

6-29-2010

Interview no. 1484

Sylvia Martinez

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Martinez, Sylvia, "Interview no. 1484" (2010). *Paso del Norte Entrepreneurship Oral History Project*. Paper 8.
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Name of Interviewee: Eliza Sylvia Martinez
Date of Interview: 29 June 2010
Name of Interviewer: Arlina Palacios

Today is June 29, 2010. This is an interview with Sylvia Martinez. The interviewer's name is Arlina Palacios. This interview is a part of the Paso del Norte Entrepreneurs Oral History Project.

AP: Good morning, Ms. Martinez.

EM: Good morning.

AP: I'd like to start off with a little bit of—questions. A little bit of your background. For example, when and where were you born?

EM: El Paso, Texas.

AP: Here in El Paso?

EM: Um-hm, in Tigua Hospital, down in the Lower Valley.

AP: You were born in the lower valley. Did you grow up in the lower valley?

EM: Yeah, in Ysleta. I went to Ysleta High School, and I grew up by the old Bronco Drive-in, off of Alameda and Pasodale. And now—before, it used to be cotton fields, now there's a park behind there. It's called Tom Shawver Park. I remember growing up and there were crop dusters. We would wake up, and they would be spraying the fields for the crops and stuff.

AP: And who were your parents?

EM: My dad is Reyes Hernandez, and my mom is Elisa Ordonez Hernandez.

AP: And are they originally from the valley as well?

EM: Yes. My dad grew up—well, he was born in Claiborne, Texas, but his parents were migrant farm workers, and they were working in San Elizario. My mom was born in San Elizario. And my grandparents were migrant farm workers. They worked down in—now it's the Mount Carmel Cemetery. All that used to be fields. And they used to work in that area way back when.

AP: So your grandparents were migrant farm workers?

EM: From Mexico, um-hm.

AP: And your parents—

EM: My parents were actually born here in the states.

AP: So did they work in the fields with your—

EM: For a little while, they did. Actually, my mom, she only went to, I'm not sure, third or fourth grade or something like that. Because what they used to do is that they worked during the farming season. And then during the break, they would go to school. So it would take them a long time to finish a grade. Where it would take us nine months, they would only go to school like four or five months and then they would have to work out in the fields again.

AP: Do you have any brothers or sisters?

EM: Oh, yeah (laughing). I have five brothers and four sisters, so there's ten of us. Well, there was ten of us. My sister, Margie Hernandez, she used to work at UTEP, in the admissions office. She just passed away like two years ago.

AP: Oh, I'm sorry to hear that.

EM: Yeah.

AP: And the rest are here in El Paso?

EM: No. The rest are here, except for two boys. My second oldest brother lives in Austin. He works in construction. And my youngest brother lives in San Antonio, and he has, sort of, a similar home health agency like I do, but in San Antonio, and he's just starting out.

AP: So are they following in your foot steps in terms of entrepreneurship?

EM: Yeah. He's trying. He's trying. It's been a struggle. It takes a lot, you know, it takes a lot of money and a lot of support.

AP: And what was it that made you decide to go into the business? Going back from graduating from Ysleta High School, and then you went to UTEP?

EM: I went to UTEP, and I got my degree in—I got a Bachelor of Science in nursing. I got my degree in nursing. I was going back and forth into like education or nursing or biology. What did I want to do? The first year or two, I couldn't make up my mind. So I lost like a year of credit because I took educational classes that didn't transfer into nursing. But that's okay because I still graduated when I was twenty-one.

AP: Yeah. That sounds good to me (laughter). And so when you graduated from UTEP with your Bachelor of Science in nursing, did you work here in El Paso?

EM: Yes. I worked at Providence Hospital for thirteen years. And then I used to moonlight at Thomason maybe one or two days a week, off and on, not consistently. Because there's always a shortage of nursing, so they would say,

We need nurses at Thomason, can you work one day a week? And I would put myself on the rotating schedule. And I would work there like two days a month.

AP: And was that just to get more experience?

EM: To get more experience, and also sometimes Providence would get slow, and they would give us days without pay. One hospital would be super busy, and the other hospital would be slow. And so we knew where it was busy, and we would go work there because I worked in the intensive care nursery. And I took care of premies and medically fragile children.

AP: Wow. That takes a lot of perseverance to be able to get in that department of a hospital. So, did that have an effect on why you wanted to start a home health care business?

EM: It was kind of by default. Actually, my ex-husband wanted to start a business really bad, in home health. And I wanted to be supportive of him and for him to start the business. And I knew how to take care of kids with special needs. And there was a real need for education for children with special needs, for family support for kids with special needs. Because, you know, everyone dreams of having a Gerber type baby, and it's devastating when they hand you the news that your baby has Down's, or your baby is like super early, or has a heart defect and may not make it. And instead of saying congratulations, people tell you, I'm so sorry. And you think, You know, but he's still alive. They still need that love and support from their family, especially at a time like that. And I could understand that, because I saw that. And I would see that in the special care nursery. And then, when the family would go home, that's when they really needed the help. Because when they were at the hospital, the nurses were there, the doctors were there. There were people that spoke their language, that saw that all the time. But when they went home, they felt like they were all alone. So for me, we would have parents call us after they went home and ask us for advice.

[They would ask,] What do you think? Is this okay? And really, we weren't legally okay to give them—they needed to come to their doctor, but a lot of times, they just wanted support. So, at least, with home health, you can go to the home and check out the circumstances and say, "Hey, that's fine. This is normal. This is okay." They just wanted someone to check out their nursery. [They would ask,] Is that okay, if I put this here? And that was before the days of the baby monitor, you know, where you could put like a monitor in the baby's crib, and then you could put it on your bedside. So trying to achieve some balance. You know, not make the baby the whole thing and then be a detriment for your marriage and your other children. Kind of like balance, having a kid with special needs. So it was nice that we had the opportunity to start the business. And since nobody else was doing that at the time, the physicians in the community said, Hey, you know what? You know parents like that. Can you help this parent? And can you help this one? Because when the doctors are in the office, as much as they want to give you the attention, it's hard because they've got twenty people in the waiting room, waiting their turn. So at least with us, they call us, and we go to their home, we take our time, ask them what their needs are, find the resources that we can find for them, and connect them. Kind of be like a little match maker but with less pressure on the family and less pressure on the doctor where we can really interview them of what their needs are. So we either provide nursing or we provide therapy in the home.

AP: Okay. So, let me go back a little bit, because you mentioned UTEP, and you mentioned the Bachelor of Science degree. And you also mentioned a scholarship, maybe, and some of the challenges you faced in terms of going to college. Can you tell me a little bit about that?

EM: I think, back then, thirty years ago, my culture was that when you got—you're Hispanic, and the most important role that you can have is, as a mother is to stay at home and be with your children and raise the kids. And I totally believe in that, but not everybody has that same opportunity a lot of times. So what happened

was that I went to high school. At the time, that was back in 1972 to 1975, I was going to Ysleta High School. There was a lot of people from the valley that always grew up there. And then we had the big projects that were relocated from the downtown area to right there, the Kennedy projects. There was a lot of turmoil with people merging from—people that were from the valley, always grew up there. And then we have people that were displaced. And so, when they went to Ysleta, there was some gang, kind of, things starting to happen. And I felt uncomfortable. And I went to a Catholic school from first grade to sixth grade and they would kick you out of school for saying a bad word. And here I went to public school in the seventh and eighth grade, and then I went to high school. And I would see fights, people smoking pot in the—what do you call that, where the football stadium—underneath there? The stadium area, kind of like in between, where you go in between, to go into the football field—like where the players come out.

AP: I can't think of the name either.

SM: Underneath, where the stairs are. But people used to smoke pot. There was people that were like, either they were cowboys or they were like the freaks. And then you had the—I never felt like I fitted in. So I just wanted to get out of school. And so I rushed and I got out in three years. And then, I had an opportunity. I had a scholarship to go to UTEP. I also had kind of, like—I think it was West Texas Women's University, something like that, in Denton or someplace. I don't remember. But mainly the one from UTEP was the one that interested me. And my mom wanted me to just work. You know it's like, "*Ándale, andas de floja. Ponte a trabajar.*" (laughter) Just get to work. And it was hard because it was like, anyway you're going to get married and stay at home. And I was like, "But mom, I want to go to school. I want to learn." I found reading and learning very interesting, so I wanted to do that, much to her opposition. The way I got around it was I asked my dad. And my dad kind of convinced her because he said, "Anyway, she's a year ahead, so she would have

been in high school anyway. So let her go. After a year, she's not going to like it, or she's going to get bored, and then she's going to drop out and so what? Just give her the year." And my mom was rolling tortillas—she does, she makes homemade tortillas, still. She got the *palote* and she just like [makes a crashing sound]. "Bueno pues. One year, I give you one year." And that was it. Once I went to UTEP, I liked it, and I kept going.

AP: And do you think that your father extended you that support on his own because he figured—or did you go and say, "Hey, dad I really need for you to talk to mom about this."

EM: No, I asked him. "Talk to my mom about that." Because he died about a year after I graduated. No, no. He died in '84. So it was a big deal.

AP: It is a big deal. Facing those kinds of challenges must have been hard. But you had support, then, in that sense.

EM: Yeah. I did. I had support with my older sister, Margie, who worked at UTEP. And she says, "Come on. I see other kids, and they can do it. So can you, and you're even smarter than they are." But you know, what happens is that you don't quite have the faith in yourself. A lot of times you think, Well, but they're smarter, or that family has money. That family can do it because, you know—and that's what I thought in my mind. My world was very small. My world was just my family and my school and my friends. And once I got to UTEP, it was quite an eye opener for me because I was like, Wait a minute. There's like five-thousand kids. I graduated from Ysleta, and I thought that was a big class. Well, that's how many kids I had in American History or political science or something like that. Then I thought, Well, there's five-thousand girls and there's five-thousand guys. I thought, Hey, this is pretty cool. And meeting other people from other cultures, because I worked in the admissions office, so you have to have patience when you're hearing people talk from different dialects. And they

come and they approach you about is their admissions packet complete. What else do they need? And things like that. So my sister's friend, Diana Guerrero. she still works at UTEP, as part of the admissions process—admissions and evaluation.

AP: So, you worked while going through college?

EM: Oh, yeah. That was a given (laughing). That was a given.

AP: And did you meet your husband at UTEP?

EM: No, actually, my husband was—I convinced him to go to college because since I finished high school in such a short time, I didn't take the hard math, you know, I didn't take algebra or pre-calculus or calculus, so part of taking biology, or chemistry was you needed to have a foundation with pre-algebra. And he was tutoring me on my pre-algebra class, and I thought, Why aren't you going to college? What are you driving a truck for? He was driving a delivery truck for, I think he delivered, like, blenders and hair dryers—electrical stuff—to stores. And then he also delivered wine. I mean, his thing was being a delivery guy. And I kept saying, "Come on, you're too smart to be driving. That's okay for now, but ten years from now, are you going to be happy doing this?" And I guess, that's what really kept me in school is that I saw my friends, when they finished high school, that was it. And then for me, it's like, But are they going to be happy five years from now, ten years from now, with the choices that they made? And I kept asking myself that while I was going to college. And I guess, one of my first classes was sociology and it was talking about having delayed gratification and how, in our culture, we want immediate gratification. And then, the people who succeed, are the ones that are disciplined enough to delay their gratification knowing that they can have better opportunities in the future if they stick to completing whatever the task is at hand. Whether it be going to school or making

those, you know, if you're going to start a business, going through all the obstacles that you encounter to open a business because there's many.

AP: And talking about obstacles in terms of starting a business, you mentioned that your husband said, "Let's start a company."

EM: Yes.

AP: What was that like?

EM: You know, I think we were really blessed that we had the right—we got to meet certain people that we never would have had an opportunity before. My brother-in-law met a woman that was very wealthy. And she wrote them a check for a loan for \$120,000. That was like fifteen years ago, which was unheard of. Like for me, I can't write a personal check like that (laughing). And so she had lent the loan, for the money. But with it came a lot of responsibilities and a lot of trials. And their relationship, because you want to—one of the biggest obstacles was finding the funding. And finding the funding, having to pay the money back, and then also the working relationship, I think it's very difficult. They were brothers, and it caused a break in their family. And they didn't speak to each other for like seven years. Just barely, about a year ago or two years ago, they finally made up with each other. And it was tough. It was very tough, during that time. And now it's like what was the big deal about? But at the time, there was a lot of hurt and pain, and you can't really—it's a lot deeper than you can explain in a short interview.

AP: So that was—

EM: One of the things was the money—funding. And the other one was finding good people. The relationships that you build with the community, even this morning, I met the guy from Shades & Shadows. He does tinting windows, and he says, "I

remember tinting your first office.” And then, I go, “It had to be ten years ago because we’ve been in business for ten years.” And he did the windows. And now, his company has grown, and so has ours. The relationships that you build within the community, like with your bank, your bank officer, with—I was part of Chase Bank, which is a national bank—as a woman, as a Hispanic and all that. And then, I had gone through a divorce about eight years ago, two years after we had started this business, because this business is an offshoot of another business. And what happened was that we had started with Chase and then they turned me down for a line of credit when I wanted to expand the business. And I had a client whose husband was one of the bank officers for Bank of the West. And I was just telling him, I was really—[I] had gotten turned down from a bank, and I knew he was a banker. And he says, Well, why don’t you come to Bank of the West. I don’t see your name as part of our clients.” Anyway, he sent me someone from his bank to come to my office so I could open the account. Because he says, you know, because I was taking care of his wife at nine o’clock at night, giving her an antibiotic at night. And then I would be back in the morning at nine o’clock in the morning and then nine at night. But she lived not too far from my house, so I didn’t mind doing her—. And he says, “You’re such a busy lady. When do you have time?” And I go, “I don’t right now, it’s just crazy.” And he said, “Okay. Well, why don’t I send somebody there?” And with that relationship that I got with the patient professionally as a nurse to a patient became another relationship as a business person to a banker. And then from there, they took a very personal interest in me and talked to me about my spending habits and showed me how I needed to be more disciplined and how I paid my credit and cleaned it up and extended me a line of credit that helped me go over the bumps—where sometimes, you don’t get reimbursed, like you think you’re going to get reimbursed. And you lose money. For me, probably the hardest part was saying no for patients or for a business that the insurance company just wouldn’t pay us correctly. And I hated to say no, and I had to get somebody to say no. You have to say no. We cannot accept that insurance company because they don’t pay us. We’re not a network. Regardless of what

your relationship was with the physician of the family, we're not a provider. Say no.

AP: So the present name of your company is?

EM: Altomar. And it's A-L for Alex, T-O for Tony, and M-A-R for Martinez (laughing).

AP: Tell me about that.

EM: Because they had their own business, which was AM Healthcare, which they founded fifteen years ago. But I was getting paid by state funds, which is the Medicaid program, and they were getting paid by Federal funds, which is the Medicare program. And the Medicaid program has a lot of—you need authorization. You need prior authorization before you see a client, you need, you know, a lot of paperwork to get approved. And Medicare is different. Their seniors have already paid their dues. They've got that benefit. As long as you meet the criteria, you can see the patient, you can bill, and you can get paid. For the kids, no. For young adults, disabled adults, you have to prove there's a need, that they have a disability, that there's room for improvement, and you have to document that. So what they did was like, You know what, here, twenty-thousand [dollars] from me and twenty-thousand [dollars] and you start your own company because it's taking too much time. And so, I didn't know what to call it. And so my ex-husband said, "You know, since we're lending you the money, let's call it—with an 'A' because it will be in the top of the phone book." And then they had their own name, so I said, "Okay. I won't forget you lent me the money."

AP: So you named your business after two brothers. One was your husband.

EM: And the other, his brother.

AP: And it was Alex Martinez and—

EM: And Tony Martinez and Sylvia Martinez (laughing).

AP: That's an interesting story.

EM: And they both graduated from UTEP.

AP: So did you have a start-up plan when you decided to do your own company?

EM: Yes.

AP: And how was that?

EM: You have to put a budget, like, putting what your budget is, how many people you're going to hire, how much you're going to spend every month. We were doing stuff, like, paying stuff out of our pocket, and it's better to just open a bank account with the name that you've established, and put it in there. And then make your expenses from there. That way you have a clean record of how much you spent and where it went. Or if you do pay out of your pocket, then make sure you have a paper trail that traces it back, that the company owes you this much money as the owner for compensation, so that when you are making a profit, you can pay yourself back.

AP: On top of the loan that you got from your ex-husband and your brother-in-law, did you qualify for an SBA loan?

EM: I didn't in the beginning. Well, that's when my relationship with Bank of the West—I ended up getting an SBA loan back in 2006. And the SBA, in addition to the money that my husband and his brother had lent me, the Small Business

Administration lent me like \$45,000. And the Bank of the West was the one that loaned it to me through them. There was just a lot of paperwork I had to fill out. But the funds were available and I didn't even know about it. I didn't even know how to access it. And the people from the bank did. And they were very helpful in filling out all the forms for me. They just interviewed me, and they filled out the forms themselves, and then just had me review it. And then I signed them and I was like, wow, because it was a lot. And you do have to go through, like, checks for credit reports and criminal history, we know, of course, because they don't want anybody that's going to scam them and stuff like that. Well, for home health, you have to be—(because??) if you're receiving federal funds and state funds, every year we have to subject ourselves to, or get a criminal history check because they want to make sure that everything is legal, that you're doing.

AP: And is this business woman certified, minority owned certified?

EM: Yes.

AP: And is there a process that has to be taken?

EM: Yeah. You can qualify through it for—it's called Historically Underutilized Business. And they actually ask for your birth certificate, a copy of your driver's license to see if you're name is really a Hispanic name or if you really are a female or whatever (laughing). And what percentage owns the business. So sometimes people put like their wife or the female, but I mean, I'm the only owner here. My brother-in-law—we were all three partners at one time. And then he got out. And then my ex-husband did. I'm just the sole owner now, by default. It's all right.

AP: And going through all of that paperwork, getting the loan, starting a business as a woman in El Paso, were there any obstacles or challenges that you faced?

EM: Yeah. Yeah, for sure. You don't think it's a big deal, but it is when you have construction stuff that you need done around the building and stuff. I got ripped off like a guy was going to put in a wheelchair ramp. And now I know better because you think you're getting a shortcut by—I gave him the deposit, and he never came back. Or else they come in and they ask you, like, I want to have some electrical work done. I need another outlet and this and that. And they start speaking another language. Like for me, as a woman, I don't know what they're talking about as far as like the ground and all this kind of stuff, outlets. And so the challenges are that sometimes even if I do understand what I want or what I need, mostly who I work with are with men, and they don't want to talk to me. They want to talk to the guy. They want to talk to *el encargado*, and I'm going, all right, whatever. So I'll get my accountant or I get the Director of Nurses, and I say, "Go talk to that guy and tell him that this is what I want." And they just tell them exactly word for word what I need done and they listen to them. But to me, it's like, "No, no, no, I want to talk to the main guy." Well, like, "I'm like I am the main guy." (But I'm the woman.??)

AP: And you've been able to handle that well.

EM: It's like oh, well. You know what, I laugh because at the final hour it's who signs the check. It's an ego thing for them, and that's fine. That's okay. Just work it. You just have to work it for them.

AP: And how was the economy when you started out here in El Paso?

EM: The economy, it was okay in the beginning. But within healthcare, there was a lot of change, a lot of reform. Even more than what you hear about right now. There was other stuff going on that didn't get the media's attention as far as like Medicare going through the way they reimbursed us. And it was tough. And that's part of the rift that happened between my brother-in-law and my husband was because of those changes, they got reimbursed differently, and their company

didn't do so well. And unfortunately, it was already after he had said mean things about me (laughing) and I had already been already on my own business for a while. So the economy wasn't that great like two years after we got into the business, and we had to restructure and reorganize how we did business. And then we had to get smaller and do that very, very well. We had to micro manage and be really tight with how we spent our money and getting like three quotes for everything, and going with the lowest bidder, who had the best overall plan. And I think that really, because the money was tight and because the economy wasn't that great, we learned how to save and how to stretch our money. And even though it was hard when we were going through it, it taught us a lesson on how to make more with less. Even though we make more money now, you always have to set aside like a cushion so in case something happens, we aren't totally unprepared. And that's something that I always do now is that when we first started, we just thought, Oh, it's always going to be this great. It's always going to be this—pretty good. And you don't think that all of a sudden you get—and now, people get laid off or lose their jobs or people downsize. And they're totally unprepared. And that's what happened to us, so now we go forward with that in mind. Always have a little cushion to fall back on in case things don't work out. And that you start small, and then you just grow from that. And then you keep putting a little bit aside.

AP: How many employees do you have here, in this company?

EM: We have about sixty full-time employees and about sixty contractors, in El Paso. In New Mexico, we have another company called Altomar New Mexico, and we have to have a separate license. So over there we have about twenty employees, maybe about fifteen full-time employees and five contractors. And then we just started another company called Altomar Medical Equipment Company. And that one, right now, only has like two because we're in the process. We're not totally certified yet. We're going to do medical equipment like walkers, wheelchairs, oxygen.

AP: Are you 8(a) certified?

EM: What do you mean?

AP: 8(a) certified for government contracts in terms of the other business?

EM: No, not yet.

AP: Not yet? So was it always this big with Altomar, or was it just you in the beginning when you first started, and then you gradually built—

EM: Yeah. In the beginning, there was only like eight employees. It was just myself, the biller, the person who typed-up—the data entry person, one of the nurses, one of the therapists, a PT, physical therapist, a speech therapist, and occupational therapist, and then like a social worker. That's what we started with. And then as we got the referrals then we added another nurse, and then another nurse, and then another data entry person—always having to look at first do we meet our obligations first. And then if we had some extra, okay, then we can take somebody else on, but always looking at the budget because you need to, especially in business, you need to honor your commitment. If you say you owe somebody money, you better pay them the money because there's a verse in the Bible that says, "The wicked borrow and do not repay." And I take that very seriously. I don't want to be one of the wicked (laughing). And you need to pay it back. Especially because you don't know like if you get a printing job, and then don't pay them, you know, well, they already gave you the product, and it's not fair to stiff them with the bill. If you own them two-hundred dollars for the printing, then you need to pay them. I understand how people might need to declare bankruptcy and stuff, but you need to still pay, somehow, something, to that person because you received the services. And so, as you're growing, El Paso is a big small town. And so, if you burn somebody here, maybe later on you

bump into them again and, “Oh yeah, you’re buying your kid new shoes, and you never paid me.” You know? “You borrowed that money, and you never paid me, but you’re at the department store all decked out.” And they remember. I want to go to bed knowing that I paid them.

AP: So you build relationships, for example, with the banker at Bank of the West. You were working, taking care of his wife. So that was during the first growth phase. So you were working as well as running the company. Do you still?

EM: Not so much, no. Only for emergencies.

AP: Let’s see.

EM: The last time was during Christmas, I think I saw a patient, and that was because everybody had the flu, and they called me. And I’m like, “It’s okay. I can go out.” And I saw somebody, I saw like two people, so that somebody else could take over because it has to be an RN to admit them, and then the LVN can see them. So it’s kind of a hierarchy. The RN has to admit, then the LVN can see the patient.

AP: So you’ve built relationships here in El Paso. Are you a member of, say, the Chamber of Commerce?

EM: Yes. I’m a member of the Hispanic Chamber of Commerce and a member of Greater El Paso Chamber of Commerce.

AP: And have you seen any benefit to being a part of those groups?

EM: You know which one is—the Hispanic Chamber of Commerce is very active in recruiting people and very—it’s relationships, too, because you meet people there that they introduce you to other people that where you could, kind of, benefit from

each other. They have other members who, say, do printing, other members who do, like, wiring. Because even though what we do is healthcare, is nursing, in order to do that, you have to have computer systems and so you need to have information technology experts. You need to have security experts for your building. You need to have just other things, too—even promotional products. So, through the Chamber of Commerce, I got to meet some other very nice, interesting, people that helped us out, and we helped them out.

AP: Did you have any mentors or do you have any mentors now?

EM: I think, really, my ex-husband, he was one of my really good examples as how to manage first your household budget, and then your business budget and keeping control of that. And I have to admit that I grew up in a small family and so, when I got the money, I just wanted to spend, spend, spend and not realize that you got to pay. And then when you get in over your head, then that's when you feel all the pressure. But if you have something set aside, then you don't feel so much pressure because then you know you've got something. As far as like for a business, another person who might have had a business that—I didn't really know that—honestly I didn't know other people with—like the people from the bank, I think they gave us advice as far as like how having too many credit cards could affect your score. How a late payment would affect your score. A lot of education that you think people know, but they don't. You think you skip a payment, it's not going to affect you, and it does.

AP: What advice would you give to Hispanics wanting to, or thinking of starting a business?

EM: I think that they have to be industrious. They have to be hardworking because you're going to have to roll up your sleeves and work. It's not going to be handed to you, and people go home at five o'clock but if you're the owner of the business, and there's still work to be done, sometimes you're here until seven or

eight [o'clock]. And when those times happen, other people clock out. There's a difference between people who clock-in and clock-out. They come in, they do their work, and then it's five [o'clock], it's over. I go home and totally forget about work. But when it's your business, it's your baby. And if for some reason somebody quits on you or somebody gets sick or moves, and all of a sudden you haven't found the replacement, it's up to you to fill in the gap. It's up to you to do the extra work if you have to. And so you have to be hardworking. Because it's going to cost your family, too, because you need to have some balance—faith, family, and friends. You have to have all three because if you're short on one, you'll pay with the other. You can't work so hard that you neglect your family because then when you get home, there's no family left because you've spent all your time at the office. You need to be there for your kids. And as a woman, I think that's, kind of, an added guilt trip that we have because we have children, and we still work. And you need to set boundaries. On this day, I can do everything but this day, I absolutely have to this [day] off because that's the day that my son has a presentation at school. And if you tell them sometimes what you need that time for, they don't really take you seriously. But, you know what? You have to just—you're not going to work that day. Or you're not going to be there in the morning for whatever reason. But you know that it's because you want to go see your son at the performance at school, maybe graduating from middle school. You can't take that time back. And as a mom, you need to be there.

AP: And what role has your son played in all of this, in terms of support, and how does he feel about having a mom that's an entrepreneur and a business owner. It's a big thing here, in El Paso.

EM: It's a good thing. I think I couldn't have done it without them. I couldn't have done it without their support. I couldn't have done it without their okay. And it's been good to see them trying to do, on their own, something and they come back, and they ask me for advice. [They ask,] You know mom, how do you deal with

people that you hire and you just don't really like? It's like, "Get rid of them."
(laughter) It's got to be fun. That's the other thing. Whatever you work or
decide that you're going to do, besides knowing it's going to be hard work,
you've got to like it so it doesn't seem like work. You know, because I like what
I'm doing. So it doesn't even seem like I'm working even though I am working
because I'm troubleshooting. So you've got to really enjoy what you're doing.
Because if you don't enjoy it, you're going to go to work, and you're going to feel
like you're in prison. Like, "I hate going there." When you drive up into to your
job, and you stay in the parking lot, and you say, "I don't want to go in there. I
hate that place." Then it's time to leave. Don't hang around at a place where you
spend four or five minutes outside convincing yourself to go in there because you
hate it. It's time for you to go. And do the other people a favor and leave, too,
because just as miserable as you are, you're making them miserable, too.
(laughter)

AP: Looking back on your business, would you have done anything differently?

EM: Would I? I think I probably would have set the boundaries for my family a lot
firmer as far as, "I won't do these days. These days, someone else has to take
care of—because I need to spend that with my family." Because I'm telling you,
now that I'm fifty-two and my children are going to be twenty-five and twenty-
seven, that you can't take that time back. When I worked at the hospital, we had
to work holidays. We had to work weekends. We had to work whatever it took,
and I think that now, in this business, and being a working woman for thirty years,
I probably should have, or I think back, said, "You know what? I need to cut
back. I need to go part time for a little while because my family is more
important." I think I would have done more part time, then. Because when I get
into doing something, I really do it all the way. And it's hard for me to time out,
stop, [it is] time to go home. And I see that with my son. Like even last night I
told him, "Chris, it's seven o'clock, stop. Time to just leave things here and go
home because you've got somebody waiting for you at home. Go." And

sometimes you need someone else to point that out to you. And I think with women, we tend to want to do it, and do it well.

AP: And do your sons work here with you?

EM: One of them. He manages the New Mexico office. And the other one—my son, that was here, he works in my New Mexico office, too. It's too uncomfortable, them working here together with me because I don't want to—. They're independent enough, they know what they need to do and I don't want to cause any strain in our relationship. Over there, they're okay.

AP: The business climate, do you think that it's better now, than it was when you first started, for Hispanics?

EM: I think it is. I really think it is. There's more opportunities. I think more Hispanics are getting, to me it seems like, getting educated. And I think it's improved. I think it's up to us to make it better as Hispanics, when we do our businesses, to do it well, and to be something to be proud of and not to be ashamed of. That's why I keep that picture there. It's that I wanted to conduct business with integrity, that I don't have to be hiding out or embarrassed to meet someone in public [or] that I did something wrong to them or underhanded. No. I want to do it right, the first time.

AP: And the picture that you're referring to, is—?

EM: Of my parents. My mom and my dad.

AP: On your graduation day.

EM: Yeah. And also my sons. I want them to be proud of me and not to read about me in the paper and say, Oh, how embarrassing. We all have members in our

family that for whatever reason, even though you grew up in the same family and you had the same opportunities, who try to cut corners and in the end, get caught. Not only do they suffer, but the rest of the family suffers with them. And I can say that honestly, as a Hispanic that we all have somebody in our family somewhere, either because of drinking or drugs or gangs or friends that they hang out with, that you think like, Oh. But I don't want my kids to be ashamed of me as they grow older. I want them to be proud of me.

AP: Your father? Did he own a business? Did your parents—

EM: No. Actually, my father was a laborer. He worked for the El Paso Water Utilities. And you see those big blue trucks that are digging holes and laying out those big water pipes underneath the city, that's what he did. He was a crew foreman. He was the foreman because he knew how to read and write. And he has his laborers that they would get the work orders, and then go out to like the corner of Campbell and Paisano and dig a big hole, and put those big ol' water pipes through there or replace them because with time, they give out. And they would have the water breaks—the water mains would break, and he would go and he would replace the water pipes underneath. Or when they were building like new areas, the crews would have to go in and put in all the water stuff underneath.

AP: And your mother, was she a stay-at-home mom?

EM: She had ten kids (laughter).

AP: That was plenty of work.

EM: I learned discipline from my mom because we couldn't go to school until our beds were made and our dirty clothes were in the dirty clothes hamper and we had our breakfast. If my brothers did not have their clothes in the hamper or the beds made, if one of us didn't do it, nobody went to school until everything got done.

So, before we went to school, we had to do that. And then it was like, “No, Raymond hasn’t made his bed yet.” “Hurry up, Ramon!” He’d be blow drying his hair like David Cassidy. Do you even know who that guy is, right?

AP: Yes, I do.

EM: He still has the same hair cut. He still has it feathered back. It looks good. He’s proud of that. He has all his hair, still (laughter).

AP: Hey, that’s an accomplishment. So what does your mom think of your accomplishments now?

EM: She’s proud of me. She’d proud of me. She keeps like a little—. She’s my biggest fan. She has all my articles or paper clippings and all that.

AP: And are there any final words that you’d like to say, something that I didn’t ask you, that you want to share with us?

EM: Love the Lord with all your heart, and love your neighbor as yourself. That’s the first and greatest commandment, which is, that. Remember to honor God because all you have, and all that comes through you, and to you, and from you to others, is from God. Use that to bless other people. And also don’t forget where you came from and who you are because deep down inside, I’m still the girl from the valley. I’m still the girl from Ysleta. I’m still the girl who grew up at Pasodale and went to Mount Carmel. And deep down inside, I’m never going to forget that. So, now that I’m in business and—remember my neighbors that are there. And if there’s a way that we can help them out, then we can help each other out. And to me, that’s how it ought to be—taking care of each other. You take care of them, they take care of you. And if you remember that, then you get to lead a very comfortable life, and then live your life in balance. And not to get too big for your britches, you know? There are people that it goes to their head, and they

forget. And then they think they're better than you are, and you're not. We're all the same. We have the same opportunities, but some people are blessed and are able to accomplish more. And then, at the same time, consider that we all have the same opportunities and what are you going to make of it? It's up to you. Well, how much do you want to put into it?

AP: I have one last question. What hopes do you have for the future?

EM: What hopes? My hopes are that—well, to retire (laughing). To live comfortably, right? But my hopes are for my children to be able to support themselves 100 percent independently and for them to be able to, maybe, whatever they're doing, to do it right and for them to live comfortably, maybe at the same level that their father and I have achieved and even more. For our families to remain intact—with a mother and father and children. I guess, that's my hope, to go back to that. Not to all these broken families of divorces and step moms. I mean, I guess to me, the family is so important. And for us to still stay together, that would be my hope. That we could, even despite our differences, still remain together as a family, united. And regardless of our differences, just accepting each other as they are but still be together.

AP: Is that why you expanded your business into New Mexico and you're starting this other equipment business? Is it a family thing, an economic thing?

EM: It was a family thing, but it was an opportunity. I used to turn down patients—you can see Cristo Rey from our office, but I didn't have a license to go into Sunland Park. All that area around there is Sunland Park, New Mexico, and I used to turn away business because you have to have a separate license to go there. And I could go to Fabens, which is forty miles from here, but I wasn't allowed to cross state lines. And so, I had an opportunity about four years ago to buy a company over there that they were going out of business, and I bought their company. And we have a little niche of people that we take care of in that Santa

Teresa, Sunland Park, and Chaparral, which is the outskirts of El Paso. And then, I put a family member there, in charge, because I needed to have that trust. For them to oversee, and let me know if business was okay, because I can't be at two places at one time. And then with the medical equipment company, I did that more for my son so that he would have an opportunity to do something on his own. So we're just, kind of, waiting for that to take off.

AP: Well, this has been a very good interview. I'd like to thank you for taking the time today—

EM: I hope I didn't bore you (laughing).

AP: No, you didn't. This concludes the interview with Sylvia Martinez. Thank you, Ms. Martinez.

AP: We're continuing the interview with Sylvia Martinez. Ms. Martinez, a question about the funding and the loans for the bank. What obstacles or challenges did you face, or the differences between the local banks and the national bank?

EM: Well, like I was telling you earlier, the thing is that when I applied for the line of credit for a loan from the bank, I applied for it under a national bank, which was Chase. And then, my score was good, but it wasn't good enough. And it was kind of borderline. And when I met this gentleman that worked at the bank, well, actually the guy from the national bank, he came in later, and he said, "I'm really sorry that the bank turned you down, he goes, "but I know, knowing the banking business the way I know it, because that's what I've been doing, I know for sure if you go with a local bank that they will take a risk with you. Whereas these other people don't want any risk." Of course, they don't want any kind of risk. [He said,] "But if you go with a local bank, your score is good, but just not good enough for us over here. But if you go with a local one, they will be more likely to look at your financials and look at what you've achieve so far, and what your

debt to income ratio is. And they'll look at the whole picture and not just the score." And at the time, we didn't have any debt. At the time, we had done pretty well, except that we needed some money to help us go over this tremendous growth that we had gone through in like a year, year and a half. And so it helped. It really helped. And then, when I went to the local bank, what they did was they asked a lot more personal questions, and it came before a review board. And these were local people that are part of the board, the lending process, and they went for the—it's called the loan review. And they approved the loan. And I was like, [sigh of relief]. It was amazing because it afforded me the luxury of exhaling where all this time I was holding my breath like, "How are we going to make it from payroll to payroll?" And here I had some breathing room, here, all of a sudden.

AP: So you went through a quick growth spurt in your company, and you needed to get more funding.

EM: More funding because it took longer. Some insurances weren't—like the Federal programs paid us very timely. But some of the private insurances took a lot longer. And it all adds up after a while. We had a lot of money that was caught up in claims that they hadn't paid us for. But we had already performed the services. We had already paid the therapist, we had already paid the nurses, but we hadn't gotten paid. And because insurance companies, they have thirty days to pay you, and up to a year to pay you. So you have to wait until they reject the claim, correct it, you send it again, and they correct it. And they just hold the money, and you think you're going to get 80 percent, then it turns out that you're getting paid 70 or 60 percent on what you actually paid. I mean, that you billed, that you got back.

AP: Do you think that you would have stopped looking for funding had you not met the husband of your patient?

EM: I probably wouldn't have tried. You know because sometimes rejection hurts. And it's like I felt like, I don't want to try because I'm just going to get turned down again. I thought I was going to get turned down again. And he said, "Let's give it a chance. Give it a shot. Let's see."

AP: So what advice would you give?

EM: Keep trying. Keep trying. Don't give up. If that's your dream, don't give up. Just keep trying. And you never know. You never know when one door closes, another door opens. You just don't know.

AP: Thank you. This concludes the interview with Sylvia Martinez.

[End of Interview]