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# VBR

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# CIRCLE OF PROGRESS

By Todd Breland

To best project where we're going, we first must realize where we are. Also important is to appreciate where we've been.

So what is the current status of the Rio Grande Valley's economic formula? Are we an agriculture, manufacturing, technical, retail, educational, medical or services industry? Obviously, all of the above. Fortunately, we are a very diverse market with an abundance of products, services and opportunities.

So what's next? Do we rest on our laurels and be content with past successes? Do we keep operating business as usual and hope for the best? Do we regularly invest in capital and personnel, and tweak a successful business model? Or do we execute a total makeover of an unsuccessful model and rebuild from ground up?

We all fit into one of those scenarios or at least we should. Sometimes forces demand from us to be prepared for possible drastic changes to our region's economic climate. Where we are and where we are projected to be at least for the next several years in many ways is a grass roots, backyard check up.

Here is my definition of that very country term. Business is right outside our door.

Business is two streets over. Business is in our neighboring county. When we look at the 80 percent of our client base, our goal as business administrators is to retain and build upon that overwhelming majority of who keeps our businesses afloat and pushing forward. And for many of us small businesses, those customers and prospective clients are our neighbors.

Sure, some of our companies' clients are far beyond the Rio Grande Valley, but for many local and regional companies and organizations, deep South Texas is the bread and butter. This somewhat small trade population area has many businesses rethinking their "solicitation zone" or "target reach." Maybe the current and projected political scene will affect us, and maybe it won't. But one thing for certain is that our neighbors to the south are dealing with some major economic issues such as the devaluation of the peso and fuel prices.

I speak to many business owners and managers throughout the Valley who have expressed that, dating back from late third quarter 2016, the dynamics of who walks in their doors have changed. Maybe, it is time we retarget potential buying audiences right here in our backyard. Rather than seeing this as a negative situation, I see it as a positive one to sharpen our complete box of business tools.

With less customers and less revenues from

Mexico, maybe it is time we home in on the Rio Grande Valley creating an even more stable, self-supported region. Our four counties have an abundance of products and services to be purchased and utilized by our four counties. Talk about supporting local business!

This current and projected forecast of our regional economy challenges all of us to fine-tune our communication, production, marketing and sales efforts. We'll call any sales and revenues from outside of the Rio Grande Valley *lagniappe* (French for bonus gift).

Ninety-five-year-old actress Betty White was recently interviewed about the future of America. I love her reply. She said, "If I can contribute to my circle while being positive, I am doing my part."

I like that philosophy. Our first obligation is to our families, then our local economy. As much as we sometimes try, we cannot control everything that happens coast to coast and border to border. The Rio Grande Valley is our circle. Let's control what we can by working our businesses throughout our cities, our neighboring cities and our neighboring counties.

Together, we will build a stronger and more prosperous deep South Texas.



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# GRADE A CHOICES

*By Henry Miller*

Eliseo Castro has been with the Lopez family – Lopez Supermarkets in particular – for 50 years. He's done and knows pretty much everything there is to know about the business, working his way up from a bag boy to general manager of the five Lopez Supermarkets and the carniceria that they recently opened. He's seen changes, markets come and go, and how the large supermarkets have taken over.

But when it comes to meat – especially with the South Texas way of life and the people's passion to barbecue – there hasn't been a lot of change in what he still refers to today as “the old-fashioned meat market.” Superior service, meat the way the customer likes it and competitive prices are all reasons why meat markets continue to thrive today in South Texas.

Of course, having the Dallas Cowboys getting back to their winning ways doesn't hurt at all either, said Rick Rodriguez at Bob Starks Beef Shop in Mission, one of the two locations owned by Rick and his brother Benny. From

the last game the Cowboys played this past season, a first-round playoff loss to the Green Bay Packers, to the next Sunday of football with no more Cowboys, meat sales dropped “30 to 40 percent.”

“It's just not the same when they aren't playing. People love to barbeque on football Sunday and when the Cowboys are winning, it seems that everyone is having a barbeque,” Rodriguez said. “The best is when they are playing a night game and people are out barbequing all day. They load up the day before.”

Other big days – other than NFL Sundays – are during boxing matches, particular soccer matches, Father's Day, Mother's Day and Easter. Castro said their best day is New Year's Eve. “It seems that everyone is cooking out on that day. We have people come in ahead of time and put in special orders.”

Castro said the most popular product is probably bistek asada and finger ribs. He said chicken fajita is always popular but especially so when the economy is low or people want to keep their expenses low – or to buy even more meat for the grill. At Bob Starks it's still fajita. Also becoming popular is the tomahawk steak, a ribeye with a protruding

bone that you can grab and either look like Fred Flintstone when eating it or hold it to where it looks like a meaty, beefy tomahawk.

But in all of those 50 years, Castro said the family and the business try to keep the same system as close to what it was when it opened, more than 80 years ago. “We pride ourselves in being and looking like an old-fashioned meat market,” Castro said, adding that “Our customer service is the top priority and having the right selection of meat for when people come. The grocery part of the business isn't where we survive but we try to keep the things people want when they come here. Our efforts lie in the meat market.”

The Rodriguez brothers claim the same formula for success. They purchased the market from Robert Stark near the corner of 10th Street and Nolana in McAllen then moved to the current location on 10th and Dove, where they have resided for 18 years. They opened their second location in Mission about 10 years ago. The original Bob Starks beef shop on No-



*A worker prepares some fajita before putting it out for display at Lopez Supermarket in Brownsville. (VBR)*

lana had already been in operation for 20 years when the brothers purchased it.

“We have kept the same recipe formulas and quality of our meat products through-

out all our years in business,” it says on their website. “The key difference between us and other markets is that we only sell Choice Northern beef and pork that is sent to us from Iowa, Kansas, Nebraska, and occasionally from Canada.”

A crucial ingredient to being successful are the accessories that go with meat – that includes, spices, charcoal, wood chips, tortillas and, of course refreshments. If the meat market can’t provide customers with one-stop shopping, they could lose them due to the ease of getting everything in one trip at a large chain supermarket.

At Bob Starks you can even purchase handmade cutting boards or grills and all the accessories that go with them. Among their shelf full of spices and marinades are three local spices, including the highly popular Chupacabra.

“People just love it,” Rodriguez said. “You can put it on anything. We focus on customer service and loyalty and that has been a good formula.”

Edinburg resident Joey Guerrero can be seen on the front porch of his house grilling almost on a daily basis. His foods of choice are fajitas, ribs and jalapeno poppers. He is a regular customer of Juniors Meat Market in San Juan.

“The prices are better than the big supermarkets, there are more options and the meat is better,” he said. “Plus I can get a cut however thick I’d like it and they have everything I need for my barbeque.”

Sometimes it’s not just the traditional meat. Bob Starks has whole, frozen piglets and other products such as ground buffalo armadillo poppers – a twist on the traditional jalapeno poppers with jalapenos stuffed with cream cheese and shrimp, and wrapped in bacon. Another popular item year round are the beef and chicken shish kabobs.

Castro said he receives special requests, especially from local residents who are native to Central America.

“They have certain tastes and certain spices and cuts that they like. We do what we can to provide it for them.

“The meat market is our business. We’ve seen stores and markets come and go but we’ve been blessed and we will keep doing what we can to take care of our customers.”

*For more information visit [avlopez-supermarket.net](http://avlopez-supermarket.net) and [bobstarksbeefshop.com](http://bobstarksbeefshop.com).*



*Sauces and seasonings line up the shelves at Bob Starks Beef Shop in Mission. (VBR)*



*A tomahawk steak at Bob Starks Beef Shop in Mission. (VBR)*



*A twist on original jalapeno poppers - armadillo poppers - with jalapeno, cream cheese, shrimp and wrapped in bacon. (VBR)*



*A worker at Lopez Supermarket in Brownsville cuts some meat for a special order. (VBR)*

Local meat markets offer a variety of choices, like those below at Lopez Supermarket in Brownsville. (VBR)

Rick Rodriguez, co-owner of Bob Starks Beef Shop, prepares some fajita. (VBR)



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# TIERRA DEL SOL CHANGES

By Henry Miller

For years the golf talk has focused on how rounds of golf around the nation have been spiraling downward. “It takes too long,” “It’s too expensive,” “It’s too hot/cold,” “I’m too busy” are just some of the common reasons people took to other hobbies.

As a response, golf courses have tried a variety of things – mainly with the focus of bringing a younger generation out to play 18 holes. There’s foot golf, night golf, disc golf, top golf, speed golf ... everything it seemed but ... golf golf. Tierra Del Sol, however, decided four years ago to invest in one thing only – their golf course – with a focus to attract golfers who may have left, and to bring in new golfers.

Four years later it has turned into a success story. Rounds are up, revenue is up and the golf course is in as fine a condition as it has been in a decade or more.

“The turnout just since I’ve been here has been fantastic,” said Golf Course Manager Oscar Trevino, who joined the Tierra Del Sol team in November 2016. “The city knew the value of a golf course for the residents and we are providing a quality product at a good value

Tierra Del Sol renovated its entire course, including its small but beautiful island tee box. (VBR)



– it’s a juggling act at times but it can be done.”

According to Golf Datatech, which keeps track of the numbers of rounds played across the

country, despite a horrendous December due to severe weather conditions that led to 11.9 percent fewer rounds played in December 2016 compared to December 2015, rounds for the year 2016 were actually up by 0.6 percent. Public access was up by 0.9 percent and private golf courses saw a 0.6 percent decrease.

In the Mid-Atlantic region for December, golf rounds were down 61.3 percent, for the New England area they were down 61.1 percent, and for the East North Central area they were down a whopping 74.5 percent compared with December 2015. Only the Mountain region and the Pacific region were ahead of last year’s rounds played with an increase of 12.2 percent and 2.3 percent, respectively.

While Tierra Del Sol has seen an increase in all the strategic categories, the city isn’t letting what they’ve done as far as improvements go by the wayside. Trevino said they are still working to improve the cart paths, maintaining greens, adding water stations and marking the course more clearly. They are also working on keeping the roughs short, to keep up the pace of play.

“We want to have a non-stop get at it attitude,” Trevino said. “The people who come out here see the city cares about the golf course and I hear it a lot, like ‘Last time I was here six or seven years ago, there were really bad ruts in the fairways, no grass ... you have done a tremendous job.’ I’m really pleased to hear all that.”

When the city decided to renovate the course, it wasn’t just some little project with

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Each tee box and fairway was torn up, leveled and re-seeded to make the course complete with grass from tee to green. (VBR)



Tierra Del Sol straightened trees, improved cart paths and used plenty of water to get the course in excellent condition. (VBR)



a touchup here and a little grass there. They shut the course down, brought in a top of the line company out of North Carolina and tore the place apart. They ripped up tee boxes and greens, planted grass from tee to green, straightened trees and lifted the backs of greens so more balls would stick and not roll off the back. Every aspect of the course was upgraded.

“Golfers see that their dollar is going to be something used to benefit them and they could see the fruits of their labor,” Trevino said. “That called people back here more than anything. Now our job is to keep them here.”

Carl Dowden, a Winter Texan from Nebraska, said he was one of the golfers who stopped visiting Tierra Del Sol due to a lack of maintenance. He was finally convinced by one of his golfing buddies to give it another chance.

“I couldn’t believe it was the same course,” he said. “It took me several holes to admit it was the same course. They did an amazing job with it and now I have no problem coming back to visit. They’ve maintained it and they are still improving it.”

The course is focused on maintaining the changes they made, upgrading maintenance equipment, and shoring up the shores of the ponds where erosion is starting to make an impact, among other things. They are also planning to remodel the clubhouse’s upstairs ballroom, which can accommodate more than 200 people and is open to the public to rent.

“We invite everyone to come out and relax and enjoy what the Valley has to offer,” Trevino said. “I think we have the best traps

and greens and fairways around and people will be pleasantly surprised if they haven’t been out since the changes occurred.”

For more information visit [golf.pharr-tx.gov](http://golf.pharr-tx.gov) or to book a tee time, call (956) 402-4545. Tierra Del Sol is located at 700 E. Hall Acres in Pharr.

# NAI Rio Grande Valley

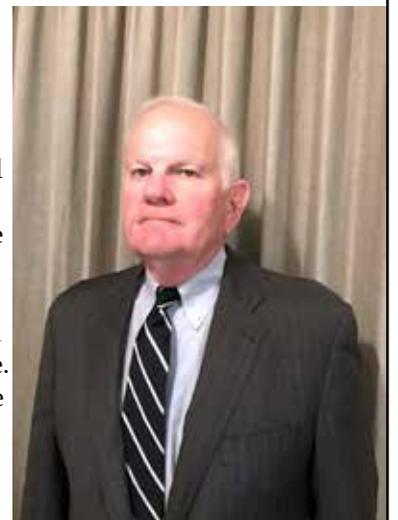
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Mike Blum, partner and managing broker for NAI Rio Grande Valley is pleased to announce that Foss Jones has joined capital NAI | RGV as a real estate sales associate. “We’re very excited to have Foss join our group. He brings the world of knowledge about the Valley, agriculture, and banking to our team.”

Foss is a Rio Grande Valley native with experience in sales and leasing of office, retail, warehousing and agricultural real estate. He was the owner of Jones & Cook Stationers until 2008. At the time of its sale it was the largest independent office products company in the state of Texas. He has been involved as a director with Valley community banks for over thirty years.



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# FIVE FS OF RELATIONSHIPS

By Pastor Phil Corzine

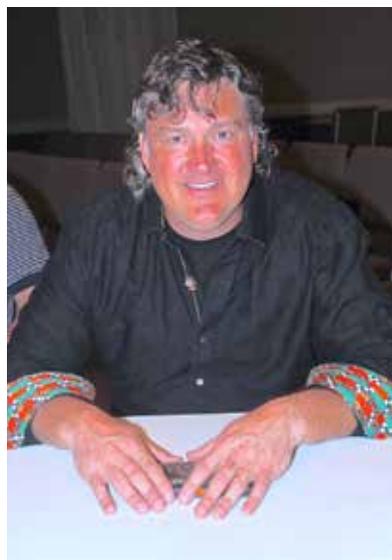
The Five Fs were developed by my father and a few of his friends years ago in order to cultivate and keep relationships healthy and strong in our churches. They believed that relationships were not held together by sincerity and love alone. When we agree to live together according to standards and ethics, we find God's favor and truly prove that "a friend loves at all times" (Proverbs 17:17). Over the years many men and women in our churches began to introduce these principles into their work places, and achieved a greater level of peace and productivity.

## The Faithfulness Principle

Faithfulness to a relationship means loyalty to a person. When problems become the primary focus of a relationship, principles are often put aside in order to air our differences. Then the importance of sharing feelings often takes priority over character.

**Commitment:** Faithfulness to our relationship outweighs the importance of any offense between us. I will not allow any problem to override the principles by which we live.

Pastor Phil Corzine (VBR)



*Psalm 133:1 -- See how good and pleasant it is when brothers and sisters live together in harmony!*

## The Four-Day Principle

Resolving conflicts preserves friendships. Offenses between friends are spiritually, emotionally and physically

harmful. Bringing issues to closure within a reasonable amount of time maintains the health of a relationship

**Commitment:** I will not allow any problem I have with you to go unresolved for more than four days. If, within that length of time, I have not come to peace about the issue, I will communicate with you. *James 3:17-18 -- However, the wisdom that comes from above is first of all pure. Then it is peaceful, gentle, obedient, filled with mercy and good deeds, impartial and sincere. A harvest that has God's approval comes from the peace planted by peacemakers.*

## The First-Word Principle

Jesus instructed us to go to an offending person privately. When we obey Jesus, we are able to reconcile much easier than if we had talked about the problem to others before talking to the person we actually have the problem with.

**Commitment:** You will be the first person to hear about any problem I have with you. *Matthew 18:15 -- If your brother sins against you, go and confront him while the two of you are alone. If he listens to you, you have won back your brother.*

## The Final-Word Principle

We believe God's word. We should also believe the words of our friends. If we respect the words we hear from each other, we do not need constant assurances of the wellbeing of our relationship. We can be confident that all is well because we have not been told otherwise.

**Commitment:** I will believe and act on the last words we spoke concerning our relationship and live as if you will do the same. If anything changes on my part, I will inform you. If anything changes on you part, you should inform me. *I Corinthians 13:7 -- Love never stops believing.*

## The Friendship Principle

God is the only one who knows what is in a man's heart/mind. One should not expect that a friend knows what is happening inside of them (we're not mind readers). So, the need to be understood is met when friends communicate with one another.

**Commitment:** I will befriend you by being honest. I will not expect you to interpret my actions (read my mind) or recognize my heart's condition. It is my responsibility to approach you if I need your help. *Proverbs 18:24 -- Friends can destroy one another, but a loving friend sticks closer than a brother.*

Living this way makes for lasting and healthy relationships. We would encourage anyone to embrace these principles and choose to live this way. Here is a simplified version you could use in a staff meeting or post on a bulletin board.

People are more important than ... X. I will not allow any problem or process override our working relationship.

**Four days or else:** I will not allow any problem I have with you to go unresolved for more than four days. If, within that length of time, I have not gotten over the issue, I will communicate with you to seek resolution. If I have a problem with you and I don't address it with you within four days, it's now my problem, not yours.

**First Complaint:** You will be the first person to hear about any problem I have with you. If that does not resolve the problem, I will not complain to your peers or subordinates. I will take the issue to my boss, and let them help resolve the issue.

**The Last Word:** I will believe and act upon the last words we spoke concerning our relationship and live as if you will do the same. If anything changes on my part, I will inform you. If anything changes on your part, I expect that you will inform me.

**Assumption Stinks:** Assumption is the lowest possible form of communication. I can't read your mind, and you can't read mine. Our working relationship depends on honesty. I will not expect you to interpret my actions, recognize my heart's condition, or read my mind. It is my responsibility to approach you if I need your help.

*Phil Corzine is pastor of Christian Fellowship Church in McAllen. If you believe these ideas would benefit your business, Corzine is available to work with you and introduce them in more detail to your staff. Contact him at corzinepa@gmail.com.*

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# REVOCABLE LIVING TRUST...YES OR NO?

By Ramona Kantack Alcantara

That depends. Touted as a way to transfer assets to heirs upon your death, without the expense, inconvenience and public record associated with court-supervised probate proceedings, revocable living trusts have been widely sold – sometimes at great expense – to people who do not know how to properly use them. Then the trust does not achieve what it was intended to do. Often, this results in considerably more expense and the need for probate proceedings that could have been avoided with other estate planning tools.

Revocable living trusts are documents drafted to create a trust into which a person can place assets during their lifetime, with instructions on how those assets are to be distributed upon their death. These trusts are no substitute for a properly drafted will. It is nearly impossible to assure that all of a person's assets during the person's lifetime are properly titled in the name of the trust. Inevitably some assets, either through oversight or timing, are never formally transferred into the trust while the person is alive.

People with revocable living trusts therefore usually also have a simple will that "pours over" any non-trust-titled assets upon their deaths into the trust. An asset transfer into the trust requires commencement of a court probate proceeding and appointment of an administrator who can do the transfer. Thus, it is rare when revocable living trusts achieve the goal of avoiding probate altogether.

The main problems with revocable living trusts we see as lawyers are as follows:

Revocable living trusts are cumbersome and expensive to set up and to administer. These trusts typically costs thousands of dollars to set up, especially if there are many assets to transfer into it. People with these trusts must exercise a great vigilance during their lifetimes to assure that each time they acquire or exchange an asset, the new asset is titled in the name of the trustee of the trust.

This is in contrast to a will, which – depending on complexity – costs only a few hundred or thousand dollars to set up. A will requires no further investment of time or expense over the years because – if properly drafted – it will dispose of a person's assets in accordance with that person's wishes, even though the asset mix may have changed over their lifetime.

For Texas residents, the probate process with a properly drafted Texas will is so streamlined and inexpensive, that avoiding the cost of probate is of little concern. With a properly

drafted and executed Texas will, an independent administrator of an estate may need to only make a single court appearance, and may be able to go about paying creditors and distributing assets without any additional court appearances or interference. Moreover, if maintaining privacy regarding the estate assets is of concern, the administrator can file an Affidavit in Lieu of Inventory of an Estate, thereby preserving the privacy of a deceased person's assets.

Because of the streamlined, relatively inexpensive probate process in Texas, the cost of probate is usually considerably less than the cost of setting up and properly administering a revocable living trust during a person's lifetime. Much less expensive alternatives exist to avoid probate.

We sometimes advise clients to set up a revocable living trust if they own real estate outside of Texas. Real estate – in contrast to personal property – must be probated in the state in which the property is located. Many other states now have "beneficiary deeds," which allow a person to transfer real estate without the need for the probate process. In those states, the expense and administrative inconvenience of creating and titling property in a revocable living trust is not warranted.

Texas also now has a beneficiary deed under which Texas real estate can be transferred to designated beneficiaries, without the need for the probate process. Most bank and investment accounts, including retirement accounts, have "pay-on-death" (POD) or "transfer-on-death" (TOD) beneficiary designations that also can be used to avoid probate.

In some situations, creation and administration of a revocable living trust is warranted. An attorney familiar with the different estate planning tools can help you decide whether a revocable living trust is right for you.

Understand the implications of and the work required to transfer every asset you own to the trust during your lifetime. Failing to do so means that you will, first, not achieve the goal of avoiding probate, and, second, unnecessarily deplete the assets in your estate.

*Ramona Kantack Alcantara is board certified in commercial and residential real estate law by the Texas Board of Legal Specialization. For more information, see [kantacklawoffice.com](http://kantacklawoffice.com).*

## Welcome Back!

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# BUSINESSES GIVING BACK ROTARY WORKS TO END POLIO

By Eileen Mattei

The RGV Vipers held an End Polio night and several area rotary organizations and other businesses partnered in the night and to raise funds. (Courtesy)

“A lot of people don’t know that we didn’t get rid of polio in America until 1979,” said Doyle Clark, accountant and Rotarian. Valley Rotary clubs are collaborating with each other and working with the global effort to entirely eradicate polio by 2020.

In the 1950s, the Valley was hard hit by a deadly polio epidemic. Three children from one family died within a week. Local hospitals turned whole wings into polio wards with iron lungs to care for patients of all ages and



socio-economic levels. The current director of Sunny Glen’s Children Home in San Benito was 15 when he contracted polio and was placed into an iron lung.

In the past 30 years, polio cases have dropped 99.9 percent, and 2.5 billion children have been vaccinated. Polio remains wild in only three countries -- Afghanistan, Nigeria and Pakistan. “Part of the problem of eradicating polio is getting vaccines to worn-torn countries that have hard-to-get-to places and misinformation,” Clark said.

In partnership with UNICEF, WHO, the Bill and Melinda Gates Foundation and many other organizations, Rotary International’s End Polio Now has been active for three decades. The cam-

aign contributes by raising funds to operate the vaccination program. “It is the spirit of giving that has helped get this far,” Clark said.

Contributions this year have reached \$20,000 in the Valley. Besides individuals donations, businesses are sponsoring the End Polio night at the Vipers vs Salt Lake City Stars game March 25. During halftime, six Valley mayors will compete in a free-throw contest.

“The Vipers End Polio night puts people in a situation where they can bring family and friends to watch the game, while raising awareness and money to end polio,” Clark said. Valley businesses that are sponsoring the event

include Safe-Lite Auto Glass, Cardone Industries, Boggus Ford, Omnibus Express, Golden Palms Retirement Center, Lone Star Bank and Trophy Plus. Dr. Martin Kuye, a native of Nigeria, where 40 children were paralyzed by polio last year, is another sponsor.

It’s not only businesses that have contributed to the polio eradication campaign. Students in one class at Rueben Hinojosa Elementary School in Mission raised \$500 to purchase a sponsorship. Jane Cross of Edinburg donated her sponsorship tickets to the students so they could all attend the Vipers game.



Jane Cross of Edinburg as one of many area “celebrities” on hand for the Vipers’ End Polio night. (Courtesy)

For more information, call Doyle Clark at 244-0699.

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- Rotary Club of Edcouch-Elsa
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*End Polio night volunteers and participants enjoyed an RGV Vipers game. (Courtesy)*



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# BANKS: BIGGER DOESN'T MEAN BETTER

By Ricky Leal

There's a lot to choose from out there. More than 6,000 financial institutions and 6,000 more credit unions. Financial institutions in the United States are home to more than \$12 trillion in domestic deposits and there are hundreds of billions more floating around the unregulated shadow banking sector.

Seemingly, Americans have plentiful banking options. The ugly truth, however, is our country's regulatory regime and unlimited debt guarantee, in practice if not in policy, favor the nation's systemically important financial intuitions. These dynamics have allowed for a harmful concentration of deposits, the top 10 largest banks have cornered 50 percent of the market. The top three alone (Bank of America, JPMorgan Chase Bank, Wells Fargo Bank) are home to one third of the nation's deposit mar-



ket.

Much has also been written about our increasingly checkless and cashless society. Your smartphone is the gateway to the 'cloud.' With one click, you can have your item delivered to your front door overnight, or better yet, soon to be delivered by a drone or autonomous vehicle in hours. Then you can log in to Facebook or Twitter, rate it four out of five stars and Skype your mom about it.

In this increasingly connected, concentrated environment where even our own government weighs in on the winners and losers, what place is there for the hometown community bank? Are we about to lose Main Street to the ever-advancing wave of progress? I wouldn't bet my iPhone 7 on it just yet.

They say change is the only friend you can depend on. Machines have been taking jobs from people since the advent of cotton and wool mills in the early 1800s. Technological advances are nothing new and many of our oldest Main Street banks have not only adapted, they've flourished as a result.

They flourish because as much as things change, home court is always going to be home court. You can't automate fierce advocacy for your hometown. There's no substitute for the in-person, locally underwritten loan decision. You can't establish a sales quota for long held, mutually beneficial customer relationships.

Consumers and businesses make thousands upon thousands of transactions every year. It's not a question of if; it's merely a question of when they will need assistance from their bank. Would you rather dial the megabank's 1-800-GOODLUCK or call your local banker on a direct line? FaceTime customer service is trending at several megabanks and online-only banks. That's great, but community banks offer 'whole-person' time and they, quite

frankly, are better at it.

Local bankers are more frequently found in local schools and nonprofits offering in-person financial literacy support. Surprisingly, some of the best financial literacy interactive websites are hosted by small community banks. Officers from local banks are often found serving at homeless shelters, Rotary Clubs, city boards, you name it.

Community banks hire from local communities, they contract from local providers, and they donate above their weight class to local causes. This is the logical result of having boards of directors made up of local citizens who want to ad-

vance the interests of the places they live, not some far away metropolis.

It has been my experience that service charges, fees, interest rates and loan closing costs are lower at community banks. Conversely, rates on certificates of deposit and money market accounts are almost always higher at the local bank as well. Too-big-to-fail SIFIs don't need to pay up for mega corporations to keep cash deposited; they are counting on that government backstop. Community banks are forced to compete on pricing and service.

Perhaps the most compelling advantage maintained by the small bank is just that ... they are small. With each sweeping technological shift a small, nimble business can evaluate pros and cons and implement as fast as they choose ... and with hometown characteristics. They might even skip on a fad or trend and leap frog to the next meaningful technology in one fell swoop. Small banks are not forced to roll out bleeding-edge tech and learn the hard way.

I propose that the locally owned and operated community bank will surely endure. Banking decisions are, at the end of the day, personal decisions. Despite all of the technology the megabanks and shadow banks roll out, all of the personal decisions I've ever made have not been in a 'cloud.' They've been made local.

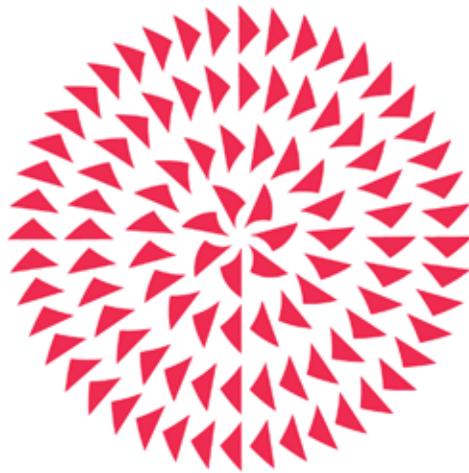
*Ricky Leal is a senior vice president and community reinvestment officer at First Community Bank in Harlingen, a nine-location, \$350-million-asset-sized bank in South Texas. He currently serves on the Consumer Financial Protection Bureau's Community Bank Advisory Council and as chairman of the Valley International Airport Board.*

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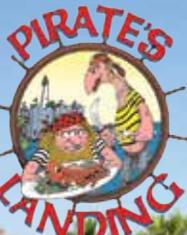
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# RESORT MANAGER RUNS A SMALL TOWN

By Eileen Mattei

“People my age are starting to retire and have a whole different outlook on life than the previous generation,” said Karen Pike, 57, resort manager at Llano Grande Resort and Country Club. “They want to be entertained and to go where their every need is met. They are not penny pinchers. If they saved up for retirement, they are going to spend it.”

Named the best large RV park in Texas in 2015 and 2016 by the Texas RV Association, Llano Grande occupies 135 acres in Mercedes, with 1,100 lots for homes, mobile homes, park models and motorhomes. Amenities include an 18-hole golf course, four pools, tennis courts and more exercise and craft courses than will fit into a busy schedule.

“Busy people are usually happy people. We have tons of entertainment going on all the time,” Pike said. In fact, the resort outgrew its rec hall and built the 1,100-seat Hynes Event Center, a performance venue which has become “an entertainment mecca.” The Oak Ridge Boys performed at its inauguration in 2016 and returned for four encore performances in January 2017.

“The key to staying in this business is to go with the flow. The mindset is changing and it is a positive change. You have to anticipate what your customers want and be willing to change, to be flexible. And that takes money,” Pike said. Vancouver developer Stephen Hynes bought the land in the 1980s, which once belonged to early Valley physician Marion Lawler Sr., and restored the Lawler hacienda style home as the administrative office.

Hynes until recently owned Victoria Palms, which Pike previously managed. “He’s always been cutting edge. He’s never spared expense to keep people happy and coming to his parks,” she said, noting that this winter Llano Grande was at full capacity.

“To stay customer-service oriented is the path to success. You have to try to be everything for everybody as much as you can,” Pike said. “Our company’s willingness to stay with the times means we appeal to the current generation. It’s not bingo anymore.” Consulting with Welcome Home RGV’s Kristi Collier has led them to modernize their brand, from logos and brochures to the name of the sales division. Llano Grande residents can buy or lease land, cottages, mobile home and RV sites. The wide, lushly landscaped boulevard branches into side streets green with tropical plants and mature trees that shade park models and expensive 40-foot long motorhomes.

“We are growing so fast. We’re already starting to plan how we are going to take care of the increase in business,” Pike said. An addition to the resort will be built north of the event center in the near future.

Over the years, Hynes has added to the property so it is now has 500 acres, with the undeveloped land still in orange groves and farmland that are leased to growers.

To celebrate its first anniversary in January, the Hynes Event Center brought back the Oak Ridge Boys to perform for several nights. (VBR)



The resort operates with 37 full-time employees. During the winter season, it takes on about 100 work campers, who typically exchange part-time work for space rental.

One issue for Llano Grande is that Google Maps has its location wrong. Another problem is that the final segment of Mile 2 West leading to the resort has a “no outlet” sign. “A lot of people don’t know we’re back here. It poses a challenge, so we have to do things,” Pike said. While she believes that word of mouth is the most effective way of attracting new customers, she has begun using billboard advertising.



The central boulevard through Llano Grande Resort reveals some of the 1,100 permanent homes and motorhomes that had the park filled to capacity this season. (VBR)

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The up-and-down nature of border tourism, linked with Canadian dollar fluctuations and stories of border violence, impact the Valley economy in general and RV parks in particular. Last summer, Pike worked to organize a tourism task force that would spread the word of the Valley's amenities and safety. "We always have a vision, those of us in travel and RV industry, that we're here and we're safe. This is a place you can come and do fun things and it is safe."

Llano Grande has evolved as its customers shift generations. Activities include karaoke nights. The Hynes Event Center, with its state-of-the-art kitchen and stage, has its own website and online ticketing system. It's available for meetings and special events including weddings. "We have all kinds of options for meetings or photo shoots on the golf course," said Pike. The resort café, which serves breakfast and lunch, is open to the public.

Pike, who has managed the resort since May 2015, said "The generation that is retiring now is demanding. I can say that because I am one of them. But this is what I love to do." What she does, in reality, is oversee a small town.

Llano Grande Resort administration occupies the renovated former home of an early Mercedes doctor. (VBR)



For more information, see [llanogranderesort.com](http://llanogranderesort.com).

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# ARE MY RETIREMENT SAVINGS SAFE?

By Humphrey Thomas

There is a thief who robs Americans every single day. A despicable thief who takes from hard-working people who've spent their whole lives preparing for retirement. Money is mercilessly syphoned from them, and law enforcement is powerless to stop it.

The thief I'm talking about is ignorance.

People simply don't know the provisions that are available for them to take advantage of, to reduce their retirement tax burden. So, they end up paying more than their fair share of taxes. In some cases, far more.

I don't believe that anyone should be able to get away with tax evasion. But, on the other hand, I also hate to see people have their retirement savings depleted because they are surrendering too much in taxes.

It's one of the great joys that I have as a financial planner to be able to help people with the knowledge they need to plan wisely, so that they protect their hard-earned nest egg for those years when they're going to need it. One of the great tools at our disposal is a strategy of "tax diversification."

## Getting Tax-Savvy for Retirement

In order to understand how tax diversification works, it's helpful to think of your retirement savings in terms of three different buckets ...



Bucket #1 is the Tax Deferred Accounts bucket. It would include things like traditional 401(k) and IRA accounts. Contributions that you make to these are excluded from your current income, and so you don't pay tax on this money until you make a withdrawal. However, at age 70.5, annual withdrawals are required and taxes are due each time.

Bucket #2 is the Tax Exempt Accounts bucket. It would be specifically Roth accounts.

Contributions are made to these with after-tax dollars, so when you withdraw money later in retirement, no tax is due. These accounts also give you great flexibility because you don't have to make withdrawals on any schedule; so, you can take money out at a time when you need it without tax consequences, or choose to leave it for later in retirement.

Bucket #3 is the Taxed Accounts bucket. It would include all regular savings and investment accounts that have no tax advantages for contributing and require you to pay capital gains tax each year. The importance of these accounts, however, is that they don't attract penalties for withdrawals before a certain age. So, these give you a lot of flexibility for spending or emergencies.

By wisely distributing some of your savings into each of these three buckets, you can reduce the amount of tax you'll be liable to pay, while still maintaining some flexibility to allow for unexpected life events.

The real skill is, obviously, in getting the mix just right. To do this, you need to have a plan that covers the NOW: the order in which you will save money into each bucket, and the LATER, the order in which you will withdraw money from each bucket.

It would be nice if we could advise a "one-size-fits-all" strategy for everyone to follow, but there are always variables to be considered. For example, some people (fewer every year) still have traditional pensions in retirement. These are taxable, so your bucket withdrawal strategy will have to factor that in. Social security benefits are another potentially taxable income that can vary.

So, it's important that you get sound advice and think about your tax diversification strategy, sooner rather than later. That way you'll have more options for managing your money when you're no longer earning a salary.

The most important thing, though, is that you don't allow yourself to be robbed by that old fox, the thief of ignorance. No one else can defeat him for you. You need to take responsibility to educate yourself about the issues that affect your finances.

And you can! The good news is that there is lots of help available.

*Humphrey G Thomas is an accredited asset management specialist and a certified financial analyst at HG Thomas Wealth Management in Brownsville. Contact him at [Humphrey@hgthomas.com](mailto:Humphrey@hgthomas.com) or visit [www.hgthomas.com](http://www.hgthomas.com). Estate planning is done in conjunction with your estate planning attorney, tax attorney or CPA.*



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# UP AND COMING

By Rosemary Couture

Adriana Cantu's husband works on construction projects all around the United States. When he complained about the cold, she stayed up nights working on a design to protect his head from the elements. At the time, she was a parent-educator with the PSJA school district, teaching crafts and sewing, skills that enabled stay-at-home moms to work for others or themselves.

Cantu came up with the Cover Cap, which fits inside a hard hat. She sewed different models of the cap and adjusted them at her husband's suggestion, before perfecting how the cap attaches to the hard hat.

"When he wore them, coworkers asked where he bought them. He started taking 100-200 with him and selling them. They are the best extreme weather accessory in the industrial market," she said. The multi-use caps protect the neck front and back as well as the chest and head. "Welders and roofers love them. They are easy to install and durable."

Once Cantu retired, she went full time with Cover Cap and started selling in person, on Facebook and a web page. And she made the

product better and more marketable. "The SBDC put me in contact with a company that has flame-resistant fabric," Cantu said. "In the oil field you can't use anything unless it is flame resistant."

Now Cantu has two suppliers for flame-resistant material as well as sub-contractors sewing Cover Caps for her. She personally sews on the label after she passes the cap through a quality inspection. If she finds a flaw in the fabric or construction, she will use that cap as a sample.

"My husband told me I wouldn't sell a lot, because they last forever and are washable. But people lose them, and they keep buying more," Cantu said. With winter coming on, sales surged for the fleece-lined caps. "They love the desert camouflage and the light blue for summer too."

Cantu acknowledged she has competition online, but at the moment the flame-resistant, modestly priced Cover Caps have a growing customer base. "I know my product is unique. At one time, my three sons worked in the oil field. One sent me pictures of people working and wearing my caps." The sons, of course, are sales

Adriana Cantu sports a Cover Cap, an item she designed originally to protect her husband's head from the outside elements while he worked construction. (VBR)



reps too. It's an easy sell: a product that makes it easier for workers to do their jobs.

For more information, see [cccovercap.com](http://cccovercap.com).

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# IN THE SPOTLIGHT



Doctors Hospital at Renaissance provided the Valley Alliance of Mentors for Opportunities and Scholarships a check for \$50,000 for the 21st annual Golf Cup Tournament. The annual tournament raises close to \$1 million to go toward renewable four-year full scholarships for local students. (VBR)



The Health & Wellness Expo took place at the Brownsville Event Center to celebrate citizens' health with various screenings available as well as health information and live workout demonstrations. Dr. Bill Mitchell, director of instruction and promotion at Dale Carnegie Training, spoke on "Your Health is Your Business." (Courtesy)

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IMAS PRESENTS **BREW-SEUM**  
**CRAFT BEER WEEK**  
**APRIL 4 - APRIL 9, 2017**



*Save the Dates*

*Tuesday*  
**APRIL 4**

**BATTLE OF THE BREW**  
 HOME-BREW COMPETITION BY SANCTIONED JUDGES  
 LOCATION: ROOSEVELT'S AT 7



*Roosevelt's at 7*

*Thursday*  
**APRIL 6**

**BREW-SEUM BEER DINNER**  
 AN EPIC FEAST FOR THE GODS  
 LOCATION: IMAS

*Saturday*  
**APRIL 8**

CLARK CHEVROLET & CLARK KNAPP HONDA PRESENT:  
**A NIGHT AT THE BREW-SEUM**  
 THE MAIN EVENT ON ITS 9TH YEAR  
 LOCATION: IMAS

*Sunday*  
**APRIL 9**

**BEERS AND BRUNCH**  
 JOIN US AS WE SELL OUR LEFT OVER PRODUCT BELOW COST!  
 BEER, MUSIC, AND LOCAL FOOD TRUCKS ON SITE.  
 LOCATION: IMAS

**WWW.BREW-SEUM.COM**

