

Volume IV, Issue 8  
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# Valley Business Report

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# Providing Solutions is Proactive

When does a situation become a problem? How is a potential crisis avoided? At what point do we correct a mistake?

We would all agree the best way to solve a problem is to prevent it from happening. Easier said than done, but our goal should be to bring a solution to the table before a crisis arises. Sure, sometimes unforeseen situations come up that demand we react, but in many cases the end result is better when we envision, formulate, document and test a "prevention plan" before the actual game plan is executed.



Running a business is never easy. You've got internal issues that surface plus external events and scenarios that factor into the equation causing disarray. Our job as administrators of the company is to "handle it." The captains of the ship must face the music when problems occur because coworkers, customers and outsiders look to us for answers. Wouldn't life be less chaotic if we could minimize the number of times our role is Damage Control

Facilitator?

What can we do to proactively seek a backup plan if Plan A doesn't pan out, or if Plan B is still not getting the job done? As leaders of our organizations, we must constantly be on the lookout for a better way, a safer way, a more efficient and effective way of successfully getting the job done. How many of you have thought of a better direction to lead your team after the road to completion was marred by excessive expenditures, non-cohesiveness between team members, less than satisfactory production in a given period of time, etc.? We all have. And we learn from the

past, right?

Let's test our smarts. The last time a job, project or event didn't run as smoothly as it should have, did we learn from our own management mistakes? Have we taken the steps to lead or oversee the next task differently? When we swallow our pride to admit the next time we take on a similar project, that things will be better, more productive, and satisfying to as many people as humanly possible, it is then we achieve improved leadership status. The best case scenario is looking into the future for what could

go wrong and fix it before it happens. Think about it. When we prepare ourselves for potential outcomes and get it right the first time, we have truly grabbed the bull by the horns and taken the lead as an efficient and effective example. The alternative is stressing ourselves and others around us with crisis management issues. Repeated and unnecessary reactivity leads to loss of production, less profits and a very bumpy ride to the finish line.

Join with me in the challenge to create a solution before the problem. Proactive answers are always easier than post-event disaster questions. Plus, there is an overwhelming probability the pocketbook will greatly appreciate the handling of a negative situation before there is one. So it is safe to say we should fix it before it breaks?

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# Saying it with Flowers

By Eileen Mattei

For the happiest of times and the saddest of times, flowers say what we can't always put in to words. Weddings, new babies, birthdays and romance are celebrated with flowers. Floral arrangements convey our concern and sympathy during illnesses and funerals. On a daily basis, plants and flowers enliven workplaces for customers and employees alike. And nothing beats flowers for getting you out of the doghouse after a major faux pas.

Saying it with flowers has never gone out of style, although the Valley's florists will tell you the styles and even some of the flowers are different.

Pam Fuller, who has owned Bloomers of Harlingen since 1992, is the incoming president of the Texas State Florists Association.

"The business has changed a lot since mass marketers (such as groceries) began selling flowers," Fuller said. Florists work closely with funeral homes, too, and "the biggest change is the number of cremations." That means no casket sprays and no flowers at the grave. Addressing that issue, Fuller said TSFA has just taped a video "In Lieu of Flowers" which suggests living plants, such as a dish garden or potted plant, as appropriate memorial gifts to the bereaved family.

Fuller has four Texas Master Florists on her Bloomers staff, which customers appreciate. "They rely on us to create something special for them," she said. In accord with another widespread change, Bloomers is not affiliated with a national flower order firm like FTD. Instead, Fuller said out of town customers find them through the Texas Florists network.

Bloomers recently relocated and expanded to offer jewelry and other gifts which can be attached

to floral arrangements. An additional benefit of the new shop is having Valley Baptist Medical Center two blocks away. The hospital's only restriction on flowers is they can't be delivered to the ICU and CCU.

"We do a lot of seasonal bouquets, but the busiest time of the year is between Thanksgiving and Christmas," Fuller said. Mother's Day and graduation perk up sales in May, although February is without a doubt the strongest sales month. And year-round, flowers say love, even when you aren't in the doghouse.

## Couture Florists

Brenda Guerra and her mother Consuelo Guerra purchased a home décor business in 2006, acquired a new flower cooler in the process and opened Special Flowers on East Pecan in McAllen. "During the first year, the local floral wholesalers educated us. I didn't know anything about flowers,

*A Special Flowers arrangement for the home or office. (VBR)*



and I learned so much from them," Guerra recalled. One vendor even coached her on the correct number of Valentine's Day roses the new business would sell.

Then the Guerras were asked to provide the flowers for a wedding. The word of mouth business from those arrangements and bouquets put them on the path to becoming wedding specialists, couture florists.

"I can't see myself doing anything else now. I think it's fate," Guerra said. She has focused on floral design. "We started going to wedding shows. I take classes, travel and keep up to date with floral trends." Travel included a recent trip to Maui carrying Special Flowers' bouquets for a pre-wedding photography session.

The current trends in wedding flowers do not adhere to traditional wedding color schemes or time of year, according to Guerra. "The trend is to bring your personality out in your event, details that identifies the couple's story. I see a lot of color blocks and neutrals, especially all white." She opened a wedding showroom adjacent to the floral production shop in February, long after the home décor segment of the business had closed.

"I like exotic and unique flowers," Guerra said, and she has photographs that demonstrate her talent for making show-stopping arrangements. She has created fabulous peacock arrangements in red and in white as 'statement pieces' for wedding receptions and added fresh flowers for a 3-D effect on floral paintings.

Not only brides crave unique arrangements. "I have a regular clientele who call and give me a price range. They allow us to design for them," said Guerra, who buys flowers grown in Holland, Ecuador and around the



*Adding live flowers to a floral painting catches everyone's attention. (Courtesy)*

Fresh plants from Tropical Gardens enhance the ambiance of Boggus Motors Harlingen. (VBR)



world. Special Flowers is still in the Teleflora network, as “a marketing strategy rather a significant source of customers.”

Does this business owner have a flower preference for the bouquets she herself receives? Guerra sighed: no one sends flowers to a woman who owns a florist shop.

**Interiorscaping**

Sue DeBrooke applied her nursery experience to commercial offices when she started Tropical Gardens 30 years ago. “When people see beautiful plants in a business, they appreciate the attention your business pays to details,”

she said. DeBrooke supplies living plants to banks, dealerships and hotels, and keeps them

**“When people see beautiful plants in a business, they appreciate the attention your business pays to details.”**

**--Sue DeBrooke**

looking beautiful by watering, cleaning and fertilizing them. Her guaranteed maintenance program replaces plants as necessary. The interiorscaping business also has a color program featuring bromeliads, tropi-

cal plants that can produce yellow, burgundy or orange flowers. Orchids are another option.

“Where we make the biggest difference is in office buildings. The greenery stands out and adds visual relief,” DeBrooke said. She recently installed Hawaiian palms, dracaenas and a mixture of low profile plants at Boggus Motors-Harlingen. The positive response from the sales staff was instantaneous.

Some national companies, from restaurant chains to banks, require live plants as part of their décor, DeBrooke added. She sees live plants as a way to finish a beautiful space.

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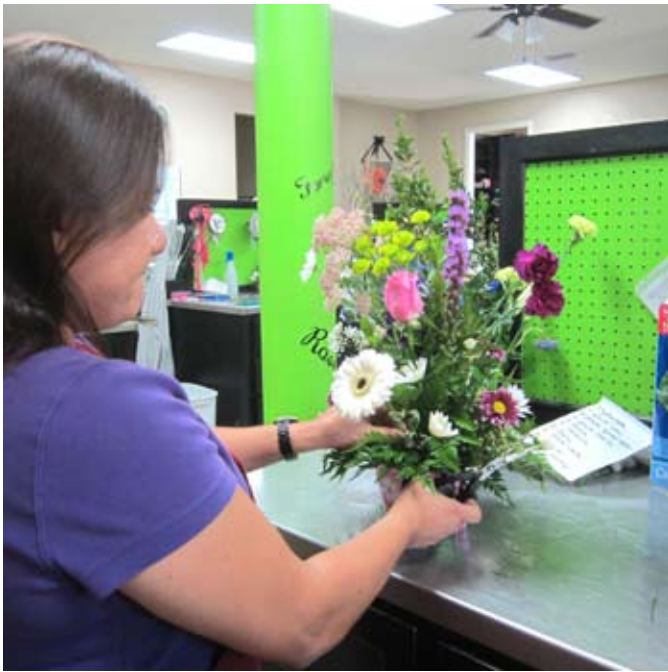
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Martha Castillo prepares roses for an arrangement. (VBR)

*A Texas Master Florist at Bloomers puts the finishing touches on an arrangement. (VBR)*



changed too, dropping the Bride from the name. Like many others, City Flower no longer takes third party orders (Teleflora or FTD). "People just call you now," Guerra said. "We're a family business and our customers are local."

*For more information: Bloomers, 425-2500 or bloomersharlingen.com; Special Flowers, 631-0268 or specialflowers4u.com; Tropical Gardens, 873-2432; City Flower Shop 585-6473.*

For example, The Pearl on South Padre continues to enhance the topical ambiance by adding more plants from Tropical Gardens.

Across the Valley most florist shops are family owned, like City Flower Shop in Mission. Gloria Guerra runs the shop with her father Pablo and her nieces. Their business has

*Brenda Guerra has made Special Flowers into a brides' favorite with her unique designs and unusual flowers. (VBR)*



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# Show Him the Money

By Eileen Mattei

Roger McKnight's business gives him the legal standing to say "Show me the money." McKnight, who identifies himself as a "Fiduciary -Solutionary," is sworn in as the Administrator of the estate of a deceased person or is appointed as the certified private professional Guardian of a living person and their estate. His job as Administrator, Guardian, Receiver or Trustee is to find, verify and safeguard and sometimes manage the assets of a person's property. In the process, he submits the estate's official "Inventory, Appraisal and List of Claims" to the probate court and files reports on all cases.

"It's almost like you're a detective. I find things that people didn't know existed... money, children, a previous wife," McKnight said of the audit-like trail he follows.

Roger McKnight and his wife Norma are the only non-attorneys who are private certified professional Guardians in the Valley. He got into the field when two attorneys invited him to the courthouse to be sworn in as the administrator of a disputed estate. All sides trusted McKnight and perceived him to be impartial.

"Sadly, that's how most cases start," McKnight said. "The members of a family either don't like each other or don't trust each other and can't agree who will handle it. I won't take a case if I know anyone involved, other than the attorneys." As the administrator he does not need to be licensed, but must have the approval of the attorneys involved as well as the judge who signs the order.

Roger McKnight arrived at his third career with broad business and accounting experience. In 1973, he established Jer-Way, a building materials supplier that boomed with South Padre construction. The company landed on INC. Magazine's 200 Fastest Growing Businesses list in the early 1980s. After the peso devaluation, McKnight earned a MBA from UT-Pan American in Brownsville, enjoying both the strategy and policy courses, and the finance and accounting aspects. He had been the general manager of Bargain Book in Brownsville for 15 years when the attorneys asked him to be an administrator seven years ago.

The fiduciary business began picking up clients, called in by attorneys or by the court. A third party administrator like McKnight charges the estate a fraction of the fees that an attorney normally would.

"I don't get involved when it's an easy estate. I come in when people are upset," McKnight said. "It's interesting work, a challenge. You have to deal with a lot of people." Many attorneys like that McKnight takes on fiduciary duties in their stead and don't feel he is taking their job. "I can focus on the case when they don't have time to. I take away the burdensome part. Once I get the court orders, I can go to institutions (banks, brokerages, insurance companies) and find out whether those assets existed or not and where they went. I'm the guy who puts together the facts in front of the court. Then usually people will calm down."

McKnight spends about 50 percent of his time doing online research and communicating by email. The rest of the time he is physically presenting court orders to institutions to secure access to bank accounts, CDs, safe deposit boxes and many other assets. "The good news is that the law pretty much says what you do," he explained. "Normally the banks will give me the information I ask for." When they won't, he goes back to court, and the judge will issue an order for the scofflaw's arrest.

Roger & Norma McKnight. (Courtesy)



That's only happened once.

"I've learned patience; it just takes a little longer than you like," McKnight said. There is a legal time limit to determine the assets and establish claims. "You have 90 days to file the Inventory, Appraisal and List of Claims for an estate. For guardianships, you have 30 days to file," which helps guarantee the integrity of the assets. McKnight remembered spending six months as a Receiver, presiding over a non-amicable dissolution of a professional practice and signing all the checks of an operating business.

Norma McKnight, who is retired from the Texas Department of Health and Human Services, became a federal fiduciary and concentrates on Veterans Affairs cases. "When you are a VA fiduciary, you are only responsible for their financial estate," she said. The McKnights both passed the rigorous Texas Private Professional Guardianship examination and an in-depth background check to become certified. For each case they work on, they must be bonded for the estate's presumed value.

"My wife and I are the only two people in Cameron County who do this. Together we can cover the whole spectrum," said McKnight. Both are detail-oriented professionals and abide by a strict ethical code. "The first thing out of my mouth is I am not an attorney and I can't give you legal advice. But I can give you the names of attorneys."

McKnight's reputation has grown to the point where he has been named executor in various wills.

For more information, call 956-466-8096 or email [rogernorma@rgv.rr.com](mailto:rogernorma@rgv.rr.com).

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# Q&A: New Supervisors

Silvia Zubizar-Garcia, who has a master's degree in engineering, has worked for electronics and automotive maquiladoras on both sides of the border. Her experience in manufacturing covers purchasing, quality, and environmental health and safety. A certified Six Sigma Master Black Belt and Manufacturing Specialist with TMAC-UTPA, Zubizar-Garcia talked to VBR's editor about training new supervisors.

*Q The fastest machine operator in a department, for example, is sometimes promoted from the manufacturing floor to be the new supervisor. How does that work out?*

*A* Mastery of the technical side of a job should be paired with leadership potential when looking for a new supervisor. Soft skills and the ability to manage people and resources are critical elements in a supervisor's success. Supervisors often oversee jobs that they didn't themselves do.

*Q What new skills do supervisors need to develop?*

*A* We usually divide supervisory skills into five areas. First, supervisors need to improve their communication skills, particularly their listening habits and providing feedback to subordinates. Second, they must learn how to manage people, which covers organizing and controlling the team and handling workplace conflicts. Third, they must learn to develop the skills of their staff and build a team that works toward specific goals. They also must learn to manage and motivate their department's performance through planning and assigning tasks with fixed time frames. Lastly they have to be both an ethical role model and a respected coach, guiding their people and removing obstacles.

*Q What surprises new supervisors?*

*A* They are suddenly looking at the business from a new perspective and seeing a different picture. They hadn't realized that they need to know how other departments function and how to work with them to get things accomplished on time. They are surprised they have to learn about their company's financials and often interact with planners and buyers. Overall, they have become responsible for the health and safety of each person as well as their productivity.

*Q What about changes in relationships?*

*A* New supervisors sometimes struggle with former co-workers who don't accept that the situation has changed. The new leader must treat everyone impartially. Past relationships should have laid a foundation of trust, even when the footing changes. Middle managers can find themselves sandwiched between employees' grievances and upper management's directives. While they need to stick up for their team, they should also explain what is beyond management's decisions and the changes that increase efficiency.

*Q Do maquilas present additional problems for new supervisors?*

*A* One of biggest challenges is to understand the labor laws of two countries: what you can do, what you cannot do and what the policies of the company are.

*Q How can a company help new supervisors, beyond a training course?*

*A* Shadowing an experienced supervisor before taking on the job provides an excellent overview of the po-

sition's responsibilities and how employees are managed. Assigning a mentor to a new supervisor establishes the fact that questions will arise and encourages the newbie to seek advice from a veteran. If the new supervisor understands from the beginning that learning the new job is going to take several months and much energy and perseverance, he or she will be less stressed about what they don't know.

*Q You teach TMAC's 24-hour course on becoming an effective supervisor. Are the participants eager to take on new responsibilities?*

*A* They recognize that their employers think highly enough of their potential as leaders to invest in training them. They are excited about the opportunity to climb the ladder and are ready to walk that talk. The more information, the more tools they have to help them succeed as supervisors, the happier they are.

*For more information, contact Texas Manufacturing Assistance Center at UTPA at 665-7011 or [tmac@utpa.edu](mailto:tmac@utpa.edu).*



# Spinning Visions From Butter and Cream

By Eileen Mattei

If there were a wedding cake Olympics, Cynthia's Cakes, tucked in the wilds of north Edinburg, could take home the gold medal in every event. The incredible, edible works of art created by Cynthia Ebrom have been featured on the Times Square jumbotron and in the current issue of *The Knot*, the Texas brides magazine. That publication noted that Cynthia is to wedding cakes what Troy Aikman was to football. Customers from Hong Kong, Sweden, New York City and Guadalajara have walked into Cynthia's Cakes, by appointment. She's also made cakes for three U.S. presidents.

"The beauty of this shop is that every cake is going to be different. I love a challenge," said Ebrom, who established Cynthia's Cakes in 1990. Several years ear-

lier as a single mom, she decided to bake cakes for extra income. Because she couldn't afford to take a decorating class, she taught herself to decorate with a \$5 kit. Ebrom told her first customers to buy her the cake pans, bring the ingredients, and she'd make them birthday cakes. The first wedding cake she made was her own in 1987, and soon after she went to Chicago and enrolled in the Wilton School of Cake Decorating.

**"The more I would decorate, the more creative I would get. Now 30 years later, I'm still enjoying it."**

**--Cynthia Ebrom**

get. Now 30 years later, I'm still enjoying it," Ebrom said. The cakery she had built in 2001 looks like a house - on purpose - with a wide veranda and gingerbread details, of course. "When you spend more time at your job than at home, why not make it homey? It makes it seem like I'm not really working." The 'living room' is a wonderland of wedding cake samples, ranging from vintage Victorian and art deco cakes to several

stunners, such as the cake composed of blue and white Talavera tiles. Each large square is made of sugar, and the cake is graced with white peonies. This elegant cake launched a trend that's spreading around the country, according to Ebrom. Also the host of the TLC show "Cake Boss" spent an hour studying her vintage-decorated cake.

The wedding cake is the centerpiece of the wedding reception. What sets Cynthia's Cakes apart from the competition is a combination of experience, love and the energy, Ebrom acknowledged. "Once we have the finished cake sitting on the table, we're fascinated by how it looks. We have so much pride." In fact, Ebrom leaves before the bride cuts into the artwork disguised as a cake.

"We're a small operation, and I like it that way. The quality control is there. I could take on more projects, but you know what? I don't think it would be fun," said the effervescent Ebrom. She and her staff of three to five spend long hours fashion-


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Cynthia Ebrom creates masterpiece cakes, but won't watch while they are being cut into slices. (VBR)

ing visions in buttercream frosting, fresh and sugar flowers that look real, fondant garnishes and imaginative accessories. She quit buying special shape cake pans years ago and now works only with round and square cake pans. Cynthia's Cakes will tweak its cake recipes to suit clients, including those seeking gluten-free cakes.

Cynthia's Cake completes two to three wedding cakes a week. Depending on the complexity, a cake can run well into four figures. While wedding cakes are the business's mainstay, the decorator still makes a few birthday cakes, starting at \$30.

The Hidalgo County location hasn't hurt the business. "Brides are internet savvy. If they really want your service, they will find you," Ebrom said. She has delivered her cakes to weddings throughout the Valley as well as in Houston, at the McNay Art Museum and Lambermont Castle in San Antonio.

For more information call 381-0008 or see [cynthiascakes.com](http://cynthiascakes.com).

(David Pezzat)



Cynthia's magnificent tile cake started a national trend. (Jay Caballero)



(Cynthia Ebrom)

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# One Man, Thousands of Orchids

By Anita Westervelt

The Rio Grande Valley has a strong pull on many of its sons and daughters. Larry Engstrom is one of them. Like many, Engstrom spent his career years in a major city then returned to the Valley to make a living near where he grew up.

As owner and sole operator of River Valley Orchids, Engstrom is content to nurture and care for upwards of 3,500 orchids each year by himself. He isn't daunted by running a one-man operation.

Engstrom received a degree in agricultural economics, joined the Peace Corps and served two years in Malaysia. He then spent 36 months in Vietnam with a U.S. foreign aid agency on a Civil Operations Revolutionary Development Support team, assigned as a civilian to work as a district advisor in rural agriculture to a local civilian government. On returning to the States, he earned a master's degree and spent the next 20 years working in Washington, D.C.

Engstrom got into the orchid business by chance, when he landed a job with a Valley orchid grower in the early 1990s. After several

*River Valley Orchids owner Larry Engstrom stands among nearly 3,500 Phalaenopsis orchids in various stages of bloom. (Westervelt)*



years, he branched out on his own with River Valley Orchids to grow and wholesale orchids. In late 1998, he built an 8,500 square foot greenhouse in a rural corner of Harlingen.

From the beginning, Engstrom chose to deal exclusively in Phalaenopsis orchids. This orchid accounted for a high percent of all orchid sales in America in 1999, and its consumer popularity remains because of its easy care, long-lasting blooms and color variety. He has been supplying orchids to Texas florists, garden centers, nurseries and other brokers for 14 years. His client base reaches to Corpus Christi, Austin, San Antonio, the Dallas-Fort Worth area and a few out of state garden centers.

The majority of Engstrom's stock consists of pure white orchids, white with yellow centers and variations of pink. Occasionally he is surprised with a rare bloom, he said, rolling a large table aside to proudly expose a pure white orchid with a vibrant pink center. He imports 1,600 young plants at a time from Taiwan twice a year. He re-pots each plant into a four inch pot and eventually into six-inch pots for wholesale shipment.

Buying established plants and nurturing them into bloom is a satisfying occupation for Engstrom. "I enjoy taking care of them and watching the progress of the developing plant. The plant coming into bloom is a pleasant experience," he said. "Seeding and propagation is complicated and sophisticated. The actual seeding and propagation is done in an almost laboratory setting in petri dishes." That process did not appeal to him as a business venture.

"This size operation is something one person can do full time. It's just about the right size for me to care of this amount of orchids by



*A pink center is a rare surprise from the usual yellow-centered Phalaenopsis orchids that Engstrom nurtures in his Valley greenhouse. (Westervelt)*

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myself - watering, re-potting, packing and shipping.”

In the wild, orchids live high in the branches of trees, according to Engstrom. They produce silvery-grey aerial roots, called epiphytes, which anchor the plant to the branches and also are used to absorb moisture from the atmosphere. Engstrom’s specially designed building recreates an atmosphere suitable to orchid growing. Large rolling tables maximize space, overhead windowpanes allow light, and nets hanging from the ceiling help diffuse the harsh afternoon sun. Huge fans built into the wall along one side of the greenhouse help control temperature and humidity.

Orchid roots also need access to humid air which is accomplished through the potting medium. Engstrom mixes the potting mixture himself using a combination of bark and a professional growing mix, both purchased from a local wholesale supplier.

There are challenges in this exotic setting. Maintaining the plants at temperatures between 65 and 85 degrees Fahrenheit throughout the year is expensive and difficult in the vast expanse of the greenhouse. Another challenge, Engstrom said with a smile, is disentangling the epiphytes, the aerial roots, from the grates that comprise the table tops.

“I began the business as a lucrative venture,” Engstrom said. “Over time, the nature of the business has changed. Production of orchids now is concentrated in California and Florida. It has become a much more large scale operation, making it more difficult for small operations – for me.”

Yet, Engstrom is satisfied with his one-man operation and has no plans to expand. “As long as my health and the building last, I will continue,” he said.

*For more information visit [rivervalleyorchids.com](http://rivervalleyorchids.com).*



*One striking variation of the pink Phalaenopsis orchids Engstrom supplies to various vendors. (Westervelt)*

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# Infrastructure Attracts Developers

By Eileen Mattei

“The way it works, you have to have infrastructure in place first,” said Ramiro Garza, Edinburg City Manager. “Putting in the infrastructure before the development has been key for us.” The city’s assets -- the Hidalgo County seat, the growing University of Texas-Pan Am, the hospitals (Doctors at Renaissance, Edinburg Regional, Edinburg Children’s and Cornerstone employ about 9,000) -- are only part of the reason the population has jumped to 80,000.

But the fact is that Edinburg is demonstrably pro-business. “Our mindset is a developer or builder comes to City Hall to inquire about a property, we’re ready to help,” Garza said. “It’s not just, ‘Here’s our code. See if it fits with your plans.’” Every Tuesday and Thursday for an hour, City Hall brings together representatives from the fire marshal, engineering, permitting and zoning departments for developers to talk with. “We’ve really tried to streamline the process on the permits to facilitate their location here. When they leave, they will have an idea of the utilities in the area (they’re interested in) and the preliminary requirements for

going ahead. People have told me, ‘We don’t need incentives from the city. We just need to get the permits as soon as we can.’”

Implementing Edinburg’s 20-year master plan, partnering with the university, County and school district on their master plans, opening roads like Trenton, developing an industrial corridor along Highway 281 and targeting the downtown for redevelopment have all put the city in the fast lane for growth. The city has plenty of room to grow, too. The school district covers 900 square miles and adds about 800 new students annually.

Planning consultants made the point that Edinburg needed to focus on its downtown in a coordinated way. Opportunities centered around the courthouse, a key component to downtown. “What helped us a lot was that our city council and mayor had the foresight to realize we had to have the county and school district on the same page,” Garza said. “The city’s success is a collaborative effort. There are a lot of partnerships with the city, and it’s something we worked really hard on.”

Garza, who was the city’s EDC director for nine years before becoming city manager, recalled the struggle to bring new industries to the area. Once industrial infrastructure -- roads and utilities -- was in place, it became easier. “Business attracts business,” he said. “People will go where they are welcome. Prospects and consultants remember they had a good experience and were welcome here.” Consultants have brought multiple clients to Edinburg knowing that it is easier to get projects going

*Construction is underway to transform McIntyre Street into a pedestrian way, with plans for shops to front the shaded mall. (Courtesy)*



here.

“It’s an ongoing process,” the city manager said. “There has been a lot of residential construction, and rooftops bring commercial.” Or rooftops should. A number of retailers avoided Edinburg locations because they already had McAllen locations. “We had to find a way to show them they could be successful here.” A retail demand survey was commissioned, and it revealed that the city had a retail potential over \$1.5 billion, but only \$1 billion was being spent in the city. A potential half billion in retail sales was going outside the city. “That was a big turning point for the city. For a long time, we were grouped as a metro area. But this showed us and everyone else that people will shop locally if they have the opportunity,” Garza explained.

The McIntyre Street Project now underway is connecting the County Courthouse, City Hall and UTPA with a pedestrian promenade, complete with trees and benches. That is expected to be completed this summer. “It’s the type of infrastructure investment needed to jump start development. We can show an investor what we are working towards.” Garza foresees coffee shops and small retail and eventually private student housing spreading along McIntyre where storefront grants are available.

In the meantime, the downtown’s makeover has triggered discussions about a new courthouse, which resulted in Hidalgo County hiring an architect for a new courthouse plan. At UTPA, where a \$40 million Fine Arts Center is being built, a traffic signal is going to define the main entrance.



*An architect’s rendering shows the pedestrian mall on McIntyre that will connect the Hidalgo County Courthouse area with Edinburg City Hall and UTPA. (Courtesy)*

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# Email Encryption

By Chris Tagle

Most of us think of email security as hype, right? Why secure your email? Why bother with all those complicated passwords, antivirus, firewalls and such? Most people think email security is hyped up by software vendors and security consultants trying to scare everyone so they can sell their products, right? Even if you never send sensitive information such as social security numbers or banking information, you should consider email encryption.

For example, if you're on vacation you are most likely to send a postcard to a friend stating, "Look where I am and you're NOT." But, if you writing a letter to the same friend you'd would most likely send that letter in a sealed envelope, correct? Better yet, when you send a certified letter to your friend or business you are entrusting the Post Office to make sure your letter is delivered only to the person for whom the letter is intended. Why then would you send personal or confidential information in an unprotected email?

Encrypting your email will keep all but the most aggressive hackers from capturing and reading your email. By no means will it prevent your emails from being compromised or read, but it makes it harder for a hacker to decrypt your messages. Nine out of ten times, email encryption works effectively as promised and more importantly works as a deterrent.

Companies that host browser-based email such as Microsoft Exchange Outlook allow users to receive and send email from Internet browsers. Most of the time, this configuration is secured by using Transport Layer Security (TLS) which is provided through the Hyper Text Protocol Secure or HTTPS.

There's more work when it comes to traditional thick-client email software, such as Microsoft Outlook, Mac OS X's Mail and Mozilla Thunderbird, or the email clients em-

bedded in mobile devices. These software packages must be configured to use encrypted protocols to connect to the email server.

Email encryption has definite pros and cons. First off, billions of emails are sent every day around the world, and the majority are available for viewing without your permission.

When you buy an item on the internet, your information -- name, credit card and address -- travel across the internet to its intended source, an online store. What most of us don't realize is that information travels through different networks, and there's the dilemma. Some networks are secure, others are not. Some networks can make copies of the information being transmitted.

Email encryption works to protect your information and stop those with unauthorized access from getting your personal information. Another pro for encryption is that it makes it difficult for identity thieves to get your information. The person doing the encrypting sends the intended recipients a "key" and they are then able to open the email.

The major inconvenience of using encryption is that sending a routine email will no longer be routine. Once a sender begins to use encryption, emails that are sent will only be able to be opened with a pass-

key. You will have to send the recipient a password or key to be able to open and read your correspondence. So, although it will be secure and easy for you to send an email, on the other end, it will be a bit more difficult for the person receiving your message to open it quickly and read your note.

If the message is important enough, or private enough to protect, it is worth taking the time to invest in an encryption service for your emails. If you are sharing computers or sharing networks, you will want to consider this option. There are times when you do not want your personal letters, computer pass codes or even your credit card numbers to be left out there for the world to see. By using encryption, you stand a better chance that the correspondence you wish to be private will remain that way.

*Chris Tagle is the CEO of TagleRock Technologies, LLC, an IT computer firm located in Mission with over 2000 clients around South Texas. To learn more visit them online at [www.taglerock.com](http://www.taglerock.com)*

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# Tattoos Artists Find Customers

By Eileen Mattei

Chino Gonzalez of Diversified Products Supplier spent more than \$2,000 to ship cases of his tattoo supplies from Tampa to the Rio Grande Valley for the fourth annual Tattoo Fiesta. Gonzalez keeps returning to the three-day event because the number of tattoo shops in the region makes the trip worthwhile. Although many of the vendors at the show were already customers of Gonzalez' wholesaled tattoo products, the expo has enabled him to pick up more business and introduce new products.

A busy two-artist shop can use between \$300 and \$500 in supplies in a week or two, Gonzalez explained. In addition to inks, latex and nitrile gloves in purple and black, medical supplies, pathogen defense and aftercare products, his company also sells tattoo machines, power supplies and lights.

Tattoos are seen as personal branding, which may contribute to their current popularity, according to Eddie Gracida, co-owner of El Loco Tattoo shop in Harlingen. Gracida and his partner Roland Vidal formed ELT Promotions and invited artists from around the coun-

try to participate, along with respected professionals from the Valley. "It's not all about us (at El Loco.) We try to get more variety here. We bring business to the community," said Gracida, referring to the tightknit tattoo shop community and the economy at large.

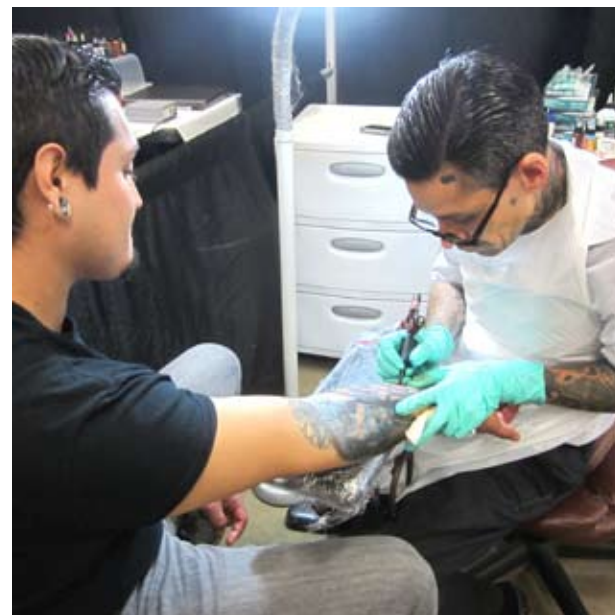
"We open people's eyes and let them see that tattoos are an art form," Vidal added. "They can see what tattoo art done by professionals looks like. People are amazed by the realism. It's about expression. It's not just gangs and prison."

El Loco Tattoo started doing tats in 1998. Other established studios include Flaming Heart in Edinburg, Buena Suerte in Pharr and Dark Side of the Moon and Ol Skool in Brownsville. Tattoo shops, but not the artists, are regulated by the Texas Health Department.

Versed in the global history of tattooing, Gonzalez of Tampa is on top of tat trends and well aware of the shift to fine art techniques such as realism and new color blends. "I've had a lot of people say they couldn't believe how detailed some of this art is," Gonzalez noted. As he flipped through photos, one featured a vibrant yellow tattoo with subtle two-tone shading and another was a colorful portrait. He also has tapped into the organic aftercare market, developing a tattoo balm that has cocoa butter, Vitamin E and lavender essential oil. And while old-fashioned tracing of designs continues, some artists take photos of works in progress with their iPads to show to customers getting tattoos.

Rafa Caballero, who returned to the Valley to establish Rafa's Tattoos after working in Hollywood

Rafa Caballero spent approximately two hours inking this tattoo. (VBR)



and on the East Coast, estimated it would take him two hours to complete a horror flick character on the forearm of a customer during the Tattoo Fiesta. His customers range from 25 to 50 years old and want Caballero to personalize a design for them. Some follow themes, clowns or horror, while others diversify. Looking through the album of Rafa's designs, a woman with 11 (mostly hidden) tattoos said, "As soon as you get one, you get another. They're addicting." Her young adult son showed off his tattoos: a ship with billowing white sails and a memorial to his late father.

Flaming Heart Tattoo and Body Piercing, opened in 1999, employs two tattoo artists. Because of arthritis, owner "Tink" Tinker himself no longer does tattoos, only piercings. "The business has ups and downs, but it's been better the last few years. A lot of people who start a tattoo business find out that running a business is not easy," he said. "Most people bring in their own design or ask for a variation of what they've seen."

The other side of the coin is getting rid of unwanted tattoos. Caren Lazo, a certified laser technician with Valley Ear, Nose & Throat Specialists of McAllen, offers Vanishing Ink. The procedure shatters the ink into tiny fragments that are absorbed by the body.

For more information, call El Loco Tattoo, 423-1999; Flaming Heart Tattoo, 287-9777; Dark Side of the Moon, 986-0502; Rafa's Tattoos, 532-8187; Ol Skool Tattoo, 831-9063; Buena Suerte, 787-7351, DPS Tattoo Products, 813-310-3877 or [tattooproducts.com](http://tattooproducts.com); Vanishing Ink, 867-3478.

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Eddie Gracida, co-owner of El Loco Tattoo and ELT Promotions, invited tattoo artists from around the country to the Valley's Tattoo Fiesta. (VBR)

# Scholarships Increased

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Keppel AmFELS, one of the largest offshore fabrication yards on the Gulf of Mexico, presented a gift of \$50,000 to The University of Texas at Brownsville in April. The funds will be applied to an existing Keppel AmFELS Endowed Scholarship.

President and CEO of Keppel AmFELS, G.S. Tan, made the presentation to Dr. Juliet V. García, President of UT Brownsville.

“Keppel AmFELS is just the kind of business every community wished they had,” García said. “In addition to providing employees with good jobs, they have been funding scholarships at our university for many years.”

García said Keppel AmFELS, located at the Port of Brownsville, provides a model of how companies can become engaged in their communities, not only by providing good jobs but also by helping employees to progress in both professional and personal development.

“Adding to our scholarship fund is a good, relevant way we can invest in the human resources to help create a skilled workforce that is the key to our business,” Tan said. “Today’s gift does not bring us up to \$100,000 yet, but we hope to meet that goal next year. Keppel AmFELS has always supported UTB and will continue to do so.”

Phong Nguyen, a mathematics student who has received funding from the scholarship, attended the presentation.

“I am pleased with my decision to attend UTB,” said Nguyen, who is in the Mathematics 4+1 Program to achieve his bachelor’s and master’s degrees on an accelerated schedule. He maintains a 4.0 gpa and hopes to graduate in fewer than the expected five years.

Nguyen, a 2010 Hanna High School graduate, was born in Indonesia where his parents took refuge after escaping Vietnam. At the age of two, the Nguyen family was reunited with an uncle who sponsored their immigration to the United States. He grew up in El Monte, California and moved with his family to Brownsville, entering Hanna High School as a junior.

“I am especially grateful for the Keppel AmFELS scholarship,” Nguyen said. “The funds helped considerably for me to take summer courses last year, and I plan to apply for another scholarship for next semester.”

*For more information on giving opportunities at UTB, contact Laurie Howell at 954-882-4334 or, [laurie.howell@utb.edu](mailto:laurie.howell@utb.edu).*

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# Valley Proud Protects Valley Land

By Eileen Mattei

“Valley Proud is unique in that we are regional and that we do more than beautification. We’re conservationists,” said Susan Hoehne, Executive Director.

In 1990 the late James Matz, a retired foreign service officer, established Valley Proud Environmental Council as a non-profit to preserve and restore the natural beauty of the Valley’s four counties through projects and public awareness education. The group first took aim at illegal dumping and ever since has been in the forefront of cleaning up and restoring the land.

While Valley Proud draws on a huge corps of volunteers for specific projects, the organization could not function without its partnerships with local businesses. Through financial support, board of director service and in-kind contributions, local entrepreneurs enable Valley Proud to stay on its mission, which directly impacts quality of life throughout the region.

“Businesses have a vested interest” in a better environment, Hoehne said. “We are helping to improve the appearance of the Valley. People are environmentally conscious now. Because we are cleaning up the environment and creating habitat for different species, we bring in ecotourists.” A TAMU survey noted

that ecotourism brings \$463 million to the Valley’s economy.

“We need sponsors to operate Valley Proud,” Hoehne said. Sponsors are businesses which contribute a minimum of \$2,500. In-kind sponsors, such as accounting firm Long Chilton LLP, supply services and products valued at \$5,000 minimum. “Lamar Outdoor, for one, goes way above and beyond that minimum, providing tens of thousands of dollars of in-kind advertising.” Valley Proud promotes environmental awareness campaigns and projects through other in-kind sponsors such as Brownsville Herald, KGBT-TV and the Mid Valley Town Crier.

Sponsors KVEO-TV and L&F Distributors also have representatives serving on the board of directors. “Magic Valley Electric Coop is our newest sponsor,” Hoehne said. “They have a green team and help with all our cleanups. They coordinate with Mercedes throughout the year.”

Valley Proud has seasonal events as well as ongoing programs. One major project is the Captain Crab Clean Beach puppet show. “We take Captain Crab into schools for free and to any community event that asks for it,” Hoehne said. BBVA-Compass Foundation provides grant funding for the Captain Crab program, which includes a fact sheets, ruler stickers and a litter bag. Captain Crab placemats with crayons are given to restaurants.

“Another big program is Rio Reforestation in October when we partner with the US Fish & Wildlife Service to revegetate farm land that they have bought over the years,” she continued. Between 500 and 1500 participate in the annual event which started in 1994 and has restored almost 800 acres of Valley habitat. Typically, the eager volunteer army plants about 32,000 native trees and shrubs on a tract of approximately 15 acres each year in either Cameron, Starr, Hidalgo or Willacy counties.

Valley Proud also coordinates the 27 towns participating in the All Valley Trash Bash in April, organizes the Adopt-A-Beach Clean Up days and promotes good environmental stewardship at Vida Verde in McAllen, Rio Grande Valley Birding Festival in Harlingen and numerous events around the Valley. It provides trash bags to groups that need them for cleanup events.

*The 21st annual Rio Reforestation brought out hundreds of volunteers to plant thousands of native trees and bushes on a selected tract. (Courtesy)*



Valley Proud in March coordinated with communities on collection points for Project Re-Directory, which keeps phone directories out of landfills. “Last year Lyford alone filled two 96-gallon bins with directories. Large locations will fill up a 30-yard bin,” Hoehne said. The directories are taken to the central collection station in McAllen for recycling, although a few towns recycle them for revenue. That’s okay with Valley Proud. “We just want them collected and kept out of landfills.”

Valley Proud won the 2011 Texas Forest Services’ Tree planting project of the Year Award and among other honors, was presented with the Gulf Guardian Award for its ongoing Captain Crab Clean Beach program.

The environmental group has held Trash to Treasure art contests. Another strong message goes out in the ‘Don’t be Crude’ campaign to schools, pointing out that oil dumped on the ground mostly likely will end up in the Laguna Madre.

Valley Proud is a Keep Texas Beautiful affiliate, but its heart belongs to regional efforts. It pioneered Texas Country Clean Up, a week-long rural pickup project that has served as a model for other regions.

As founder James Matz said, “Never forget that the giant oak was once nothing more than a little nut who held his ground.”

*For more information or to become a member, see valleyproud.org or call 412-8004.*



*Valley Proud Chair Georgianna Matz congratulated the winner of Valley Proud’s Trash to Treasure art contest. (Courtesy)*

# What's Luck Got to Do with It?

By Jim Navarro

What is luck? Early Roman scholars to current reigning titans of business and industry have quipped that "Luck is what happens when preparation meets opportunity." This is of no surprise to the hurried and tireless business owner, who more often than not, is the maker of his own luck!

All the same, some business owners, albeit prepared, may still be missing business-growth opportunities that aren't readily apparent to them. It's at this crossroads between preparation and opportunity where a story of kismet many times unfolds for some of these entrepreneurs - if they are receptive to possibilities, that is.

It's well known that effectively managing day-to-day business operations is vital to long-term business success; however, often overlooked as "too complex" or "too bureaucratic" are those business-growth strategies essential to enduring prosperity. Businesses certified through the Historically Underutilized Business (HUB) program, registered on the System for Awards Management (SAM), or registered with other agencies actively searching to award contracts can catapult toward greater success.

While some business owners may be dubious about the demand, government agencies and private companies are indeed looking for an array of products and services. From construction services and school athletic uniforms to moving and programming services, agencies are seeking a wide range of goods and services. In fact, there are over five federal databases and at least 50 more databases available, state by state, for ready businesses looking to grow!

Consider the real case of an Edinburg-based business owner who certified his business and registered on these aforementioned databases. Expecting much and wondering why there were so few contracting opportunities with agencies, he was unaware that others in the private sector were also noticing his certifications and registrations. Opportunity finally came to him in the form of a major private company contract worth hundreds of thousands of dol-



lars! Isn't that lucky? Many times business owners may fail to understand that private companies also have their own "small business and diversity contracting programs" and are looking to partner with certified and registered businesses.

By getting governmental accreditations, businesses are deemed better prepared than others in their industry. The lucky small business owner from Edinburg is now expanding his business partnership to the Corpus Christi market, all because he was prepared for the opportunity to do business. Plus, it was a free process.

How lucky is that?

Local businesses ready to get certified and registered should contact the UTPA Rio South Texas Regional Procurement Technical Assistance Center (PTAC) in Edinburg for assistance. With more than \$17 million in assisted projects, the UTPA PTAC provides free and confidential technical assistance to businesses interested in obtaining such accreditations. Find out more about these free services or the newest mix of seminars titled "Startup in Spring" by calling (956) 665-8931.

*Jim Navarro is a Training Coordinator with the UTPA Rio South Texas Regional Procurement Technical Assistance Center (PTAC). He manages the training and outreach component of the UTPA PTAC and collaborates with resource partners to bring procurement training to businesses in the Rio Grande Valley. The PTAC is a component of the UTPA BDI Group and provides technical guidance for business owners who desire to do business with the government. Contact the UTPA PTAC at 956-665-8931 for additional information on their business counseling and training.*

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# The Employee Lifecycle, Part I

By Marco Garza, ABD

*This is the first installment of a five-part series that reviews the core elements of a business' employee lifecycle. The typical lifecycle is made up of: (1) Recruiting employees; (2) Interviewing employees; (3) Developing employees; (4) Employee discipline; (5) Separating and terminating employment.*



Human Resources play a key role in helping companies meet the challenges of local and regional competition. Strategic objectives to increase profitability, maximize productivity, reduce liability and ultimately reduce labor cost are changing the way every part of the organization, including the HR department, does business.

HR management concepts and techniques help you avoid common personnel mistakes such as hiring the wrong person, experiencing high turnover, underperformance, a lack of training that undermines effectiveness, having your company taken to court because of discriminatory actions or cited for unsafe practices.

In our current business climate, business owners need to ensure they have people performing at the highest potential by providing them with the appropriate tools and resources to improve the organizations overall effectiveness. The primary purpose of this mini-series is to help answer the following key business question, "How do you utilize human resources to achieve and enhance organizational performance?"

The answer is the "Employee Lifecycle," which describes the core HR stages an employee passes through.

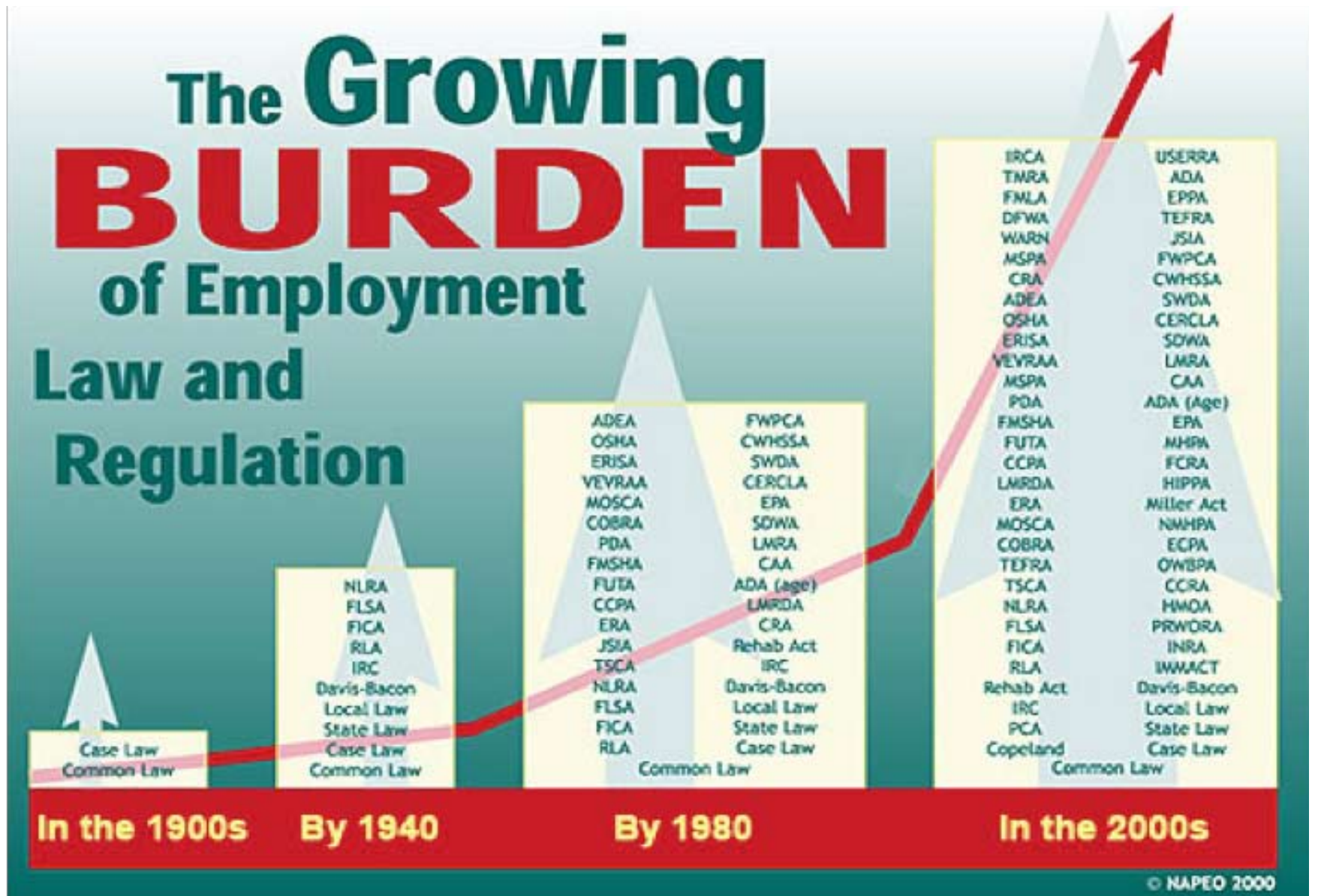
The answer is the "Employee Lifecycle," which describes the core HR stages an employee passes through.

es through.

## Effective Recruiting

Recruiting is a more complex activity than most managers think. Recruitment efforts should make sense in terms of the company's plans and depend on who you are recruiting for and what your resources are. Applicants should be pre-screened to determine that they have a real interest in the job. A company's image may also contribute to success or failure in recruitment efforts.

Finding internal candidates requires using job postings, personnel records and solid communication. Rehiring former employees has its pros and cons. On the positive side, they are known quantities and are already familiar with the organization. But former employees may return with negative attitudes. Current employees may perceive that the way to get ahead is to leave and come back. Succession planning ensures a suitable supply of successors for key jobs.



In tapping external sources of candidates, the Internet has changed the face of advertising for applicants. Employers now reach more potential applicants in less time and less expensively. However, this tool has generated some challenges. Employers may get too many applicants or fail to reach certain segments of the population. But the Web is cost efficient, generating more responses more quickly and providing exposure for a longer time at less cost. Yet gathering applications online may exclude applicants who are not as computer proficient.

The application form is a good way to quickly collect verifiable and fairly accurate historical data from the candidate. Employers should carefully review their application forms to ensure they comply with equal employment laws. Questions to review include those asking about dates of graduation, arrest records, emergency contacts, physical disabilities, marital status and housing arrangements.

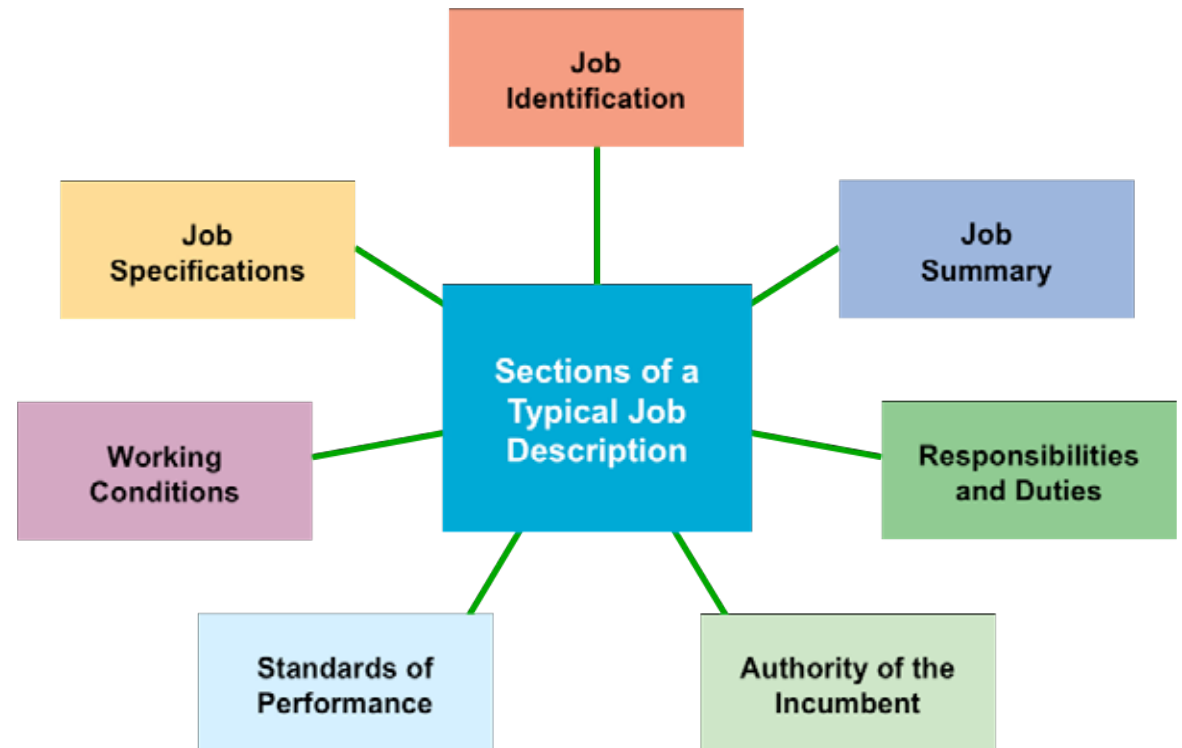
Writing job descriptions requires current knowledge of the position's function. The Job Identification contains the job title, the Fair Labor Status Act (FLSA) status, date, the location of the job and the immediate supervisor's title. The Job Summary – should describe the general nature of the job and include its major functions or activities. A position's Responsibilities and Duties are derived from a job analysis that provides information about what employees are doing on the job. The Standards of Performance and Working Conditions state the standards the employee is expected to achieve under each of the job description's main duties and responsibilities.

You can use the Internet for writing job descriptions. Internet sites such as [www.jobdescription.com](http://www.jobdescription.com) and O\*NET are useful tools for developing job descriptions.

In the June issue, we will review interviewing employees.

*Marco Garza, a native of South Texas and a lifelong learner, holds a Bachelors of Business Administration from Texas A&M University – Kingsville, a MBA from University of Texas – Pan American, and is pursuing his PhD in Human Resource Development from Texas A&M University. He serves as the Regional Director for*

*UniqueHR, a Professional Employer Organization (PEO). He holds faculty positions with the UTPA College of Business Administration and the University of Phoenix, McAllen Campus. He can be reached at 956-240-4544.*



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**HR ALERT: Keeping Data Safe**

Since intruders can strike from outside an organization or from within, HR can help screen out identity thieves by following four basic rules. Perform background checks on anyone who is going to have access to personal information. If someone with access to personal information is out sick or on leave, don't hire a temporary employee to replace him or her. Instead bring in a trusted worker from another department. Perform random background checks such as random drug tests. Limit access to information such as SSNs, health information, and other sensitive data to HR managers who require it to do their jobs.

# Tips on Cutting Expenses

By Rosemary LaBrie

Reviewing last year's income and expenses should motivate you to take a close look on where your money goes. Implementing ways to control your costs is as important to your bottom line as the time spent identifying potential customers.

Just how fixed are your fixed costs, from insurance to office supplies? Do you routinely buy name brand pens, papers and binders when house brands are equally serviceable? What about your bottled water and snacks? Have discarded pieces of equipment been removed from your insurance policy? Are some insured items so old they have no replacement value but you are still insuring them? Would a higher deductible be worthwhile? Review and update your insurance policies regularly.

If you've gone virtual or have downsized, are you renting more office than you need? If clients never come to your office, should you be paying for a great location? Can you find more suitable office space at a lower rent?

On the other hand, if you are growing, do you have valuable space tied up in record storage? You could go digital or store records

in the cloud (if that's allowed by your industry.) Some companies have freed up entire rooms while clearing up clutter and storing documents digitally.

Are you doing tasks in-house that might be better outsourced? This includes payroll, HR, marketing or training. Do you have subscriptions to publications that no one reads anymore?

Is it time to acquire free software that allows employees to access office computers from home?

## Financial

It's beneficial to get a reputation of expecting to be paid on time. Don't be shy about putting your A/R department to work after 30 days and no payment. Consider accepting account payments via credit card. This can speed up collection. First determine if the speed is compatible with the transaction fee, which is around four percent.

Have you reviewed the interest rates on company debt? You should work to pay off the higher cost debts as quickly as possible.

Are you monitoring what your competition is charging? What new services have been added?

Does your bank allow you to scan checks at the office instead of making you send

an employee out to make deposits?

If you have a mail order business, are you taking advantage of UPS and other shippers' programs that lets you enter new customers' addresses to be verified? This can decrease the number of delayed shipments and no-such-address returns.

It should not be difficult to trim your expenses one or two percent. Give it a try.

## Tips to Cut Your Business Expenses

### Lower Your Office Building Overhead

-Ask your landlord to renegotiate your lease. Be honest if your business is struggling and you need to reduce business expenses. Any good landlord in a struggling economy would rather have a tenant paying a little less than have an empty storefront.

-Consider switching to an office suite where you'd share copiers, meeting rooms and a receptionist with other small business owners.

-Buy used office furniture, computers and phones as needed. The best deals are often found online.

-Save energy by placing your lights on a timer and changing to a programmable thermostat.

-Turn off equipment when not in use.

-Comparison-shop Internet and telephone service providers. Or save money by bundling those services.

### Simplify Staffing

-Reduce your staff hours or your headcount

-Hire independent contractors or temporary workers as needed

-Go to a four-day workweek

-Outsource payroll, benefits and human resources

-Get a virtual assistant or answering service

### Adjust Your Marketing and Advertising

-Switch your advertising efforts to new media, if that's where your customers are. It can be cheaper to advertise online.

-Put your Web and email address on anything printed, such as letterhead, business cards and ads in the paper or phone book.

-Develop an e-newsletter to stay in touch with your clients. It's usually much cheaper than producing printed pieces.

-Scour your mailing list to remove duplicate names and bad addresses that cost you unnecessary dollars.

### Reduce Your Insurance Costs

-See if it makes sense to get lower premiums for a higher deductible. A high deductible is cheaper than losing your business if you face an uninsured accident, damage or other event.

-Ask if your insurance company offers monthly payment plans that could help you spread out the expense.

-Find out if there are any groups or associations you can join to take advantage of member discounts.

Information courtesy of <http://www.nationwide.com/cut-business-expenses.jsp>

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# For the Best of Your Life

By Eileen Mattei

Dan Broadway is like the mayor of a 40-acre village who keeps his community solvent, happy and running smoothly in a tropically landscaped setting of papaya trees, bougainvilleas and palms. But Broadway, 47, is too young to be a resident of John Knox Village, the only not-for-profit Continuing Care Retirement Community (CCRC) south of San Antonio. "John Knox is a lifestyle for the active independent retiree," he said. "It's freedom from being tied down to home ownership and home maintenance."

The Weslaco CCRC's affordable combination of medical security and financial predictability has kept the village popular for more than 25 years. It provides retirees the freedom to do the things they want, from volunteering to attending cultural and social events. On-campus activities and amenities include two exercise rooms, a computer lab, arts and crafts rooms, the pool hall and pool, a library, a dining room, beauty salon, store and ice cream parlor, a chapel and scheduled transportation.

"People have the misconception that a retirement community is the same thing as a nursing home. It's not," said Jeanette Cash, director of marketing. "John Knox Village is for the active retiree. In fact, to be accepted into the gated community, one of our criteria is to be able to live independently." With their entrance endowment fee, village residents have the promise of assisted living or long term care at the on-campus Health Center at no additional cost if they should need it in the future. The endowment fee (which functions like a long-term care insurance policy) is the equivalent of a lifetime lease, Cash explained. "They don't get a deed. We're responsible for all the maintenance and repair. They pick up the phone and tell the receptionist what needs to be fixed. It's total maintenance-free living," thanks to a staff of approximately 100.

John Knox has about 330 residents and



John Knox Village residents share a laugh over coffee in the dining room. (VBR)

a waiting list for patio homes and townhomes, which have two bedrooms, two baths and a garage. The one- and two-bedroom garden cottages and apartments do not offer garages. Pets are allowed in patio and garden cottages. "We're doing extensive renovations before new residents move into garden cottages and apartments," Cash said. "Word of mouth is by far our best advertising." Newcomers – who might be Winter Texans or longtime Texans from Mission or Alamo – choose their house style and move in their belongings.



Executive Director Dan Broadway keeps his eye on all aspects of life in the Village. (VBR)

If their health reaches the point where they must move into John Knox's assisted living suites, their belongings go with them and their monthly service fee remains the same. A licensed 60-bed skilled nursing center is part of the continuum of care (for recovery from surgeries or long-term care)

with the monthly service fee also the same as for those living independently.

Townhomes and the last patio homes were built in the last five years, with each style of housing appealing to a different demographic, and that goes in cycles, Cash said. "John Knox Village has had sound management since the beginning and it continues to this day." As Executive Director, Broadway is responsible for daily operations and is guided by policies set by the Board of Directors. Currently five of the nine directors are village residents. Regulated by the Texas state insurance department, John Knox operates on the monthly service fee paid by residents. The endowment funds are what enable the Village to provide health center care without increasing the monthly fee.

Broadway pointed out that the John Knox monthly fee is one third of that being paid at CCRCs in San Antonio. The entrance endowment for John Knox is one half of what charged in San Antonio. That makes for affordable retirement in the Valley, complete with peace of mind.

For more information, see [johnknoxvillagergv.com](http://johnknoxvillagergv.com) or call 968-4575.

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# In the Spotlight



Keppel AmFELS, one of the largest offshore fabrication yards on the Gulf of Mexico, made a gift of \$50,000 to The University of Texas at Brownville at an 11 a.m. ceremony on Tuesday, April 9, in the courtyard of the Biomedical Sciences Building. Student Phong Nguyen stands with Dr. Juliet V. Garcia, UTB President, and G.S. Tan, President and CEO of Keppel AmFELS, along with Keppel AmFELS employees and members of UTB faculty and administration. (Courtesy)



G.S. Tan, President and CEO of Keppel AmFELS (Courtesy)



The U.S. Small Business Administration of the Lower Rio Grande Valley notified the 2013 District and Area Small Business Week Awardees Valley wide. Five winners were nominated by the Brownsville Chamber of Commerce, including our our managing editor Eileen Mattei as Small Business Journalist of the Year. As a prolific editor and writer, Mattei has put a spotlight on hundreds of regional small businesses from next generation textile firms, retailers, and ship breakers to travel agencies, private golf courses and day spas. (Courtesy)

Below: The University of Texas College of Business honored three Valley residents as Businessmen of the year. Left to right, the honorees are Manny Vela, President and CEO of Valley Baptist Health System, Fred Rusteberg, President and CEO of International Bank of Commerce- Brownsville, with jeynote speaker Mario Laborín Gómez, Chairman and CEO of ABC Capital, Mexico, and honoree Rolando Gonzalez Barron, President and CEO of Industrias Gobar, Matamoros, Tamaulipas. (Courtesy)



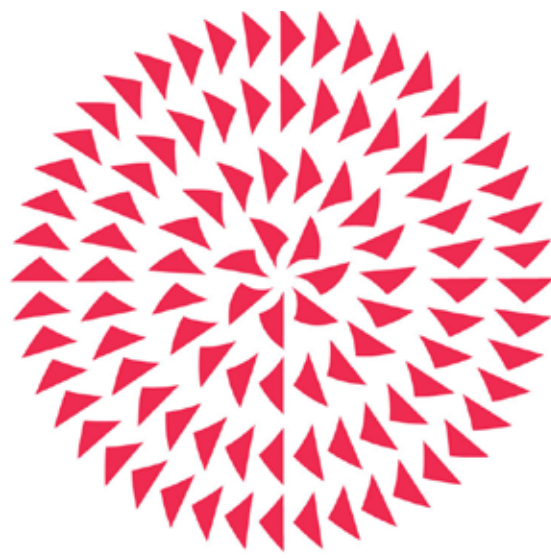
Above: AT&T Retail Store recently celebrated its grand opening in between Bass Pro Shops and LongHorn Steakhouse at Cameron Crossing in Harlingen. Welcoming guests were Olympia Reyes, AT&T Area Manager and Dahna Hull, AT&T South Texas Region Vice President/General Manager. (VBR)

# In the Spotlight

## The McAllen Chamber of Commerce Business Expo 2013 at the McAllen Convention Center

The McAllen Chamber of Commerce and MPC Studios presented the 14th annual McAllen Business Expo - the premier tradeshow event to help businesses grow by providing Business-to-Business networking opportunities as well as Business-to-Consumer exposure. The event provided opportunities to network with 120 exhibitors as well as attendees. The event also included professional business seminars and a business-after-hours mixer. (All Photos VBR)





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