

# Alice

# JANUARY 2011

## BUSINESS TODAY

Official Publication of the Alice Chamber of Commerce



business

tradition

service

community

agriculture

oil & gas

growth

### Citizen of the Year applications available

Applications for the Annual Citizen of the Year are now available at the Alice Chamber of Commerce.

“The purpose of the award is to seek out and publicly honor, once a year an individual who has contributed in an outstanding and exceptional manner to the betterment of our community and its citizens,” Alice Chamber of Commerce Executive Vice President Juan A. Navejar Jr. said.

Eligibility requirements are:

- ◆ Nominee must either be a current resident of the City of Alice, or have their principal business affiliation location in the City of Alice.
- ◆ Nominee must be 21 years of age or older.
- ◆ Nominee must be living and must be active in civic or public affairs at the time of nomination.
- ◆ A paid civic, social worker or elected official is not eligible by virtue of his/her professional position but may be considered based on their community involvement and activities.
- ◆ Nominee may not have been a prior recipient of the award.
- ◆ Any work done for personal financial gain will not be considered for this award.
- ◆ Any civic club or organization of Alice may submit a nomination, and must use the nomination form available at the Alice Chamber of Com-

See CITIZEN Page 12

### Shop Alice campaign a success



**Alice Mayor John Lemon reads a proclamation declaring Shop Alice Day. Joining him was councilwoman Yvette Johnson.**

The Shop Alice campaign promoted by the Alice Chamber of Commerce during the holiday proved to be quite successful for some downtown businesses during the holidays.

On Saturday, December 18<sup>th</sup>, Alice Mayor John Lemon proclaimed Shop Alice Day as part of the Chamber's effort to promote holiday shopping in the Hub City.

“Independent businesses have greatly contributed to the economy of our community for years and provided employment to our citizens. In our community, we remind our citizens that a successful

business is evident of the revenue it brings into the City of Alice,” Mayor Lemon said as he read a proclamation. “In these challenging times the City of Alice encourages all citizens to shop Alice first.”

The day's events included free raffle drawings in which citizens had to visit downtown merchants to register for the giveaways. Amy's School of Dance provided entertainment while a style show was sponsored by Wedding Lace and Kids Closet.

See SHOP ALICE, Page 13

## 2010 Chamber Leadership

### Executive Committee

#### **Servando Garza Jr.**

President

*Coym, Rehmert & Associates*

#### **Virginia G. Menking**

Immediate Past- President

*Community Action*

#### **Gap Alaniz**

Treasurer,

*First Community Bank*

#### **Dee Dee Arismendez**

V.P. - Civic

*Home Interiors and More*

#### **Juan A. Navejar Jr.**

Executive Vice President, V.P. - CVB

### Board of Directors

#### **Lane Bowen**

*Seidel, Whittington & Co., P.C.*

#### **Dr. Salvador Cavazos**

*Alice ISD*

#### **Michael Garcia**

*Attorney at Law*

#### **R. David Guerrero**

*JWC Dist. Clerk*

#### **Hector Hinojosa**

*City of Alice*

#### **Judy Kapoor**

*Holiday Inn*

#### **Tony Morris**

*Alice Newspapers, Inc.*

#### **Martin Ornelas**

*Community Action*

#### **Paul Rycroft**

*Ameriprise Financial*

#### **Wayne Shoemake**

*FESCO*

#### **Rene Yzaguirre**

*International Bank of Commerce*

Ex-Officio

#### **Ray De Los Santos**

*City of Alice*

### Staff

#### **Veronica Castillo**

*Administrative Assistant*

## From the President

Happy New Year. With the new year brings a new Chamber board. A big thanks to our out-going board members, Mike Day, Ralph Gomez, Nena Castillo-Pitts, Mirka Pena. We welcome our new board members Lane Bowen, Judy Kapoor, Tony Morris and Rene Yzaguirre.

A special thanks goes to our out-going board president Virginia Menking. She did a great job leading the board and sharing her ideas with the Chamber staff. During her tenure as board president we were able to pay some old debts, cut down on spending while seeing the Chamber grow in membership because of her leadership skills. All our fundraisers last year were successful. We will continue with the same projects as we did in 2010 but look to improve and grow with each event.

Our first event will be our Annual Chamber Banquet. This is the biggest fundraiser for the Chamber. Citizen of the Year applications are all ready available at the Chamber. In the past, we have recognized some very well deserved individuals and expect more candidates this year. We have a tentative date for the banquet as march 3, 2011.

Goals for this year will be laid out during our first meeting of the year as well as the appointment of vice presidents. We look forward to another successful year and wish everyone a prosperous New Year.

**Servando Garza Jr,  
2011 Chamber Board President**

**MOVING ALICE FORWARD TOGETHER!**

## From the Chamber

Happy New Year everyone. Like most everyone at the start of the year we talk about new years resolutions with most thinking of personal resolutions to improve our every-day lives. Ever think about making one as a business owner or business manager?

Like most business owners, the final month of 2010 was spent getting ready for tax season.

Now would be a good time to look over your 2010 profit and losses and figure which were your best months. As far as the Chamber, we spent 2010 learning Quickbooks. While we may not be the best accountants, we have learned the terminology needed to talk to our CPA when it comes to our monthly financial reports. We can now look at our cash flow and income statements as well as our balance sheets and have an idea where we need to make changes this coming year. As a business owner you can do the same and forecast a more successful 2011.

Your next resolution is to review your email contacts and clean out your emails. If you are like me, you probably keep emails for ever which can be good and can be bad. Make files for old emails and store them there and start a new batch for 2011. If you receive a great deal of spam take a look at where you need to unsubscribe from lists. It's easy to get caught up on lists when opening emails that require an email address from you to begin with. So avoid that problem early.

While cleaning your emails, continue on to your desk. I am guilty of cluttering up my desk. I ended the year by making sure I had nothing on top of my desk.

Back on the business side, if your employee handbook has not been updated give yourself at least 90 days to make sure by Spring you have at least reviewed it and be prepared to update yourself with all the latest changes in human resources policies.

And finally, make sure you have new calendars for 2011. Make sure your personal planner has new pages. Once again guilty here, mine are still in its plastic wrapper but will make sure they are in my planner by the end of the day.

Hope your 2011 is a successful year. Happy New Year all.

**Juan A. Navejar Jr.  
Executive Vice President**

# Consumer protections from mortgage relief scams

## *Rules Prohibit Advance Fees and Require Increased Disclosure*

The Federal Trade Commission's Mortgage Assistance Relief Services (MARS) Rule took effect to protect homeowners from mortgage relief scams.

This year, BBB has received over 800 complaints nationally from consumers against mortgage relief companies. Complaints generally allege the companies falsely claim that, for a fee, they will negotiate with lenders or servicers to obtain a loan modification, a short sale or other relief from foreclosure.

Under the MARS Rule, mortgage relief companies may not collect fees until they have provided consumers with a written offer from their lender or servicer that the consumer accepts. Additionally, mortgage relief companies must disclose the following to consumers in regards to their services:

- ◆ They are not associated with the government and their services have not been approved by the government or the consumer's lender;
- ◆ There is a possibility that the consumer's lender may not agree to change the loan;
- ◆ If consumers stop paying their



mortgage while obtaining relief services, they could potentially lose their home and damage their credit rating;

- ◆ There is a cost for their services and how much that cost will be.

The MARS Rule will also give consumers the right to stop doing business with a mortgage relief company at any time. If the company makes the consumer an offer from their lender, the consumer may reject it without paying a fee to the company.

- ◆ **Tips for consumers who may be looking for a mortgage relief company:**
- ◆ **Research the company with BBB** - Find out how many complaints it has received, how the firm responded to complaints and whether there are any government actions or lawsuits against the company.

- ◆ **Contact lenders first** – Try to work out an agreement directly with mortgage lenders before enlisting outside help. This can be done for free.
- ◆ **Seek help from a non-profit loan counseling center** – Call the local office of the U.S. Department of Housing and Urban Development ([www.hud.gov](http://www.hud.gov)) or the housing authority in your state, city or county for help in finding a legitimate counseling agency nearby.

To check the reliability of a company and find trustworthy businesses, visit BBB.

*BBB's mission is to be the leader in advancing marketplace trust. BBB accomplishes this mission by creating a community of trustworthy businesses, setting standards for marketplace trust, encouraging and supporting best practices, celebrating marketplace role models and denouncing substandard marketplace behavior.*

*Businesses that earn BBB Accreditation contractually agree and adhere to the organization's high standards of ethical business behavior. BBB is the preeminent resource to turn to for objective, unbiased information on businesses and charities.*

*Contact BBB serving Central, Coastal and Southwest Texas at (512) 445-4748.*

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Certified Public Accountant

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P. O. Box 211  
Alice, Texas 78332

Office 664-6541  
Fax 664-6544  
Residence 664-4685

## Alice Ambassadors

Dee Dee Arismendez  
 Nettie Cornelius  
 Michael De Leon  
 Manuel Galindo (Life Member)  
 Albert Gonzales  
 Mari Gonzalez  
 Sadie Gonzalez  
 Melissa Jaramillo  
 Ernestina Maresch  
 Debbie Micallef  
 Bruce Menking  
 Tem Miller  
 Rachel Munoz  
 Maricela Perez  
 Nena Pitts (Life Member)  
 Elizabeth Ramirez  
 David Silva  
 Margaret Smith (Life Member)  
 Mellie Smithwick  
 Jack Walker  
 Clare Wonders  
**Emeritus**  
 Joe Ash  
 Ralph Gomez  
 Pedro Jasso  
 Johnny Rivera

## ALICE AMBASSADORS

Happy New Year! May it be prosperous for all. I am truly excited about serving as your Ambassador President. I come with over twenty years plus experience serving as an ambassador. I also have the support of an enthusiastic group of officers and Chamber Staff with the same goals in mind. We look forward to enhancing the opportunities provided to us by our business partners and organizations. Our goal has and is to accommodate to the needs of our membership and will continue to strive to do so. This first quarter of the year will be a busy one. Our membership drive will kickoff soon, our first mixer will be in February and our Banquet is scheduled for March 3, to name a few. If you are not yet a member and are interested, contact our Chamber Staff or any of the Alice Ambassadors. We will meet with you personally and tell you of the many benefits of being a member and how we can promote your business. I want to also personally thank all the Businesses and Individuals who participated in the Shop Alice Day. Like all first time events there is always opportunity for growth and improvement but all in all it was a huge success. Special Thanks to Alice Newspapers Inc. Mayor John Lemon, Council Woman Yvette Johnson, City Manager Ray DeLosSantos, Representative Yvonne Tourelles, the City of Alice Parks and Recreation Department and the Christus Spohn Caravan (Mobile Clinic). Again, in behalf of the Alice Ambassadors we look forward to serving you this coming year and look forward to meeting you at one of the annual Chamber events.

*- Nena Castillo-Pitts*  
 Alice Ambassadors President



### Our Mission

The mission of the Alice Chamber of Commerce is to promote the economic and community development in Alice, Jim Wells County and the surrounding trade area.



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- Hydrocarbon Laboratory
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- Pressure Transient Analyses



# Texas Historical Commission offers grants

The Texas Historical Commission (THC) is offering a round of Heritage Tourism Partnership Grants for communities in the Texas Mountain, Pecos, Plains, and Tropical Trail Regions.

A total of \$30,000 in grant monies is available to each heritage region. Individual grants of \$5,000 minimum require a one-to-one matching contribution.

The grants support the development of high quality collaborative projects and promotions that enhance a visitor's experience at cultural and historic sites and events. To better prepare grant applicants, the THC is offering a series of educational workshops covering the program's guidelines and application process.

Grant and workshop information will be available on the THC's website at [www.thc.state.tx.us](http://www.thc.state.tx.us) beginning January 1, 2011. The application period is January 1 through April 15, 2011. Grant recipients will be announced in August 2011.

"Communities and tourism or preservation organizations are eligible to receive grant money for projects that promote and enhance the region as a heritage tourism destination," said Brad Paterson, division director for the THC's

Community Heritage Development Division. "Projects could include interpretation, exhibits, educational programs highlighting historic sites, and brochures that take travelers off the beaten path, helping visitors experience the real places where the story of Texas springs to life."

All six counties in the Texas Mountain Trail Region are eligible: Brewster, Culberson, El Paso, Hudspeth, Jeff Davis and Presidio.

All 22 counties in the Texas Pecos Trail Region are eligible: Andrews, Crane, Crockett, Ector, Edwards, Glasscock, Kimble, Kinney, Loving, Martin, Maverick, Midland, Pecos, Reagan, Reeves, Sterling, Sutton, Terrell, Upton, Val Verde, Ward, and Winkler.

All 52 counties in the Texas Plains Trail Region are eligible: Armstrong, Bailey, Borden, Briscoe, Carson, Castro, Childress, Cochran, Collingsworth, Cottle, Crosby, Dallam, Dawson, Deaf Smith, Dickens, Donley, Floyd, Foard, Gaines, Garza, Gray, Hale, Hall, Hansford, Hardeman, Hartley, Hemphill, Hockley, Howard, Hutchinson, Kent, King, Knox, Lamb, Lipscomb, Lubbock, Lynn, Mitchell, Moore, Motley, Ochiltree, Oldham, Parmer, Potter,

Randall, Roberts, Scurry, Sherman, Swisher, Terry, Wheeler, and Yoakum.

All 20 counties in the Texas Tropical Trail Region are eligible: Aransas, Brooks, Cameron, Dimmit, Duval, Hidalgo, Jim Hogg, Jim Wells, Kenedy, Kleberg, La Salle, Live Oak, McMullen, Nueces, Refugio, San Patricio, Starr, Webb, Willacy, and Zapata.

The award-winning Texas Heritage Trails Program encourages communities, heritage regions, and the state to partner to develop and promote Texas' historic and cultural resources.

The nationally recognized program also stresses the importance of historic preservation to tourism and fosters effective local tourism leadership.

For more information about the THC's partnership grant program, contact Susan Shore, grant coordinator for the THC's Heritage Trails Program at 512.463.3893. Grant applications can be downloaded from the THC's website at [www.thc.state.tx.us/grantsincent/graht.htm](http://www.thc.state.tx.us/grantsincent/graht.htm). For additional information on Texas travel events and vacation destinations, visit [www.TravelTex.com](http://www.TravelTex.com). For a free Texas State Travel Guide call 800.8888.TEX.

Visit our website at [www.alicechambertx.org](http://www.alicechambertx.org)

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# Top ten marketing tips

It used to be that the bulk of a marketing budget was entwined with a marketing plan that focused on traditional efforts, like direct mail and collateral print materials. What's more, it was fairly standard practice for the marketing budget to be the first to see cuts when a business's revenue slowed. Today, however, more dollars are being spent online than ever before through e-mail marketing and social media, and decision makers are thinking twice before putting marketing dollars on the chopping block.

Clearly, marketing isn't what it used to be and neither is the budget, but what still holds true amid the evolution is that budgeting takes research, planning and measurement to be successful. What is your business doing with your budget to ensure success in this new landscape? Here are the top ten tips to consider when creating a truly powerful budget that will see it through the year.

**Be inclusive** - Leave no stone unturned in outlining the costs associated with marketing tactics. Be sure to include the costs associated with staff time as well as the costs associated with purchasing, printing and distributing materials. Thinking about these expenses now will avoid surprise additions to the budget later. Pull together your marketing staff for a collaborative budget brainstorm session to make sure all bases are covered.

**Only show accurate expenditure** - Avoid including expenses in a marketing budget that are included in another budget. For example, while office supplies like pens and sticky notes are needed to execute marketing efforts, these are usually expenses included in an operational budget. Don't take dollars from other budgets by including items that already have been accounted for.

**Be affordable—and use the whole buffalo** - This applies primarily to those businesses using a bottom-up budgeting process. Don't put time into a budget that a business can't afford. It's not likely to get approved and if it does, it risks getting cut down the road. Every marketer should develop a budget that is realistic, both in regards to the bottom line and in consideration to the plan. Furthermore, be sure to spend money on strategies and tactics that can serve multiple purposes.

**Don't confuse the budget gatekeepers** - Budget items should be self-explanatory and specific. Ambiguous line items run the risk of getting slashed only because their need is not apparent or their purpose is too vague. Name items clearly and provide a one to two sentence explanation if necessary. Sometimes, it's also effective to associate each budget item directly with a goal or strategy.

**Target the right audience** - Eran Livneh, president of marketing firm MarketCapture, stresses that reaching the wrong people is an expensive mistake. Marketing plans should be developed with target markets in mind and after conducting considerable research.

**Do your research** - Just as target audiences need to be researched, so do line item expenses. To be most accurate in allocating the appropriate resources to a strategy or tactic, find out what it actually would take to get the job done instead of estimating. Pick up the phone and call vendors for quotes and base expenses off this data.

**Consistency is key** - Make the marketing budget easy to follow by being consistent in the way it is presented. Use a table or a spreadsheet that is formatted with one font, organized on the decimal point and featuring consistent language and math. Package budgets both electronically and in binders for quick reference. And finally, flag key line items that require additional notation or expla-

nation.

**Keep the conversation going** - When creating the marketing plan and budget, ensure the strategies and tactics are synergistic. That way, the plan builds momentum by creating multiple impressions and opportunities to expound on a conversation.

**Make sure website content is fresh and easily navigated** - At first thought, you might be thinking "What does my website have to do with my marketing budget?" Well, in most cases, marketing efforts and sales leads lead back to your website. A billboard or direct mail piece that drives audiences to a website that isn't easily accessible, navigable or current is a waste of budgeting dollars because visitors will be lost along with sales.

**Measure all efforts** - As Livneh points out, not knowing what you get for your money is a big mistake. If a business fails to measure the ROI of a strategy or tactic within a marketing plan and its budget, there's no way to show that a goal has been hit or missed and no way to argue for a similar allocation in next year's budget. Measuring ROI saves time and money—stop doing things that don't work and start doing things that are more effective.

*Interested in more information on developing and measuring marketing budgets? Check out our Blue Paper® on the topic: Marketing Budgets Demystified.*

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2011 Citizen of the Year Award

Alice, Texas

Sponsored by:

The Alice Chamber of Commerce

OFFICIAL NOMINATION FORM

Instructions

Please review the requirements and procedures for nomination and follow the instructions as specified.

It is recommended that you list all the clubs, group organizations, etc. that the nominee belongs to, on one sheet of paper, including the years of offices held and honors received. On separate sheet(s) list and summarize special activities and accomplishments which demonstrate the nominees contributions to the community and qualifications for the award.

IMPORTANT: It is mandatory that the year be listed for each special activity of the nominee. Listed activities that are not dated will not be considered.



Name of Nominee: \_\_\_\_\_

Address of Nominee: \_\_\_\_\_

Age: \_\_\_\_\_ Number of years residing in Alice: \_\_\_\_\_

Business Affiliation: \_\_\_\_\_

Business Address: \_\_\_\_\_

Organization or Individual Submitting Nominee: \_\_\_\_\_

Contact Person (if organization): \_\_\_\_\_

Address: \_\_\_\_\_

Telephone: \_\_\_\_\_

Do you want the nominee to know that his or her name has been submitted by you or your organization?

( ) Yes ( ) No

Deadline: 5 p.m., Friday, February 18, 2011

Supporting materials must be attached. If you have any questions, please call the Alice Chamber of Commerce at (361) 664-3454.

### LJWC Class gets lesson on history and economics

The Leadership Jim Wells County class of 2011 met in December for a bit of history and economics as part of their curriculum of the year.

Alice Jim Wells County Economic Development Executive Director Dean Kruckenberg met with the class for a lesson in economic development. Kruckenberg gave the class an overview of what economic development means for the Hub City and Jim Wells County.

The class followed with an impromptu pop quiz on the history of Alice and the surrounding towns.

“I was unaware of all the history Alice has to offer,” Dr. Patty Candia said during the class.

The 20-question quiz was prepared by Alice Chamber of Commerce Executive Director Juan Navejar.

“As part of the Convention Visitors Bureau and information center, we share quite a deal of this information with people visiting the city for the first time,” Navejar told the class. “Alice is rich in history, economics and tradition that we need to share with everyone and pass it on to others.”

Class members were unaware that Alice had a Pulitzer Prize winner, a Nobel Prize winner, NFL players, named



George Zeriali with EnDyn provided the class with a tour of the Alice based company.

author and a famous actress to name a few.

Retired AISD instructor Betty Ash followed with the history of the settlement of the Hub City and South Texas. Mrs. Ash shared her profound knowledge of Alice with the class.

“She was quite a teacher during high school. She was very informative and enjoyed her presentation,” Gabby Paez said. “I had no idea we had so much history. This session was an eye-opener.”

After lunch the class followed with

more economics with a tour of Energy Dynamics (EnDyn) conducted by LJWC alum George Zeriali.

“I really enjoyed the EnDyn presentation,” Mitchell Fitch said. “EnDyn was very informative. I would have never known the ship to numerous countries.”

The final presentation of the day was a tour of the Texas Workforce.

The class will reconvene on Thursday, January 13 for a session on community profile where the class will visit with various governmental entities.

**Shocked by rising commercial electricity bills? We can help. Wish you could get better rates without having to spend a lot of time dealing with a bunch of salespeople and worrying about the contract terms? Take advantage of the Chamber's Electric Coalition. There is no fee to have a professional find out how much your business, church or organization can save. And you are not obligated to accept an offer if you don't want to. It's exclusive to Chamber members, and it's quick, easy and safe!**

Contact the Chamber at 361-664-3454.

# MEMBERS OF THE MONTH



Prosperity Bank Alice Branch was the Large Employer of the Month. The Texas based regional financial holding company was formed in 1983, operates under a community bank philosophy and seeks to develop broad customer relationships based on service and convenience. Prosperity Bank offers a variety traditional loan and deposit products to its customers. It offers a complete line of services including Internet Banking, retail brokerage services, master Money Debit Cards and 24-hour voice response banking. With 20 locations in South Texas, the Alice branch is under the direction of David Silva

Tutti Frutti Delight is the Small Member of the Month. Owned by Alex and Linda Gonzalez, the specialty shop offers a variety of fruit cups, sandwiches, ice creams, cotton candy, smoothies and corn cups. Aside the frozen food beverages, Tutti Frutti does catering of all kinds of food for your party or meeting needs. In existence for 13 years, Tutti Frutti has been at its present location at 1721 E. Main.





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In order to accommodate entrepreneurs busy schedules the Del Mar College SBDC operates a satellite office at Coastal Bend College - Alice. The Alice office services Jim Wells, Duval, Brooks, Kleberg, Live Oak, McMullen and Kenedy counties. This office run by senior counselor Larry Ellis offers business counseling, training and procurement technical assistance to the residents and businesses of South Texas. For more information on the Small Business Development Centers and Procurement Assistance, contact Larry Ellis at 661-1119 or check out our website <http://www.delmar.edu/sbdc>

## How to choose the right location for your business

As in real estate, the well-worn, but nevertheless accurate maxim, "location, location, location" holds very true for your business as well.

While you might be able to survive a bad employee, surviving a bad location is very difficult. So pick smart, but remember this too: not all businesses need to pick a dynamite location. For example, janitorial services, direct mail companies, or lawn care services really don't need to worry about their location since drop-in business is not their business model. A restaurant, however, needs a good location.

If you have a retail establishment, consider the following when choosing a location:

- ◆ **Traffic** - Ideally, you would like the site to be near some centers of activity.

For example, a business owner who operated a chain of carpet stores benefited greatly from being located across the street from malls. He figured that he got the benefit of the mall's advertising and traffic, but without the high rent of actually being in the mall.

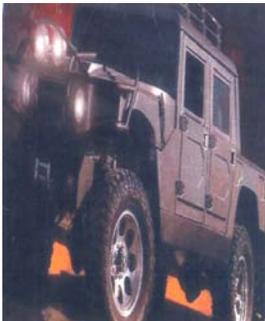
- ◆ **Competition** - Where is your competition located now? Fast-food restaurants often like being bunched together, but print shops usually like to be the only one in the neighborhood.
- ◆ **Visibility** - Make sure your potential location is visible from major roads.
- ◆ **Signage** - You need to be sure that there are no restrictions in the lease or the law that will limit your ability to post adequate signs for your new business.
- ◆ **Zoning** - The spot must be zoned for your type of business.
- ◆ **Amenities** - Is there adequate parking?

ing? Is there a bathroom for the public?

- ◆ **Appearance** - Make sure that the place is landscaped well, has adequate outdoor lighting, and has appropriate businesses nearby. Many locations may have all of these questions already answered, shopping centers for example. While a shopping center or mall can be a great spot for many franchises, and indeed are, you must weigh the benefits against the aforementioned high cost of doing business in that location. Especially as you start your new business, you want to be conservative with your finite start-up capital. I am not saying don't go to a mall, but rather, if you do, be sure that you will be able to make a profit.

Other than that, remember to have fun. Starting a business is a great adventure and picking a location is something you should remember fondly for years to come. Good luck.

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# Hot, hot, hot



**Connie Jackson-Laughlin**  
**Unique HR Business**

What's hot is a new trend in the way we do business. The outsourcing of non-core human resource duties, such as; payroll administration (including tax payments), workers' compensation (including professional claims management), risk management, unemployment

claims management, and last but not least a safety program.

Companies in this industry are called Professional Employer Organizations, or PEO's. They are affordable and a highly effective solution.

Not only is outsourcing HR HOT now, studies by JP Morgan and others expect significant growth ahead. It's like the forefront of wireless or the PC revolution in the early 80's. Before long, we should see it as a common business practice.

This new revolution in business is not really so new, the business has just progressed to be so much more solution based than it was in the old staff leasing days.

**How would a business leader know if they're selecting the right company to partner with?** Carefully examine the PEO's financial standings – this is extremely important as the PEO is entrusted to handle your payroll taxes, workers' compensation and unemployment taxes.

Does the Professional Employer Organization exceed industry standards by obtaining industry certifications as set by the industry organization NAPEO (National Association of Professional Employer Organization)? Verify certifications and licensing's.

## **Industry Practices To Look For When Selecting a PEO**

Ask specifics! Where is their headquarters? It can be very frustrating to work with representatives that you've never met in person that are located across the state or country.

Is paperless payroll available (online

reporting, direct deposit, and pay cards for employees without bank accounts)? What kind of payroll solutions are they willing to provide as you grow your company or how can they help streamline your present means of reporting payroll.

Risk Management - a highly qualified PEO has strategies in place to minimize your company's exposure to loss through work-site injury or employment litigation. You should find a PEO with a light-duty program in place that reduces the cost of claims.

Which insurance carrier provides the PEO's workers' compensation insurance or better yet is the PEO certified self-insured?

Find out the amount of coverage provided through the policy. A PEO that is certified self-insured could provide the best solution and stronger more efficient claims management, again reducing the cost of claims.

And what about benefits? What are the group health plan options, how are they funded, and how are the monthly premiums paid (in advance or pay-as-you-go)?

Superior human resource service is another strong point. Will the PEO provide employee handbooks based on your company's policies?

Will there be HR training for employees and managers? Do they provide advice and assistance with issues such as; hiring, terminations, discipline, grievance,

and a host of other things?

Look for safety directors certified as a National Safety and Health Officer and the PEO's safety team should be actual employees of the PEO, not third party employees.

Their safety program should consist of on-site inspections, training, manuals, and practice audits, accident reporting, and scheduled safety training.

Look for a PEO with management staffs of experienced, educated, and certified professionals. Is the PEO active in influencing legislation important to Texas employers?

Is the PEO Texas based and well versed in Texas employment and payday laws? Is the company too big, too small, or just the right size to provide superior customer service?

For a closer look at the PEO industry and to see if it's right for you and your business call or email Connie Jackson for more information. Connie can be reached at (800) 824-8367 or at [conniej@uniquehr.com](mailto:conniej@uniquehr.com). Website: [www.uniquehr.com](http://www.uniquehr.com)

*Connie Laughlin is a business consultant for UniqueHR, a locally headquartered PEO. You may contact her at (361) 852-6392 #112, or [conniel@uniquehr.com](mailto:conniel@uniquehr.com).*



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# CONVENTION AND VISITORS BUREAU

*Alice*  
T e x a s

## Convention & Visitors Bureau

Happy New Year all. The new year brings in new ideas and concepts to the CVB.

Our audits of the books has been completed and will be presented to the Alice City Council later this month as well as the fourth quarter report and the CVB budget for 2011.

Winter Texans have arrived with many opting to stay in our area instead of heading further south. This year, we have a new RV Park that will house some of the many who are traveling south from the northern United States. Welcome back to many of these folks who return to the Hub City.

The CVB is headed to McAllen and Aransas Pass to promote the Hub City to our winter friends.

Our new website is up and running, the Chamber/CVB joined forces in one-website that saw more than 300,000 hits since October 1st. Among the targeted web pages was general information about Alice, accommodations and sites. Applications for 2011 project funding

are now available at the Chamber of Commerce. We have made some changes in the administering of funding for event promotions.

## CITIZEN, From Page 1

merce.

Each nomination must be made on an official entry form and accompanied by supporting material regarding the nominee's activities. Only one original of all information is required. The Selection Committee will base its judgment solely on the material submitted on behalf of the nominee; no additional research will be done. A panel of out-of-town impartial judges will serve as the Selection Committee.

The 2010 Citizen of the Year will be announced at the annual Chamber banquet set for March 3, 2011.

## GRAND OPENINGS



RMP Skate Shed and Apparel held a grand opening ceremony on Saturday, December 11, 2011. The new business is located at 3700 E. Hwy 44 next to McCoys.

The CVB will no longer make checks payable to the applying entity but to the advertising agencies contracted to promote events. They will due 60 days prior to event in order to receive board approval for events to be held in Alice.

All requests must be presented to the Chamber board for approval before granting assistance from the CVB. Funding will be done a bit different this year.

Aside from the application, the CVB will require a business plan and proof of insurance before awarding funding to assure we are using proper documentation of the hotel tax.



## e-imaging e-mazing

The new Picture Archive Communication System (PACS) is now available at CHRISTUS Spohn Hospital Alice. This cutting edge technology allows physicians to view patients' x-ray images from the hospital, office or home computer — providing quicker results and easier physician consultations.

This leap forward in advanced imaging technology is just one of CHRISTUS Spohn's investments in the health care needs of South Texans.

 **CHRISTUS SPOHN**  
Hospital Alice  
[christusspohn.org](http://christusspohn.org)

# How to choose a financial advisor



**PAUL RYCROFT**  
on Finance

A financial advisor can offer valuable strategies and guidance to help you grow your savings and meet your financial goals and dreams. It's important to select a qualified individual who is also a good match — personally

and professionally. Here are some tips for finding the right person to help you plan for your financial future.

Ask for a preliminary meeting. Your first meeting should be complimentary and without any obligation on your part. Be wary if you are pressured to write a check or make any decisions at your initial consultation.

During the meeting, listen carefully to what the advisor says. Does he or she ask questions to help clarify your financial circumstances and goals? Or are you listening to a canned speech?

Be prepared to ask questions to determine how your advisor will work with you, including compensation (more on that later), frequency of meetings and calls and how your progress will be tracked. Look for someone who follows a process but is also flexible and responsive when your needs change.

Understand the compensation model. Advisors may charge a flat fee for services while others charge a percentage of assets under management. Still others may be

paid commission on the sale of financial products. It's not unusual for all three methods to contribute to an advisor's earnings. It's important to understand how commissions and fees will affect the growth of your portfolio and to be aware of potential conflicts of interest.

Compatibility matters. Your financial advisor should be someone who makes you feel at ease — enough so that you are comfortable sharing intimate financial details of your life.

A successful advisory relationship can last for many years, so look for a person you can trust and with whom you enjoy spending time.

Review experience and training. Look for someone with a depth of knowledge and valuable experience in the field. Your advisor should be able to distill complex financial topics for you in a way that you clearly understand and can relate to your own situation. Some advisors earn designations as part of their ongoing training. For example, a CERTIFIED FINANCIAL PLANNER™ certification indicates completion of training in the financial planning process, with an understanding of insurance, investments, tax strategies and retirement and estate planning.

Another designation, Chartered Financial Consultant (ChFC®), indicates the advisor has received training in personalized financial planning processes. Some financial planners also may be trained and experienced as Certified Public Accountants or attorneys.

Consider specialization, as needed. Look for an advisor who has special expertise to meet your specific needs, such as estate planning or succession planning for your business.

Check professional references. Take the time to call each reference. Ask specific questions to get an idea of the advisor's strengths and weaknesses. If possible, talk to clients and professional associates. Credentials can also be verified by the organizations that award them.

Be a proactive client. Ask for what you need. If you aren't satisfied with the level of service you receive, take your business elsewhere.

Brokerage, investment and financial advisory services are made available through Ameriprise Financial Services, Inc. Member FINRA and SIPC. Some products and services may not be available in all jurisdictions or to all clients.

Ameriprise Financial does not provide tax or legal advice. Consult your tax advisor or attorney.



## SHOP ALICE, From Page 1

"We are very grateful to all our businesses in the Hub City. We wanted to assure them that the Chamber thinks of them and keeping our dollars in Alice not just during the holiday season but throughout the entire year," Chamber Executive Vice President Juan Navejar said. "Next year, we are planning an ever bigger event for the holiday season."

The Shop Alice would like to thank all the downtown businesses who donated a raffle item for the free drawing.

More than 160 individuals visited the downtown merchants to register for the free drawings.



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# Medicare: general enrollment and information

Need Medicare Part B? If you're eligible, now is the time to sign up. The general enrollment period for Medicare Part B runs from January 1 through March 31. Before you make a decision about general enrollment, let us fill you in on some general information.

Medicare is a medical insurance program for retired and disabled people. Some people are covered only by one type of Medicare; others opt to pay extra for more coverage. Understanding Medicare can save you money; here are the facts.

There are four parts to Medicare: Parts A, B, C and D. Part A helps pay for inpatient hospital care, skilled nursing care, hospice care, and other services.

Part B helps pay for doctors' fees, outpatient hospital visits, and other medical services and supplies not covered by Part A.

Part C allows you to choose to receive all of your health care services through a provider organization. These plans, known as Medicare Advantage Plans, may help lower your costs of receiving medical services, or you may get extra

benefits for an additional monthly fee.

You must have both Parts A and B to enroll in Part C. And Part D is the Medicare Prescription Drug Program.

Most people first become eligible for Medicare at age 65, and there is a monthly premium for Medicare Part B. In 2011, the standard premium is \$115.40.

Some high-income individuals pay more than the standard premium. Your Part B premium also can be higher if you do not enroll during your initial enrollment period, or when you first become eligible.

There are exceptions to this rule. For example, you can delay your Medicare Part B enrollment without having to pay higher premiums if you are covered under a group health plan based on your own current employment or the current employment of any family member. If this situation applies to you, you can sign up for Medicare Part B without paying higher premiums:

- ◆ Any month you are under a group health plan based on your own cur-

rent employment or the current employment of any family member; or

- ◆ Within eight months after your employment or group health plan coverage ends, whichever comes first.

If you are disabled and working (or you have coverage from a working family member), the same rules apply.

Remember: Most people are automatically enrolled in Medicare Part B when they become eligible. If you don't enroll in Medicare Part B when you first become eligible to apply and you don't fit into one of the above categories, you'll have to wait until the general enrollment period, which is January 1 through March 31 of each year. At that time, you may have to pay a higher Medicare Part B premium.

For more information about Medicare Parts A, B, C, and D, visit the Centers for Medicare & Medicaid Services (CMS) website at [www.medicare.gov](http://www.medicare.gov). Or read our publication on Medicare at [www.socialsecurity.gov/pubs/10043.htm](http://www.socialsecurity.gov/pubs/10043.htm).

The U.S. Small Business Administration (SBA) will be available for startup or existing small businesses in Alice, Texas on Tuesday, January 8, 2011 to explain SBA's loan programs, eligibility, and free technical assistance from SCORE & SBDC. Updates resulting from the American Recovery and Reinvestment Act (Stimulus Package) will also be discussed. Individual appointments will be seen from 9:00 a.m. to 11:30 am at the Alice Chamber of Commerce, 612 East Main Street, 78333. Please call Debbie Fernandez at 361-879-0017, Ext. 302 for an appointment.

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# Thank You 2011 Alice Chamber of Commerce Members

AT&T - Texas	Chentes Restaurant	Heavin & Associates Insurance Agency	Realitos Vending
A&W Investments Sunset Terrace	CHRISTUS Spohn Hospital Alice	Hispanic Heritage Committee	Rialto Jewelry
A-1 Quality Fence	Church's Fried Chicken	H.D. Machine & Welding	Richardson's Water Well Drilling
Acetylene Oxygen Company	Circle T Tanning	Holiday Inn Express	Right of Way Service Inc.
*Adcity Group, LLC	Clark, J. Karl	HomeCare Medical Equip.	Rios, Margot
Adcock Pipe & Supply	Claro Communications	Humpal Physical Therapy & Sports Medicine	Robert Molina - State Farm Insurance
Adventure Moonwalk & Party Rentals	Coastal Bend Blood Center	Hunter Petroleum	Rollies BBQ & Country Store
Aguilar Farm & Ranch	Coastal Bend College	International Bank of Commerce	Rosas Funeral Home, Inc.
Alamo Credit Recovery, LLC	Coastal Bend Defensive Driving	Jasso Insurance	Rush Truck Center, Alice
Alamosa Animal Hospital	Coastal Community & Teachers Credit Union	Jim Dean Homes	Rushing & Gonzalez
Alice Autoplex, Inc.	Community Action Corporation	Joe's Plumbing	RSVP Events
Alice Board of Realtors	Community Coalition for Children & Families	Johnny's Blooming Shop	Saldivar Coastal Services, Inc.
Alicecalendar.com	Copper Cantina	Jolene's Merle Norman	*Sandpro Trucking, LLC
Alice Cash & Carry	Comelius, Nettie	*Journey Trucking, LLC	Schuenemann, Josie
Alice Chevrolet Buick GMC	Cornerstone Baptist Church	K.C. Hall	Scott Bearing Company
Alice Chiropractic & Wellness Center	Corpus Christi Hammerheads	Keetch & Associates	Scottish Inn
Alice Counseling Center	Corpus Christi Hooks	L&F Distributors	Sears Authorized Dealer Store
Alice Echo-News Journal	Corpus Christi Ice Rays	La Copita Ranch	Seidel, Whittington & Company
Alice Family Eye Center	Counseling Resources of South Texas	La Hacienda Pharmacy	SERCO of Texas, Inc.
Alice Feeder Supply, Inc.	Covance Research Products	Landmarc Field Services	Sherwin-Williams
Alice Heart Center	Cowley Supply Company	La Quinta Inn & Suites	Small Business Dev. Center
Alice Housing Authority	Coym, Rehmet & Gutierrez Engs.	Lack's Furniture Store	Smithwick, Mellie & David
Alice ISD	Cruz Drywall & Painting	Lawrence B. Cornelius & Co.	SNBL USA, Ltd.
Alice Mini Storage	CVS	Loomis International	South TX Blood & Tissue Center
Alice Optimist Club	Dairy Burger	Lopez Finance	South Texas Museum
Alice Paint & Decorating	Dan's Processing Center, Inc.	Love Chrysler Dodge Jeep	South Texas Screening - Driving School
Alice Pest Control, Inc.	Day, Michael & Melanae	Luchazie's General Store & Restaurant	South Texas Tamales
Alice Police Officers Assoc.	Days Inn	Malfunction Junction Automotive	South Texas Shredding Inc.
Alice Radiator & Muffler	Del Cielo Home Health	Maurices	Stewart Title Company
Alice Skin Care	Dee Dee C. Arismendez, Ind. Contractor	Manpower	St. Elizabeth Catholic School
Alice Shoe Shop	Home Interiors	March of Dimes	St. Joseph Catholic School
Ameriprise Financial	Deerwood Stevens	Maresch, Ernestina	Star Light Limo Service
Andrews Distributors	DeLaune Drilling Service	McCoys	State Rep Yvonne Gonzalez-Tourelles
Angel Care Ambulance	Devon Energy	McDonalds	State Sen. Juan "Chuy" Hinojosa
Angela Saenz-Ngo	Dixie Iron Works MSI, Ltd.	McNinch, Leon CPA	Steamatic of Alice
ARAMARK	Dr. Alejandro Lopez	Meridian Care of Alice	Steve Costley Advertising
Apollo Towing	Dr. Andres Elizondo	Mi Familia Adult Day Care	Subway #3
Armando Marroquin	Dr. Bandeira Teixeira	Model Key Shop	Tejano ROOTS Hall of Fame
Astromatic Car/Truck Wash	Dr. Gary T. Cloud, O.D.	Murdoch Welding	Texas Champion Bank
Atkinson - Wonders	Dr. Roel Garza & Assoc. Family Dentistry	Murphy, Dene	Texas Star
Avon Products	Dr. Roel Valadez, DDS	NSCL	The Copy Center
B&J Air & Pump	Dr. William Nisimblat, M.D.	N&S Air Conditioning	The Jigger
Baker Auto Sales	Edwards Furniture	Neff's Plumbing Service	The Menu Gazette
Ball-Montez Electric Co.	*El Capitale Steakhouse	New York Life Insurance	Third Coast Squadron
Barker, Paulette	Elsa's Pill Box	New Sound Hearing Aid	*Time Warner
Bayarea Fellowship Church	EnDyn OMS, Inc.	Nortex Bakery & Fast Foods	Tractor Supply Company
Bedgood, R.E. & Sons	FESCO, Inc.	Page Water Well Drilling	Truckers Equipment
Best Western Executive Inn	First Choice Diagnostics	*Paisano Mobile Home & RV Park	True Elite Fitness & Well
Betty Allison Realtors. Inc.	First Community Bank	Paladium Bowl	Tutti Frutti Delight
Bob Hays Western Store	First Continental Mortgage Company	Panda Chinese Restaurant	Tyrone City Barber Shop
Bordeaux Apartments	First State Bank of San Diego	Perez, Marisela	Unique Staffing
Bowden Ford	First United Methodist Church	Phoinix Global LLC	United Medical Services
Boys & Girls Club of Alice	Flournoy Family Properties	Picture Perfect Sanitizing	V.F.W. Post 8621
BriteStar	Flowers Machine & Welding Co.	Platinum Events	VillageProfile.com
Brush Country Bank	Richard J. Garza, P.C.	Plaza Four	VTX Communications
Brush Country Casa	*Get Wired Internet Cafe	Popeye's	Walker, Jack
Brush Country Claims	Gilbert's Fine Jewelry	Port of Corpus Christi	Wal-Mart, Inc.
Buckhorn Mini Storage	Goodwill of South Texas	Prodigy Child Academy	Weiben Chiropractic Clinic
Byron W. Blair, P.C.	Guaranty Title & Abstract	Prosperity Bank	Wells Fargo Bank
C.A. Jackson, Inc.	Gulf Coast Federal Credit Union	Ramirez, Elida S.	Workforce Solutions
CAM Trucking Service	H&S Constructors, Inc.	Raul Ramirez - State Farm	
Cameron Village Apartments	Halliburton Services	Ray Vess Jewelers	
C.A.W. Company Inc.	Hampton Inn	R&B Answering Service	
Carlisle Insurance Agency	H-E-B	RC Electric	
Century 21 Hallmark			<b>*Indicates new 2011 new member</b>

## Membership Benefits

- Two FREE classified listings in the Chamber website: [www.alicetx.org](http://www.alicetx.org)
- FREE Subscription to *Alice Business Today*, the official Chamber monthly newsletter
- Annual **Membership Directory/Buyer's Guide** listing all members, including a classified directory for member businesses
- **Advertising opportunities** in Chamber publications to promote your business
- **Membership Services** which include FREE Business Announcement/Ribbon Cutting Ceremonies, Conference Room Rentals and Mailing Lists
- **Networking Opportunities** through Chamber activities to make valuable contacts and promote your business
- **Opportunities to get involved** in the Chamber's volunteer working committees to help build a stronger economy and bright future for our community
- **Access to economic and statistical information** through the Chamber office
- **Support of a professional staff** that works fulltime for you and your fellow members

## Objectives

The following objectives have been established by the Alice Chamber of Commerce Board of Directors:

To encourage and advance the growth of existing industries and businesses.

To provide all proper assistance to any new firms, professional or individuals seeking to locate in the Alice area.

To serve as liaison with all government, civic and educational entities, and law enforcement agencies in Alice and Jim Wells County.

To increase our membership and provide quality service for our members.

To identify and assist in obtaining funding to accomplish the objectives of the Chamber of Commerce.

For more information on how to get involved and benefit as a member of the Chamber of Commerce, call (361) 664-3454, or stop by the office located at 612 E. Main, Alice, Texas.



**Alice Chamber of Commerce**  
**612 East Main**  
**P.O. Box 1609**