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Interview no. 1522

Mamie Salazar-Harper

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THE UNIVERSITY OF TEXAS AT EL PASO INSTITUTE OF ORAL HISTORY

Interviewee: Mamie Salazar-Harper

Interviewer: Frances Reyes

Project: Hispanic Entrepreneurs Oral History Project

Location: El Paso, Texas

Date of Interview: February 6, 2009

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Transcriber / Summary: Pamela Krch

Successful businesswoman Mamie Salazar-Harper began her life in Victoria, Texas, as one of eight daughters born to Manuel and Julia Salazar. Claiming that her mother's strong work ethic and her father's entrepreneurial spirit gave her and her sisters the tools they needed for success, Salazar-Harper worked her way up from a position as the Beeville, Texas, ColorTyme store manager, to the Rio Grande Valley regional manager for ColorTyme, and finally as the sole owner of the El Paso franchise. In this interview, Salazar-Harper shares her experiences as a woman and a Mexican-American entering into the business world. In addition, Salazar-Harper discusses the El Paso business environment and asserts that the city's diversity offers both opportunities and challenges for commercial enterprise. She also offers advice to would-be entrepreneurs, including a discussion of financing and credit options and local networking opportunities, as well as advocating personal sacrifice, high commitment levels, solid planning, and diversification of services.

Length of interview 42 minutes

Length of Transcript 20 pages

Name of Interviewee: Mamie Salazar Harper
Date of Interview: February 6, 2009
Name of Interviewer: Frances Reyes

This is interview with Mamie Salazar Harper. Today is February 6th, 2009, here El Paso, Texas and the interviewer if Frances Reyes, and this is for the El Paso Del Norte Entrepreneurs Oral History Project.

FR: So what I'm gonna start with you telling us were you were born.

MH: I was born in 1964 in Victoria, Texas and my parents are Manuel and Julius Salazar and I am one of eight daughters. My parents had eight daughters and no sons.

FR: Did you grow up there?

MH: I did, I lived in Victoria. I went to all my high school there. I started junior college at Victoria Junior College, and from there I decided to move and start my real career.

FR: Where did you move?

MH: I moved first to Beeville, Texas, a small town not too far away, and I started as a store manager trainee for ColorTyme, a national Rent to Own chain, and I worked there for about two years. And all of my sisters at one time, worked for a franchisee who had stores all over Texas, and so one of my sisters recruited me and that's how I got started. And so I did that for two years. So I lived in Beeville, and then from Beeville, I moved to Uvalde, Texas and I became a regional manager with ColorTyme for another franchisee, and I took care of all the stores down in the Rio Grande Valley including Laredo, and so I did that job for two years.

FR: And then when you started your school, what was your major?

MH: Well, I always wanted to be in business. I had worked, ever since I was in high school I worked at a restaurant and catering business, and I knew I wanted to have my own business. But I worked in the restaurant industry for about eight years, and recognized that the financing for that type of business and the success rate, were some challenges. There's also a tremendous amount of work that goes into very long days, it can be seven days a week, fifteen hours a day, and decided there must be something a little bit better that I could get in business with.

FR: How was your experience working for a franchise?

MH: It was very good in the sense that it has a lot of structure. The good thing about working for a franchise, or being a franchise owner, is there are plans and programs in place so you don't have to re-invent the wheel. And this gives you a lot of support, and backup, and also most franchise systems have their own in-house financing. So what happened to me when I was a regional manager down in Laredo during those two years, between Uvalde, Del Rio, Eagle Pass, Laredo, the ColorTyme El Paso Store came up, because the franchisee that was here was not taking care of the business properly. So ColorTyme Incorporated, the franchiser, took the store away from him. Well, they did that and then realized that they didn't have anybody that worked at their corporate office in Athens, Texas, who spoke Spanish, and they remembered me because the year before, I was one of the top store managers in the country, and I had won a free trip to Hawaii. And so they knew who I was, so they contacted my boss, and the first thing they asked him was whether he would be interested in purchasing the El Paso store. Because the stores are in Central Texas and all the way down to the Rio Grande Valley, geographically it didn't make sense for him. And so that's when they asked him if he would allow them to have me come out here, and kind of

get on top of things, and then decide what to do from there. So that's what I did. It was November 1990, I loaded up my car, I headed west, and at that time I just thought you know, it's a challenge but I'm young enough to where I can give it a go, and if it doesn't work, I still have time to rebound and do something else.

I'll never forget, it's about fourteen hours when you drive from Laredo, Texas all the way to El Paso, Texas, and as I was coming in early that evening, the lights were on in both El Paso and Juarez and the gorgeous mountains, which I hadn't realized El Paso even had mountains, but all I could think about when I saw the different incandescent and florescent lights, was wow, look at all those rental customers out there.

FR: You saw the potential?

MH: I did, and was very excited. I have to tell you the store was in terrible shape, so I did have a lot of work, but I did primarily what I had always done as either a store manager or regional manager, was just get in, really focus on the operations, and so that was November of '90. ColorTyme Incorporated paid me, and then March 1, 1991, after the store, I had gotten it organized, and in better condition, I flew to Athens, Texas, and they allowed me to purchase the store with no money down, just taking over the payments. I'll never forget, I was gosh, trying to remember my early 20s, and I remember signing this note for \$135,000, and I just thought oh my God, I'll never pay it off. Here recently I've signed documents for over \$1 million, and it doesn't scare me near what I was scared back then.

FR: How was your experience being a female manager during a male dominated city?

MH: Well, I have to tell you, I probably had a better experience than most. I came out here, I didn't have any friends or family or anything. I just came out on my own, and I did find the people in El Paso very receptive to business. And I tell everybody, El Paso is a pro-business town. There's lots of resources here, and ones that I came to rely on, and was successful because of my partnership with them. But at the time when I came in, I will tell you, I was very young, I was in my early 20s, and I would have either vendors, or other business owners come into the store. The first question they would ask me is, "Where is my daddy, or where's your father?", and I would say, "Well he's back in Victoria, Texas, well, why do you ask?" Then they would say, "Okay, well, where's your husband?" "Well, I'm sorry but I'm not married, so I don't have a husband." And then they would finally say, "Okay, well where's the boss man?" And I would just say, "There is no boss man." So that was a challenge early on, but I think that I was able to show my vendors, of course my bankers, that they could depend upon me and that I was capable and experienced enough to run the operation. But those were some of the challenges you know, I felt that they didn't originally want to trust me because of my age, and because of my gender. So those were definitely some challenges but overall, I think El Paso is still a very good city to start a business in.

FR: Did you find networking beneficial for you in those early years of your business?

MH: Oh, absolutely. You know, I wouldn't have been able to grow it. What happened when I took this store over was that the previous owner had not advertised in like two years, so nobody really knew we were there, or existed. So part of what I would do, is I would stand at the front entrance of the business, and I had the doors open, and I'd have a stereo blasting to kind of gather some attention. I was in the Chelmont Shopping Center at that time, and I practically just grabbed every person who walked by that

was over 18, you know, they could rent something from me. But I did start going to the Chamber of Commerce, the Mixers, the Hispanic Chamber of Commerce, the Small Business Administration was something that another business owner had referred me to, and they've helped me tremendously. But there's so many resources in El Paso, and the great thing about it, is they come at no cost. And so, it's just a matter of asking the questions, and really, people are very helpful in our community. And other business owners will give you advice, and don't do that, and I did it and this bad thing happened to me. So that mentorship, the same thing with the franchise system because I always with ColorTyme through the franchise agreement, and I always had mentors and people to go to for advice. And so I also would support a franchise system because of those benefits.

FR: Now that you mentioned mentors, who do you think it was that was the most influential person in your life as a business person?

MH: Gosh, I mean I'm not sure I could just say that it's one person. I would tell you that my mom, Julia Delgado Salazar, she really gave me a very solid work ethic. And I can tell you that, not only do I have it, but all seven of my sisters have it. We're really hard workers. My dad, who did remodeling jobs, construction jobs, and all that, he probably gave me the entrepreneurial desire that I have today. So I would credit him with that because he always wanted to be his own boss, and do his own thing, and I like that as well. And then the third person would probably be the second ColorTyme franchisee that I worked for. His name was Tom Corn, he's deceased now but he was a tremendous fan of mine, and a supporter, and mentor, and when I came out to El Paso, I talked to him just about everyday. And he really, he believed in me, he gave me support and advice, and I think back now, and he gave me the strength to keep going even though the obstacles at that time seemed insurmountable.

FR: Now that you came here to El Paso, was it different for you to be in Laredo and the other side of Texas? How do you perceive the Hispanic community, or your customers, where their different?

MH: Well, the biggest difference I found was in the language actually. The Tex/Mex Spanish, Spanglish language down in Laredo is very different from El Paso. So I always would laugh about that. You know, in El Paso, a washing machine is called a *lavadora*, now in Laredo it's called a *macinada* so there's all these different things. I'll never forget, funny story, when I got to Laredo and talked to my store employees, was getting them going, we were planning to have a big grand opening, that kind of thing. So they asked me if I wanted to have mariachis, and I said, "Oh, that's perfect, let's get some mariachis to add to the whole event." And they said, "Okay, what kind do you want?" And I go, "Well, you know, the traditional kind." And they kinda looked at me funny, and they said okay, well, we'll be right back. And I go, wow, why would they go get the mariachis now, but then I thought, well, maybe they want me to meet them and make the arrangements, pay them or whatever. So anyway, they came back a few minutes later and they said oh, here's your mariachi, and what is was, was a breakfast burrito. So anyway, that tells you a lot about the difference.

I still believe that El Paso is the largest small town that I've ever lived in. I feel like there's more cohesiveness in this community than there was in Laredo. I will tell you in Laredo, it was very much the haves and the have nots, and one of the things that struck me was, there was truly no middle class there. I felt I was middle class, I was a career woman, and I was making a very good rate of pay with the company I was working for, so I didn't feel like there was a lot of folks like myself there. The housing was very limited, it was very different, and so when I heard that I could come

to El Paso, I was so excited because I knew, truly knew it was a step up, and it has been. I mean El Paso is so much more diversified with the soldiers from Fort Bliss, we have more Asians, and Koreans, and Indians, and black Americans, and so there's much more diversity. In Laredo, I truly felt like I was living in Mexico. All the signs at the McDonalds, everywhere you went, everything was written in Spanish, and it was a little bit scary I can imagine, and I'm from a Hispanic family. I think anyone that was Anglo and had been there, it would've been really frightening.

FR: Now, that you mentioned all the diversity. Do you take that as an opportunity or your business, how do you capitalize that opportunity? Like how do you take that as an advantage for your business?

MH: Well, I can tell you, in the Rent to Own business that we're in, having the diversified people, and also the diversified industries that El Paso caters to, really presented a tremendous opportunity. There are some markets where you know, some rental dealers have all their eggs in one basket, and that's very frightening. For instance, I learned the value of that diversity early on when we had the first Gulf War. I was renting obviously to lots of soldiers out at Fort Bliss, and when they announced that and they dispatched them overseas, I will tell you that I had about 100 accounts that were terminated that they returned their merchandise. It was very frightening to me, but it could've been all the accounts I had, and I was able to come back from that experience, and it really underscored to me that I did need to be diversified, not only in my customer base, but in all the operations. And that led me to go on and do other things, like temporary and corporate housing, furniture leasing, government contracting, and that's why we're so diversified today. So it was a lesson well learned. But as far as my customer base, I was happy to have that diversification, and you know, meet different people with different needs,

and especially here because like I said, there's so many different industries operating in our community, it really does give business owners more opportunity to be successful.

FR: Can you describe the situation of your business right now? Are you a sole proprietor, are you incorporated, how many employees do you have?

MH: Back in 1991, ColorTyme incorporated the company and it's corporate name is M Rentals even though we operate under several different doing business as, DBAs. We have about twenty-five employees right now. We're continuing to grow. Like I said, we've expanded into government contracting. We rent washers and dryers, with a service and preventative maintenance program, to the army, navy, air force, marines and the prison systems. So right now, we have contracts that span from California all the way to South Carolina. So we're pretty spread out. Of course, we have Fort Bliss, White Sands, La Tuna Prison, and that's been tremendous for us. That guaranteed government money coming in on a regular basis has been great. In El Paso, we have two operations. We have our showroom, which we're located right now; then, we also have a big warehouse in downtown Chihuahuita that also is a HUB zone that we purchased. And we do a lot of operations out of there; it's a sizable one. We do the furniture leasing, and the temporary housing, corporate housing for military and maquiladora executives. Then we also in Pflugerville, Texas, right next to Dell, we also have a warehouse facility there, and do our furniture rentals to commercial entities out of that warehouse.

FR: You're always busy, so how do you manage being a female and now having your family?

MH: Well, it's always a challenge. I can tell you, I know a lot of people talk about getting a good balance in life, and I feel like I'm finally focusing on

that. I have two children, my daughter is 5, and my son is 8. I've been married for 14 years. My husband is an ER physician, and he's very supportive of my career, so that makes it a lot easier. But it's really trying to constantly recruit good people to help you because regardless of what industry you're in, it really boils down to people, and trying to attract the best people that are leaders, and that can help you. The great thing about our company is we don't have all these different layers of management. I'm the sole owner operator, I have my nephew, who I recruited five years ago to come work for me, Joe Trevino, and he is the chief operations officer. It's really him and I who really manage all the different entities, and I'm real happy I recruited him. I put him on a ten year equity program, it looks like he's gonna be able to beat that, so we're hoping either before the end of this year, or for sure in 2010, I will be able to sell him a part of the business, several of the divisions, and so we're excited about that.

FR: From all these divisions that you mentioned, do you find external capital for those?

MH: I have. You know, I've used a lot of different sources because I always believe in maintaining as many options, and competitive rates as possible. But I'll tell you the biggest help to me really early on, was the Small Business Administration's guaranteed 7a loan program. When I started with ColorTyme, they had their own financing in house. It was a ColorTyme Financial Services, and what happened was they did give me the financing but it was at a very high interest rate, and back in the days when interest rates were high anyway. And the more I grew, the more successful my store was, the more money I owed them, and I felt like I was never gonna pay them off. I was just on this revolving line of credit that just kept growing and growing. I was very close to the point where 50 percent of my revenue was going just to pay my debt, and I wasn't really

gaining equity in my company. So that's when another business owner said "Hey, you should go check out the SBA, they can really help you." So I went to them, got the information, and then I went to Montwood Bank, and they were the bank that basically paid off ColorTyme Financial so that I could start purchasing my own inventory with my cash, and we went from there. I've had to date, like seven SBA loans, and the SBA's also the one who helped me borrow the 504 loans to purchase the buildings and facility, and then I built this on a 504 loan.

FR: How do you think the community perceives you now after all these years being in the business?

MH: Well, I know that I've had been in the El Paso Times a lot. I've won several awards over the years. Probably the one I'm most excited about was The Minority Small Business of the Year; that was a huge achievement, not only because I felt that I was a minority as a Hispanic, but also as a female. And so that was a big highlight of my career. I've tried to give back to the community. Governor Perry has appointed me as a commissioner again; I am a commissioner for the Department of Family Protective Services Council. I represent Texas and primarily the western part of the state, so I'm giving back my time in that civic duty, and there's numerous charities that we donate product to, money to, anything that we can to help people. I think a lot of people know that they can come to me, and I will help them in anyway that I can. Doing that has helped my business grow and be successful, and I would suggest and recommend to other business owners that they do all they can to give back to the community that has been so good to us, and our businesses.

FR: Can you describe a little bit of how you support other business owners in the area?

MH: I am a mentor to other young business owners, and my door is always open. I've talked to so many people over the years and really gave them the benefit of my experience, both my successes and my failures, and let them know what I learned, and give them recommendations and references and referrals to other people they can go to, to find answers, find help. Again, I can't say enough about the SBA, the Contract Opportunity Center. They helped me really get going in the government-contracting arena. I go to just about every meeting that I possibly can, and I always tell myself, if I can leave that meeting with just one kernel of knowledge, it would've been worth the time spent. I know early on in my business, I couldn't really leave because I was the only one working, but I recognized that I needed to do that, that I couldn't not avail myself of what was out there. Usually I learned more from the participants than the instructor, and I'm just always happy to gain more knowledge, and to do more in business.

FR: Now that you have these roles of being a model, what kind of advice could you give somebody that is just thinking of starting up a business right now? What advice would you give them?

MH: Well, I would tell them that it's never too late, and that they should start now, but they have to have a huge level of commitment and prepared to make sacrifices. They also need to think it through. They do need to get a business plan, and you know, I think the secret of my success over the years is I've been very diligent about strategic planning and trying to be a visionary and trying to look ahead at what the trends are and what direction the country's going, what the consumers demand, and just try to get information, and of course, the diversification I recommend too, in case something happens adversely, you're not bankrupt. I do know in my business I've tried to add services and products that are somewhat complimentary to each other, so when the season is down for this

particular division, the season is up for this other one, and that has kept me working my crews full time for the last eighteen years. I've never had lay offs or work hour reductions, but it's because I'm constantly out there selling myself, selling the business, and trying to get whatever business that I can to keep everyone working full time.

FR: That's on the positive side. If you had the opportunity of going back and do something differently, what would you change?

MH: Oh gosh, you know, I always think, if I knew then what I know now. (laughing) I don't spend a lot of time dwelling on that. I do know that I would have gotten a top-notch attorney, CPA, advisors earlier than I did. I generally would go to them after the fact, after I couldn't negotiate the lease properly, after I probably paid too much in taxes. So I would tell people, recruit the best and the brightest legal minds and financial minds because as a business owner and an entrepreneur, yes we have to wear all those hats, but we are not experts in all those fields. We need to rely on the expert to help give us advise, and to guide us. One other think I probably would've done was I would have put together a board of these people. I would have put my CPA, my attorney, other business owners in the same field, the bankers, and other people, and I'm at that point right now where I think that's what I'm gonna do now to move into the future. I just realized that as challenging as the world is with all it's economic woes, that I need to pull out all stops, and get all the help, and advice that's out there.

FR: Now that you mentioned the financial and economic crisis at the moment, how's that affect your business?

MH: Well, I will tell you that I know that I am going to be feeling it in different divisions, and thankfully we are diversified so not all of them will be

impacted. Right now, actually, our government division is booming. We are getting lots of government contracts. Our anticipation is that a lot of soldiers will be returned state side, so we're going to have to work providing washers and dryers, and temporary housing for soldiers, so we're excited about that. Now, because of the economic crisis, I can tell you corporate executives are not moving their people around as much. The other thing that we're looking for is we've seen a severe drop in maquiladora executives for two reasons. One obviously, the economic crisis, it's worldwide at this point. And two, the mounting violence and crime in Juarez, Mexico. So those are our two challenges in that industry. But other than that, we feel very positive about what's going on, and I can tell you in the rental purchase industry, when credit tightens up, consumers are low on cash; this is a type of business that they can look to that maybe they had never considered before. So I feel that the rental purchase industry is really going to be successful in the next few years as Americans recover, not only from the economic crisis, but the mortgage crisis as well.

FR: For the people that do rentals, do you think your customers are more of Hispanics because of their inability to get other credit?

MH: Well, I will tell you that newly naturalized citizens generally come to us because of the fact they don't have any credit, and so they have to get started somewhere. But we have across the board quite a diversified consumer base because of where we're at. And as I talk to my peers in the industry around the country, we do see a high and significant number of Hispanics, but that's because of the population make up. But other than that, we can still attract all other genders and races because of our product, our flexibility in our programs.

FR: Now that we mentioned that community, how the big organization perceive you, but on the customer, regular Joe, Jane, on the streets, how do you think they perceive you giving them this opportunity of getting some assets for their homes? What is your perception about them?

MH: Well, I have to tell you, especially because in El Paso, in this market we have a lot of weekly payers, Friday payers, and so I will tell you that I see them more often than I see my real family. And I know a lot about them, and it is a very personal relationship, I know them, their children, I'm proud to tell you, I'm on for sure my second generation, almost my third generation having been in this business for eighteen years. I consider them all my friends and just have worked with them all these years. I will tell you that I started with some that either had bad credit, bankruptcy, or divorce, or no credit, and even after all these years, they're ready to move on to credit worthy status. And they still choose to stay with me because I've made their lives hassle free, and that they know anything breaks, or anything happens, all they have to do is call me and I'll take care of it. So yes, there's a tremendous bond, and I'm just proud of the fact that I was able to help them when they needed me the most.

FR: Now that we're moving towards the future, how would you see your company in like five years?

MH: Well, I see that we are going to be stronger in the government-contracting arena. The washer dryer rental and maintenance program industry for government has never really been handled successfully. I will tell you that when I go to do site visits for bid proposals, it's me and the same eight white men every time, and they're aging. And what I'm bringing to the government is better value because our service is so much better. In the rental purchase industry, when a residential customer rents a washer and dryer and it breaks, guess what? They don't pay us. So we have this

sense of urgency to fix all the machines. Well, in government contracting, there wasn't that pressure. Oh, the government's gonna pay us anyway. But we had that so engrained in our corporate culture, in our company culture, that you know, we don't think like that, we just know that it's broken and we need to fix it ASAP, or switch it out or do something, take care of it. And so we bring that immediacy. The other thing we bring to government contracting is we are compiling an exhaustive amount of data on service malfunctions, and just the maintenance and the break down of machines that has never been out there. I could never find it, and so I'm excited about the fact we're able to do that. When we show them all of our programs and what we can do, we just take the burden of the washers and dryers off them so the soldiers have access to operationally machines at all times. It's a real easy sell, so I see the ability for us to get more of those government contracts, so we're excited about that. The temporary housing too, is growing. In the past, I don't think it had enough media attention, and so instead of staying in a hotel for a month or more, now you can have access to an apartment with all the amenities.

And so we're working real hard to get that message out. We have a very positive outlook about what's going on, and I think it's important. You know, your attitude is huge, and you will be able to attract business if you keep a positive, pumped up attitude in that you're a self motivator because if you listen to the news, if you read the newspaper, you know, it really brings you down, and we just can't get into that mentality. And I feel that El Paso and the State of Texas, has done a lot better than other parts of the country, in other parts of the world, and I just hope that we can keep that consistency moving forward.

FR: Do you think of all this diversification you think of any other venue for in the future, any other aspect that you haven't covered so far that you'll like to explore a little bit with your business area?

MH: Well, I will tell you that government contracting; it's really easy to see different arenas that you could get into. Because I provide the washers and dryers and service, one thing that I see at every base that I go to is fitness equipment. They have lots of gyms, lots of fitness equipment, and that equipment breaks down a lot. So it really does need a good solid service contract, and I see that most of the bases I'm going to don't have that. So I can tell you right now, tomorrow I could get into that, but I'm limiting myself, I really, really want to focus in '09 on the washer dryer contracts. I'm working with the manufacturers to set up some mentor protégée programs, for them really to help me get to the next level, and I'm so excited about that. But for sure, that's something right away I can do. And I will tell you that when you are a good contractor in the military, they will start calling you for all kinds of stuff just because they know your reputation, they know you could take care of it, this is not something they're gonna have to worry about. So I will tell you, there's tremendous opportunity in the government-contracting arena for all kinds of services and products. So it would just be a matter of me saying okay, this year I'm gonna focus on fitness equipment, then next year I'm gonna focus on furniture, you know, because they have to put furniture in the barracks. So that one piece is huge in itself.

The other thing we are really tapping into right now with the mortgage crisis is our set up of model homes and staging for builders so they can sell their homes. I can tell you we have a tremendous reputation that we just started locally, in that we're able to go in and furnish a home, and it can be sold by that weekend. And there's a huge difference in an empty house and one that's tastefully decorated, and so we have a lot of fun. We feel like we're playing house when we do that. But we developed that area, and I think that that's gonna grow bigger because houses are moving very slowly, and if you want an edge in order to try to sell your house, you

are going to have to do some staging and set up some furniture and that kind of thing.

FR: Now that you mentioned your relationship with the federal government, can you give probably some other business owners some advice about the knowledge, either legal knowledge or any experience that has been helpful for you to do business with them?

MH: Yes, I would say that the No. 1 thing is go to every seminar and meeting that you can because every time you go, that's where you're gonna get advice. You're gonna hear from the people who've been there and done that. And this is how you can also find a mentor, someone that can help you. I mean in the early years, I will tell you I went to a meeting that has helped me all of these eighteen years, and that was the Texas Workforce Commission, put together a meeting called the Terminator. And what it did was it taught employers how to legally and completely terminate an employee. And I will tell you that I have never had an unemployment claim in eighteen years because of the fact that I've followed the step by step instructions they told me, to have everything documented, and I don't fire an employee unless they deserve to be fired, and most importantly they stay fired. And so I'm very proud of that. But I will tell you that was a very good meeting for me to have gone to, and it's helped me all these years keep my unemployment taxes low.

FR: And dealing with the army and other people around here in Ft. Bliss, do you need any particular knowledge to do business with them, or any license, any accreditation.

MH: No, I will tell you that one thing I did back in, I believe it was 2004; I spent the entire year getting every business certification that I could. And the biggest one and the hardest one to get is the government's 8A

program; that is for disadvantaged businesses. And being a female, and being Hispanic, I was able to document that disadvantage. And so I got that certification. I'm also a woman-owned business entity. I'm a minority business entity. I'm also in the HUB zone, which is a historically under utilized area, and I just got every certification, The State of Texas HUB, because all those different certifications open up doors for you and give you opportunities to get business. But you still have to do a good job and provide the right product and service.

FR: Just to finish your interview, would you like to just give some general advice to all these people that are really thinking about moving from being an employee, to being their own business?

MH: Yes, I would tell you that I am a big fan of convincing people to go out on their own. You know, one of the scariest things has to be working for a company that can downsize, especially if you've worked for them for twenty or thirty years. It's very difficult to turn around and start a new career at that time, and as our population ages, there are a lot of companies and corporations that won't hire elderly folks. It's a shame, but it is a fact. So what I would recommend is as soon as they are mentally, and physically prepared to go out on their own, they should, and not wait for the pink slip, and really take at least some measure of control for your destiny. I feel like I had the opportunity to do well, as well as I have the responsibility of not making mistakes, and that there's not someone over me that can make a mistake that will cost me my job and my livelihood. And really for me, the biggest part was I wanted to secure financial security for my family. I came from a very impoverished family, we had a lot of kids, it was a family of ten of us, and that was a big thing in my life that I wanted to have some measure of control so I wouldn't have to worry about paying the electric bill, and you know, that kind of thing.

So that was my motivation, and I said who else could do it better for me than myself. And if I'm gonna work this hard for all of my employers, can't I just work that hard for myself? And that was really where I came to the point where I just wanted a little bit more control over my destiny and to insure that I had financial security and that I wasn't gonna have anyone else to blame, that I was going to get exactly what I put into it. And that really gave me a lot of motivation to work hard in the early years, and still now. But the opportunity to do it, I'm telling you, I wouldn't trade it for a minute because now that I've been in business long enough, my two children when they have events at school, I have the flexibility to go and attend those, and I wouldn't if I worked for someone else.

FR: Now that you mentioned your children, do they come to your business? Do they participate somehow in the daily activities?

MH: Yes, we actually, we built them a lemonade stand, and so we put them out here in the summer months when it's really hot, and they've really learned the value of it. You know, they come in, they go "Mom, it's so hot out there", I go, "Yes, that's the sacrifices of being in business." And then they'll say, "Well, it's been an hour since a customer came by." And I said, "Well, patience is a virtue", and these are things that they're gonna need for building blocks for entrepreneurship. I get them involved in different projects, and they come out here, they know the customers, they play with the kids, and I really just want to give them the tools. I hope that they both choose to be entrepreneurs, even though I think my daughter may end up going into her fathers line of work, which is medicine, he's a physician. But I want them both to be capable of doing their own thing in whatever field they end up going into.

FR: Hopefully they'll take over the business.

MH: Yes, that'd be great.

FR: That would be fantastic. Well, thank you very much for your time, and that's the end of our interview, thank you.

MH: Thank you.

End of Interview

DRAFT