products, finding better snacks for them or

Registered, licensed Dietician Nutritionist Christian Barajas provides services to adult and child day cares, private schools and individuals through Think Food Consulting. (Courtesy)



their family, helping guide them on a diabetic diet,” Barajas said. She also has aided clients with pantry makeovers, offering recommendations for wiser food choices along with food safety hints.

In addition, Barajas has two vending machines that are providing healthier options for Edinburg businesses. “They have whole grain snacks, popcorn, low calorie Gatorade. It’s healthier than you normally see in a vending machine.”

“It’s not about eating a whole lot of kale,” Barajas explained. “Think about your entire meal instead of one item. Combine fruits, vegetable, whole grains and lean protein on your plate. One quarter of your plate should be fruits and vegetables, one-quarter should be whole grains, and one-quarter protein. For dinner tonight we are having whole grain pasta with basil pesto, grilled chicken and fresh vegetables.” No dessert.

In fact, Barajas was expecting her fourth delivery from Blue Apron, an online supplier of ingredients for complete portion-controlled meals, including recipes, seasonal vegetables, and fish, chicken or beef which arrive in an insulated package. Even professional dietitians like to try new vegetables and recipes. She is a member of the International Association of Food Protection and the Academy of Nutrition and Dietetics.

For more information, see thinkfoodconsulting.com.

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5 THINGS TO DO IF YOU RETIRE IN 2017

By Humphrey Thomas

There is little doubt that 2017 will hold surprises. We have a new president. How will the markets respond? How will health care policies change? What will happen with the current tax code?



Considering everything that is up in the air, it is more important than ever to partner with a financial professional who can help make your retirement dreams a reality. Here are five planning goals which every pre-retiree should have on their radar.

First, build a bill payment plan. For many people, losing a bi-weekly paycheck and moving into the world of fixed income can be daunting. Take time in 2017 to develop a debt payment plan which will allow you to be debt-free as you enter retirement. A great way to do this is by asking yourself a two simple questions: How many months until I would like to be debt free? How much outstanding debt am I currently holding?

If you are 55 and would like to be debt free at age 60, you have 60 months to make it happen. If you are currently holding \$50,000 in debt, you now know that you need to make \$833 monthly payments in order to achieve your goal of being debt free at age 60.

Second, plan for Medicare and health insurance coverage. Medicare and the state of healthcare in general, remains a hot topic. Keep sight of the big picture, and don't make any healthcare decisions based solely on rhetoric out of Washington.

Yes, the U.S. healthcare system will likely see some changes during Donald Trump's presidency. These changes may even impact how you and your family receive health care coverage once retired. What will remain unchanged, however, are the types of coverage that best suits you and your family. Take some time to understand: Where you are getting health coverage from today? Where you expect to get health coverage from during retirement? What types of care will likely be needed, but are not covered under this plan?

Third, develop a strategy for taking Social Security. There are more than 1,300 possible ways to "take" social security. Deferring payments until your full retirement age is just one of them. When making this decision, consider when you will need the money, what kind of income you expect during retirement and even how long you expect to live. Longevity is

nearly impossible to predict, but even the question of your income during retirement can be a challenge.

The good news is that there are financial platforms which take into account every variable impacting your Social Security decision. Boil them down, and provide the most optimal plan for you and your family.

Fourth, determine if you will take a partial lump sum, full lump sum, or annuitize your pension. Here's the reality: your employer probably hopes you take the lump sum, as the lump sum option is typically offered at a lower net present value than the guaranteed monthly payment stream.

Sound complicated? That's because it is. Consider bringing in a financial advisor who can compare each of these three strategies side-by-side and provide a recommendation on the best course of action. The difference in these three strategies can be massive. Don't under-estimate the importance of this decision in 2017.

Last of all, strategize on the movement of any 401k accounts. Conventional wisdom says to

first draw down taxable accounts, then tax-deferred accounts, followed by tax-free accounts as you begin retirement. The idea here is to allow your tax-free accounts to accumulate wealth as long as possible.

New research has shown this is not always optimal, and many retirees and planners are beginning to rethink this approach. Partner with an advisor who can help crunch the numbers and determine the best course of action.

The bottom line is that Americans are living longer, and the cost of living continues to rise. It's likely that retirement is going to be much more expensive than many pre-retirees are expecting. Partnering with a financial professional who understands the process can be an invaluable asset as you bring your retirement dreams to life.

Humphrey G. Thomas is an accredited asset management specialist and certified divorce financial analyst at HG Thomas Wealth Management, LLC in Brownsville. Contact him at Humphrey@hgthomas.com or visit hgthomas.com Estate planning is done in conjunction with your estate planning attorney, tax attorney or CPA.

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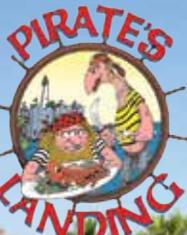
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YOUNG MASTERS IN THE MAKING

By Henry Miller

As a boy, Eddie Mirza loved art, chess and soccer. His competitive passion for each grew as he did. He was born in Italy and as he grew older, he moved often with his family all over Europe, South America and the Dutch Caribbean. He continued to excel in art, chess and soccer, and along the way he picked up new languages – he now speaks six or seven.

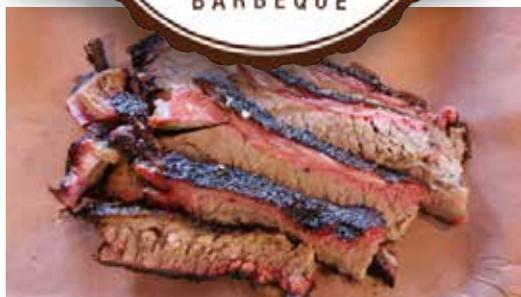
After a career in graphic arts for different companies around South Texas, Mirza has decided to return to his passions – and teach others. In September 2016, he opened the Young Masters Art and Chess Academy at 2217 N. 10th Street, Suite 6, in McAllen. Mirza's studio is covered with artwork created by some of the old masters and some by new masters, the ones who come through his class.

"I'm just doing the things I've done my whole life – art, soccer and chess – and I speak many languages," Mirza said. "I've played soccer or have

Eddie Mirza discusses chess strategy with a student at Young Masters Art and Chess Academy. (VBR)



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been a soccer coach practically all my life and the same goes with being an artist. I've just decided to go at it on a full-time basis."

Chess, art and languages seem to go hand-in hand. But adding soccer? Mirza said it makes perfect sense and fits well with the other learning classes. "Chess improves the way one thinks, the entire thinking process. That can help a lot in soccer. Of course soccer is a game where you have to think quickly like in other sports – but you still have to make the right decision. In chess you're thinking five to seven steps ahead. With art you sometimes have to be creative and improvise. In soccer you have to be creative and improvise. Art and chess helps that thinking process all the way around."

During a recent chess lesson with brothers Rene and Agustin Torello, ages 7 and 8 respectively, Mirza had a game he had started with one of the boys ready to go. On the wall hung a flag with a chess table on it and parts that were movable. Mirza picked up a knight and moved the piece forward two spots and left another, along the edge of the board. He looked at the boys and asked, "Is this a smart move or a bad move?" They replied in unison "A bad move." Mirza told them great job and explained why they were correct.

Mirza teaches both group and one-on-one lessons. He takes his training on the road and has clients such as St. Paul Lutheran Church and School in McAllen, the Oratory in Pharr and St. Joseph Catholic School in Edinburg.

"I first teach the children the movement of each piece, that they have a value and a purpose," Mirza said. "Then I teach them the three things every player needs to learn: the strategy to control the center of the board, how to develop the movement of the pieces and to defend your king at all times. It's important for them to know which are the best moves and give them options. Chess is a game of strategy, but sometimes you have to improvise. If plan A doesn't work, go to plan B. Learn to improvise without getting desperate, just like in life."

There are no age limits to his classes. Recently he hosted a birthday party for a group of 12 adults. They brought the wine and the cake, and Mirza provided the famous portrait "Starry Night" by Vincent Van Gogh for the group to start painting. Once he explained how to recreate Van Gogh's strokes, the images on their easels began to take shape.

"We had another birthday party with kids. They get to choose the theme and chose unicorns, but they are free to choose the theme, and we'll paint something according to that theme," Mirza said. "With the adults I try to use something done by one of the masters and teach a little bit of history. Maybe a French artist and I'll speak some French or write words on the board so they can learn more."

Mirza has openings for groups, schools and after-school programs on their campus, and

for home-schooled children and adults.

“I’ve had people tell me how much they enjoy the classes and have had parents who come back and tell me since their child started chess that they see an improvement in the way they do things, that they’ve really improved,” he said. “To me, that’s the ultimate satisfaction – it’s the most important thing, to enjoy what you do and improve at it.”

For more info, email Mirza at edmond@youngmastersartandchess.com or visit the Facebook Page – Young Masters Art and Chess Academy.

Adults recreate Van Gogh’s Starry Nights under the tutelage of Eddie Mirza. (VBR)



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YOU SAY PITAYA. I SAY DRAGONFRUIT.

By Eileen Mattei

Exotic in looks and name, dragon fruit is grown on structures similar to those found in vineyards. Chuck Taylor, owner of Pitaya Farms of Texas LLC, west of Raymondville, said dragon fruit is actually the domesticated version of the pitaya, a native cactus which originated in Mexico and central America and was transported to Asia, where it acquired the dragon fruit label.

Pitaya Farms harvested its sixth crop between May and December 2016. “This past season was a big improvement, with over 15,000 pounds. God willing, we will triple that this coming this year, because the plants are more mature and so are we,” said Taylor. He and farm manger and part-owner Chinnling Wang are aiming to produce 25 pounds of the tropical fruit per cactus. “We are not there yet, but we’re getting near.” They have become adept at dealing with surprises while growing and marketing dragon fruit.

Pitaya’s dragon fruit is grown (on vineyard-style framework) inside electric-fenced enclosures topped with bird netting to keep raccoons, possums, coyotes, and birds away from

Chuck Taylor and Chinnling Wang are preparing for the six-month-long dragonfruit harvest season at Pitaya Farms. (VBR)



the succulent fruit. “Everything likes to eat it, and they are a lot quicker than we are. If you want to grow a crop like this, you’ve got to ward off varmints every day,” Taylor said. In addition, as a tropical fruit, pitaya is cold-sensitive, so the farm has developed procedures to protect the crop and the plants from the occasional blue norther.

Taylor, who has a MBA from Vanderbilt and a PhD in “barnyard” economics, worked for years as an agricultural researcher in Central America, Taiwan and the United States. He said the popularity of dragon fruit with its chewable seeds is due as much to its healthy properties -- high vitamin C levels, antioxidants, its effects on blood pressure and digestion -- as well as its taste and appearance.

“I’m growing this fruit because it helps me stay healthy,” said Taylor, who admitted he is a big consumer of dragon fruit. But he snacks on blemished culls instead of eating up the profits. “You don’t get anywhere without customers who are as passionate about the fruit as you are.”

Pitaya Farms has been selling dragon fruit at the McAllen’s farmers market for five years. “We’ll often sell out in 15 minutes.” Noted chefs, including Larry Delgado of SALT, feature dragon fruit in season. “I’m producing a specialized product,” Taylor, explained. “We have a

brewery in Austin Jester King that makes pitaya ale, among others brewing it.” Pitaya sells dehydrated chips and various drinks, as well as the whole fruits, which some customers turn into beer and wine.

The company has encountered barriers to market entry, including nutrition labels and liability insurance related to food safety. As an offshoot of that experience, Taylor is working with Dr. Juan Anciso of TAMU Agri-Life Research Center in Weslaco on a food safety manual that deals with specialty crops. “You don’t



The abundant blooms on pitaya cactus herald a good crop of colorful dragonfruit, like that on the left. (VBR)

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Although native to the Americas, pitaya became popular in Asia under the name dragonfruit. (Courtesy)



accept what comes at you across the fence. You go in and develop what you need. You've got to be prepared. You can't be passive."

Two years ago, Pitaya Farms put another 2.4 acres in production and has more room to expand. Taylor, in passing, pointed out the extremely long barbs on a wild pitaya growing near the gate of the new field. With the farm poised to increase output (older cactus produces more pounds of fruit), Pitaya is opening up commercial outlets. "Krogers in Houston can take almost everything we produce.

"You've got to make your markets. That's an art. We're moving beyond the Valley now and getting the word out," said Taylor who takes time to educate local customers and has done store demos. "You have to give people a chance to try it." He has a commitment this year to expose Krogers' produce departments to the delicious fruit. "How are they going to answer questions if we don't help them. We beat the imported, tasteless fruit hands down in a taste test." At farmers market and in large stores, Taylor goes one-on-one with consumers. "I get the biggest kick from interacting with customers," said Taylor, who finds the feedback motivating. "Mondays are fun because employees come in with testimonials from the pulgas where they went to sell the smaller fruits." Many abuelas remember eating pitayas as children.

Pitaya Farms next plans to tap into the juice bar niche. "They have good rapport with their clientele, and a willingness to try new healthy drinks."

Taylor enjoys working with young farmers, too. "They love to grow stuff, but don't want to have anything to do with marketing. I tell them 'You're depriving yourself by not interacting with customers.'" For Taylor, it's more than the miracle of growing food. It's about introducing people to a healthy and tasty fruit.

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IN THE SPOTLIGHT



Attendees at the 24th Annual Winter Texan Expo and Health Fair enjoyed music and activities January 17 - 18 at the McAllen Convention Center. (VBR)



During the two-day event, thousands of Valley-wide Winter Texans visited with vendors of tours and travel, mesquite bean jelly, medical and dental services, restaurants and more. (VBR)

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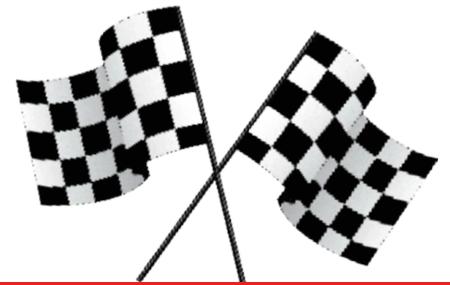
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