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Interview no. 1504

John Romero

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Name of Interviewee: John Romero
Date of Interview: January 12th, 2011
Name of Interviewer: Arlina Palacios

AP: Today is January 12, 2011. This is an interview with John Romero. The interview is taking place in El Paso, Texas. The interviewer's name is Arlina Palacios. This interview is part of the El Paso De Norte Entrepreneur's oral history project. Good morning, Mr. Romero.

JR: Good morning.

AP: Let's start off with some background information. Tell me, when and where were you born.

JR: I was born in 1960 here in El Paso, Texas.

AP: Do you want to give me the day and the –

JR: August 12, 1960.

AP: What were your parents' names?

JR: My father's name is Ricardo Romero, and my mother's name is Hortencia Hernandez Romero.

AP: Okay. Are they El Pasoans?

JR: They were both born and raised here in El Paso also, yes, ma'am.

AP: What were their occupations?

JR: My father was a schoolteacher. He worked from being a school teacher/bus driver, worked his way up when he got his Master's degree. He then went on to be an educational diagnostician and then ended up retiring from the school system with EPISD.

AP: So tell me about your father did what before being –

JR: He was a schoolteacher, and then also as part of being a schoolteacher, he was also a bus driver. So he'd leave the house by 7:00 in the morning and go do the bus driving thing. And then he'd go and do his teaching until like 3:00 or so, get done with that, and then he would go back and do the bus driving thing until about 4:00 or 5:00 in the evening and stuff. And then after that, back in

about the mid/late '60s, that's when he started up his own business on the side also doing income tax. And so he started up a little office there in Anna Mira just kind of shared space with another little business, and that's how he just started doing them by himself.

And then he moved his office to Anna Mira and started doing – got bigger and bigger as he started getting customers. And by then, as he got into the '70s and stuff, most of us, my brothers and sisters, we would go to the office after we got out of school and go help. And so that's how his business grew.

AP: Do you know why he decided to transition from education to his own business?

JR: He's one of those that he's always got to be doing something, entrepreneur if you want to call it that. But I mean, he's never one of those guys that wanted an 8:00 to 5:00. He always had to be working and working and working. And it kind of helps also push him because there are 12 of us in our family. So I've got 11 brothers and sisters, and so when you have that many people at home, I'm sure that kind of gave him a little motivation also.

AP: No doubt. Tell me the names of your brothers and sisters.

JR: Really? Every one of them?

AP: Yes, and where you are.

JR: Richard is the oldest, Kenneth, Frank, Larry, James, Chuck, Kathy, I'm next, John, Terry, Mark, Bob, and David. So I'm number eight in the line. I tell everybody as a joke it's stenciled on our backs, our number. I'm kidding, but it's not.

AP: So what did your mother do?

JR: My mom, she was a stay at home mom, but we all went to school. All of us grew up across the street from St. Joseph, the private parochial school. Well, once the youngest one, David, was in school, then she would spend a lot of time volunteering at the school and at the church, and so I think that not knowing what your parents were doing for finances, I think that was part of what she was doing because she was always working in the office, working in the cafeteria. When we were even in grade school, we would all go in the summer time, we would all go help, we were painting, we were all doing different odd jobs.

Probably we were working for a fee if my parents were paying for the tuition and stuff, I'm sure it was pretty expensive for them to be paying for all of us to be going to the private school. And so then as we left, as all of us, the guys, we all went from St. Joseph in the high school, we all went to Cathedral, so I'm sure that was a burden on them also. And then my two sisters went to Jesus and Mary, which is no longer open here in El Paso. And so that's – you take a look at it now. I sent my son who just graduated from Cathedral, and yes, it's a financial burden, and it's a sacrifice, and I just did one.

They had to send 12 of us through there. So I mean, I can imagine the struggles they had, and I'm sure that's part of what pushed my dad into saying hey, I need to get a job. I need to do this, and I need to get income in the household.

AP: And I didn't ask you which school he worked for.

JR: My father? He was out at Jeff – there are a lot of the schools down on the south side. He did Jeff, Sabala, Cardy Fox, and some of those schools are where he started. And then as he began teaching and stuff, he spent a lot of time there at Jeff. I think probably about 10 to 12 years of it was there in Jeff and stuff. And it's amazing to me because I run into guys on the streets and stuff, hey, your dad was my teacher and things like that. And I'm just like wow, the fact that they remember it and then they remember him. But he apparently had some influence, and on guys especially.

You know, my father, he's a pretty good size man and stuff. He's about 6'2 and stuff, but not an overbearing guy. But apparently, back then and stuff, that's what a lot of the coaches or the principals and people he associated with kind of used him for that when he was teaching and stuff. Just kind of hey, we need to keep these guys in line kind of thing.

AP: What did he teach?

JR: From math to history to everything else. He would tell me, they didn't have a teacher for this class, so they just kind of threw me in there. They told me hey, here's the book. They'd give him a book on Friday, on Monday, he'd start teaching that class. And you don't say no to that. So that's kind of what he would do, but math was pretty much his forte. I mean, he was pretty good with numbers, and he still is good with numbers.

AP: And you mentioned working with him at his office on Anna Mira.

JR: Yes, ma'am.

AP: What did you do there?

JR: I probably started since I was about seventh or eighth grade. He had us going to office when he was there, by then, the office was there at Fox Plaza, and there used to be the old Piggly Wiggly, and so when I was growing up, being number eight in line, my older brothers would help out doing actually preparing income taxes and stuff. I'm one of the younger ones that would go, and so I would go pass out cards to people at Piggly Wiggly and just kind of cruise the whole shopping center there. By the time I was a freshman in high school, I was already preparing tax returns. But it's one of those, people would take the paperwork, and kind of in the back of the office, it was a separated office and stuff, so in the back, I'd be doing the tax returns.

But he would obviously sign his name on all of this stuff, but I was already doing the tax returns since then. So I've been doing tax returns since I was about 14 years old, so that's a long time. It's a mighty long time, and I just took a liking to it. I'm pretty decent with numbers also, and I once I got into high school, I just kind of felt like I liked doing the numbers thing and everything, and that's kind of why I just continued along that path. I thought I wanted to go get my degree in accounting and all that. And so I enjoyed that kind of stuff.

AP: How do you see El Paso? Has it changed?

JR: Oh, El Paso has changed dramatically. I think since way back then, just the size of the city, and I think even the diversity of the city. I think the military brings a lot of diversity to the city. I think there's a lot of still more room for growth. You see a lot of growth out on the west side, and I think a lot from Mexico continues to grow, what's out there on the west side. The upper echelon of the military, I think, moved out to the west side and continues to see that grow. And then the east side is amazing to me. And I think the northeast – I remember not even 10 years ago when I'd go play golf out at Painted Dunes, there was nothing out there as you would go play.

Now, I mean, you got houses almost right up to Painted Dunes. And so it's a huge difference. And so it's good to see. It's good to see that the businesses continue to grow and thrive. And that's amazing for El Paso because it seems like we always get the

second wave of whatever is happening in the economy as a whole and stuff. And so yes, we understand that three years ago, five years ago, the economy started to slump and things are kind of in a recession type of mentality as everybody thought and stuff. But El Paso continues to just chug along. We don't have huge growth, but we also don't have huge drops either. So that's a good thing for El Paso.

AP: Tell me about your years at Cathedral. How is Cathedral now compared to when you were there? What do you remember the most about your years there?

JR: I played sports with I was at Cathedral, but I just remember – I think the best thing that comes out of Cathedral I think is the camaraderie with the guys and stuff. You always get kidded from friends and stuff like that. It's an all male school. And things like that, but I really think there's a different level of competition among guys that you're always trying to best one another in whatever it is that you're doing. And so I think between just the athletic part of it and the grades part of it and stuff, you're always pushing each other and stuff. Then compared to now, I think there was a lot more discipline back then than there is now.

That was probably the most noticeable thing to me. Now though, I think they've got a program there where they help kids. As far as my son, by the time he graduated from Cathedral, he had 18 college hours to use already as far as he's moving on and stuff. I mean, he had friends that already had 60 hours of college, and so these kids are going on, and they're only needing two more years of credit to finish their 4 year Bachelor degree and things like that. And it's those things that you never even knew that was an option back then. Cathedral was, and continues to be, known for how do we get kids to the next level.

And I think that's a huge deal. And guys like me, as a parent, you're always thinking how do I get him to get his degree and push him in that direction. Not all kids know that they need a degree, they want a degree. They don't understand that. They're just kind of meandering through life. And I admit, my son is kind of like that. He doesn't know what he wants to do, and it doesn't matter to me, but you're going to go to college, get that under your belt, and hopefully within that four year time frame, you'll start to understand what it is that you want to do with your life as you start to see other experiences.

More people in college have already made decisions of what they want to do, and so you start to see oh, this makes sense, maybe this makes sense. And so like right now, he's in law enforcement and stuff, and so he's kind of thinking maybe the Marshal Service, the FBI, CIA, and you just got to keep dropping hints in their head, and think about this, think about this. But I think Cathedral as a whole, I think they continue to foster that mentality and that environment that says it's not just finishing here. You're lucky, you're barely half way there. Now, you got to go make sure you go get your Bachelors and move on now.

It's not enough just to have a Bachelors nowadays. You need to have your Master's, if not even more now. And so that's the challenge. And I think they do a great job of that now.

AP: So how was it like going to Cathedral with your brothers? How many did you go to school with?

JR: When I was a freshman, there were two of my brothers. I had one that was a junior and one that was a senior. And so you don't spend a lot of time with them. My brother that was a senior, James, he was a football player. When I came in, I was a football player, and so I got to spend a lot of time with him and stuff weight lifting, and practice and stuff like that. But then after that, like everything else, you all have your own group, your own pack of friends and stuff you'd be hanging out with. And so that's kind of it and stuff. And I think for the most part, most of us every year, we'd all have a group of friends.

But the funny part is every one of us would take our group of friends or a couple of them at least would come to the house, eat dinner, whatever. And so there was always a bunch of different people there. And so if you think 12 kids in 1 house isn't enough, and then we're bringing friends home, I think of it now, and I'm like my mom, how did she do this? And she was always so loving and accepting, and all of our friends you look at now, and you just see how respectful of your friends are and stuff and how accepting she was of all of them. And you're just kind of like wow. To me, you're just kids, and when you're at that age, you're pretty selfish. And so yeah, come on over. And so now you think about it, and you're just like wow. So and I see that now. You run into guys that graduated with my older brothers and things like that, and they know you're a Romero, they just don't know which one. Hey, Romero. And so it's just one of those things.

AP: Well, tell me more about your mother.

JR:

She grew up in the old San Antonio area right off of San Antonio and Colton. In fact, that little portion of the bridge, they kind of cut off their house. They made my grandmother and my grandfather just kind of hey, you guys got to move. We're putting in this new bridge and all that. So the Federal government, whoever it is, bought out their house. And they moved, and they kind of moved right next door to us by St. Joseph. But she grew up, she was the only child. But my grandparents adopted one of their nieces, and so she grew up – they say it's her sister. We treat her as our aunt.

But my mother was a very loving person. She was always there at church, obviously, a very religious person. It's amazing, like I tell everybody, I think I learned everything there is about being – the things you don't learn in school, the intellectual stuff, being good to people and treating people with respect and all those other things, all those other qualities I think I learned from her. The reality is my dad is gone by 7:00 in the morning. He was lucky if he was home by 8:00 or 9:00 at night. So you never spent a lot of time with him. Most of your time was with your older brothers, and then I always spent – you know, my mom was always the one there at the house.

And so she basically was the one that ran the house and kind of ran all of us. And you think of it now, there's 10 guys and 2 girls, to have the 10 guys, especially that first group of the 6 – there was a group of 3 of them that all played football. And so high school, guys playing football, I mean, there's a lot of testosterone in the room. And so that had to have been interesting, and it was. I mean, there was always something going on at the house, but she was a wonderful mother. I guess, when she was probably in her late 40's/early 50's, she was diagnosed she had diabetes. And you start thinking along as I just turned 50, as you start to think about this, you're like this diabetic, Hispanic, and then all this other stuff.

And she really wasn't even that overweight either, but you think of it, and you're like 12 kids. And my goodness man, I think of it now, how do you go through that and stuff. And so when she was 59 years old is when she passed away back in 1991. But I think every one of us 12, I think really know that what we've learned and grown up with in our heart is part of her and stuff, not in our head or anything else. It's just how do we treat people and how do we go through life and stuff.

And so I think she was a wonderful person, very, very loving person. I still run into people, parents, that she dealt with for any of

us, our kids that we hung out with, with their parents and stuff, and everybody speaks so well of her until this day, and you're talking almost 20 years later and stuff. She was a wonderful person and stuff. Thank God. At least I had a wonderful mother that taught me the good things there were to teach me and stuff. And those are the things that you try to instill in your own kid and stuff.

AP: Most definitely. What language was primarily spoken at home?

JR: The language at home spoken was English. My father being an educator, since back then, I think he had the mentality that you guys are going to speak English, and that's going to be your primary language. I think when my mother and father would converse with each other in the house, they would pretty much – they'd go back and forth, English and Spanish. I mean, they're both very much bilingual. Most of us learned Spanish through school. We didn't learn it – I mean, we knew it, we understood it in the household, but speaking it, and they'd say we were terrible at it.

And I think for me personally, between learning it in school and then being involved once I graduated from Cathedral, I was working at Safeway. So being involved in those kind of environments, you got to speak Spanish. And so you just push yourself and force yourself.

AP: Tell me about your experience working at Safeway. How did you get that job?

JR: Since it was probably about six or eight blocks away from where we grew up, the one at Colton and Montana, I just would go to the store almost every single day with my mom, or else she would send me, hey, go get this and stuff. And so I always would go, and I got to know the guys that were there. They were a couple of years older than me or whatever. They were working there, and they always told me hey, you ought to apply for a job here. So once I graduated from Cathedral, it's kind of what I did. Then the employment office used to be there on Railroad Drive way out there and stuff. And so I had gone out, I had applied, and I was just kind of a little persistent about hey, this is a job I want.

I love this and whatever. But the reality is yeah, they called me, and you start as a carry out, and it's a great experience. If you can get any experience in the world, and you want to deal with people, work in the retail industry. It's a terrible industry to work in, but it's a great industry to work in.

AP: How is that?

JR: The hours are terrible. Your holidays are almost gone, and then especially nowadays, you're lucky – Wal-Mart only closes on Christmas if you're lucky, and that's it. And so they're open – it's just amazing. I mean, we weren't even that bad. But that's kind of how they are. But other than that, you meet so many different people. You have to. You force yourself. How do I get along with all these different people, whether it's customers or whether it's employees. You're working, whether you're in the store setting, you're working in an environment that has a minimum of 40 or 50 people. The stores now, I'm sure they have 200 or 300 people in these big stores.

So you have the opportunity to move up. You can be a department manager, you can be this, you can be that. They have four, five, six different assistant managers, so there's a lot of opportunity with the retail industry. So one, you can continue to grow, you have the diversity of the scheduling so that you can still go to school, you can still keep working. And they don't pay as well now as they used to back then. Safeway was a union company, and they paid well and stuff. And so unfortunately, I was young, ignorant, and I thought that was a great company to work for, and it paid good money, and didn't do as well as I should have with the money I was making and what we were doing with it.

So like all of us young, dumb kids do, we kind of spent too much time doing the wrong things instead of doing the right things.

AP: How long did you stay there at Safeway?

JR: I was at Safeway for 10 years. I started as a carry out, worked my way up to being an assistant manager. I was an interim store manager for about six or nine months until they brought in another guy. And I left the year after Safeway sold out here in the El Paso market in '89. And when they sold out in '89, Furs is the one that took over. And so I stuck around with Furs. It was just a big old mess as far as when Furs came in and took over, interviewed all the employees across the board. I was fortunate, I was one of the few that one, I stayed on, but I was one of the few that got a raise.

Furs came in, and they basically told everybody hey, you know what? Yeah. We know you were union. You were making \$14.00 an hour. Well, you're now going to be making \$9.00 an hour. And so when they're done that first week they took over, all of a

sudden, you have a bunch of employees that got a bad attitude and stuff. And so I hung around for about a year with Furs and stuff, but I didn't like what I saw. I didn't like the way the new management was taking over and all that good stuff. And so that's when I kind of separated myself from Furs.

AP: And then what did you do after that?

JR: Then I went to go work for a company called Expedex Paper and Graphics. And not a clue about that industry. The guy that ended up being my boss, it's a company – the company actually was called Dixon Paper. They were out of Denver, Colorado. The guy that was my boss, he had an idea that he was looking for a retail type person to run this type of a store. Expedex, the type of retail store they had is they sold paper and not just copy paper, but colored paper and all that. But their focus was to the printing industry. Instead of printers having to go to these big supply warehouses, they started opening up these smaller retail stores.

And so that was how he did it, so he it just kind of worked out for me that he had called down here to El Paso. They wanted to open a store. There was already a warehouse here. And so he thought let me see what's in the El Paso market. So he called around to a couple of stores. There was about three of the guys that were managers within the Safeway world that knew that I had just left and stuff, and so they gave him my name and number. He called me and said I understand you're looking for a job. And it just so happened he called in about January or February because it was during tax season, and you got to understand, my dad has always had his office running.

And so whatever I'm doing January through April, I was always going to help him with income tax. So when I was working at Safeway, January through April, I got to make time however my schedule worked out, I would still go also work at his office.

AP: You were working two jobs then.

JR: There were times when I was working three jobs because I would work two jobs, one to go to school, and you got to pay for your own school. There are 12 kids. Nobody is helping you, no one is handing you money. So you got 12 kids, and that's kind of how it was. You got out of high school, you were just like know what do I do? So that was part of it. So between working at Safeway, I had also gotten like a small part time job stocking also there at the commissary. And then January through April, I'm also doing

income taxes. So you go work early in the morning like about 5:30 to 7:00, you go do the stocking at the commissary.

And then you go to school, and you were doing that until about noonish or whatever, got a little free time and stuff, and then you go work at Safeway until like 7:00 or 8:00, and then you go to my dad's office. And there, it's not like there's a timeframe. You just keep working until you finish or you pass out, and then go do it again the next day. And he had plenty of work. Kind of like me where you just have people that drop off paperwork, and so you just keep knocking them out as you can. And so that's kind of how it rolled as far as what I was doing. And so that's how I got the job, going back to the Expedex thing.

And so I worked with those guys for about 10 years. And basically, the guy that hired me, he just kind of said this is the mentality. This is what we do. We open up a 10,000 square foot warehouse type facility. You got to put racks in it. We get together, we order all the paper, all the product, and then you hire somebody else. And I brought another assistant manager with me and go do it. And so that's what we did. And so me and another guy, a friend of mine also, he was an assistant manager of one of the Safeways, we went to work for them, and that's basically the first couple of days, we're sitting in an empty warehouse like what are we doing.

And it was just totally different. You just didn't understand the paper industry, didn't understand the printing industry, nothing. But you learned it. And so as you went along, you learned how do I get customers in here. After the first three to four years, we ran that store up. It was running a little over \$2 million a year. And so not a clue what we were doing, but we finally figured it out. You go to enough of these seminars or sessions that they had that they did some training with us and stuff, and so it was very helpful. And so that's pretty much what we did. The store still exists. Expedex itself has gone through a big old change and stuff.

There are all these retail stores across the country now. But it was a great experience, and it's one of those that here you go. It's not your money, but you got an empty warehouse, make this business work. So it was a great experience. So through all of that, even while I was working at Expedex, I was still doing January through April, you get out of work, and then I would get out of work at about 6:00 or 7:00 and stuff in the evenings because you're the manager. And so you're in there at 7:00 in the morning until 7:00 at night, and then you got to go do work there at your dad's and stuff. And so you continued to do that.

AP: Well, tell me about going to UTech and working. What did you do at UTech? What's your degree in?

JR: I went to school trying to get my degree in accounting, and I stopped going to school. I remember I had 108 hours, and I stopped going to school because at that time, I was going through my – I got divorced. And so I was going through my divorce and everything, and the hell with everything in life. And so I'm just going to work, and I'm just going to focus on working. And you regret it because when I finally tried to revisit that whole going back to school, UTech came back and told me we'll give you credit for the first two years, 60 hours worth. And you're like really?

You're telling me I got two more years to make up when I thought I was like less than 15 hours away. But I mean, I revisited this thing within the last 10 years. I was at UTech back in the early '80s. And so they go through and tell me well, based off the course catalog and whatever their situation is, and I understand. I mean, when I went to school, the computer classes, and you two probably don't have any idea, back in the day, they had those computer cards. I don't know if you've ever even known about those. The looks on your faces is like what? When you would go, part of the classes were it was an index card, but it's kind of like a time card.

And so you would have stacks and stacks of these. Every one of these stacks, you punched in a code. In other words, this one card says go to line 10, and then the next card says line 10 equals blah, blah, blah. So that's how you were doing code. So your class would be you would do all this huge thing, and it would have to be in process, and then you have to keep them in perfect order, and you go take this to the computer center, and you say okay, run this. And so they'd run your program, and then it would do the whole print out. And if you had one card that was wrong, got to go back and redo it all over.

That's back in the day when you were learning computers. I know, you guys don't do that anymore. It's easy stuff now. And anyway, and so that's kind of when I started at UTech, and we would go through that. But I remember going through all that and thinking man, I know computers, this is great. And I thought it was great. I thought wow, this is cool. Knowing as we moved on, obviously, computers got a whole lot smarter and a whole lot smaller. When computers started to really kick in, I don't know if you even

remember the old Commodore 64. I know, see that. Those are some of the early computers that first came out.

Well, the IRS back in '86 and '87 is when the IRS finally came out with E-filing. Well, since I was the one that was really helping my dad, and I pushed him that we need to modernize the office. We used to do tax returns by hand with carbon paper. So if I made a mistake, I had to go back in and start all over again, and it's a two page front and back is the old days the way it used to be. Well, I tried to get my dad, his whole office, to start doing hey, let's get computers and let's start doing this. And being of old school, no we're not. I said okay, I'll save my money, and I'll buy us a computer, and I'll start doing this.

My thought was we're going to start doing bookkeeping for some of these small businesses and stuff, and he didn't want anything to do with that. He just wanted to do income tax, and that's all he wanted to do. Well, once the E-filing came out, then that's when it really got to be like whoa because everybody wanted their money back. And so I went ahead and got a few more computers by then, and so I would have about six ladies that would go in the evenings and punch in all the tax returns they did for the day. So he had people that actually did the actual tax returns and everything done by hand. At night, I would have the girls go in, and if you did a tax return, they'd punch them in all by computer.

When the IRS first started, there was no such thing. The internet wasn't just simple transmitting to them. The IRS had a special code, and you had to have a special modem to get into the IRS system. And so I'm saving the money, and now a modem is \$29.00 or \$39.00. This thing ran like \$400.00 or \$500.00 for this one modem, and it was a box about this big, a big old thing. And you're like really? But that's what we did. So we were one of the few that was able to actually transmit our tax returns direct to the IRS. That went on, I think they kind of kept that going for about the first six or seven years.

Well, that just kind of helped his tax business just explode. So yeah, his tax business was doing well and everything, and so finally, I talked him into okay, how about the girls instead of writing tax returns, we start punching it all in, let's get it done. And so that was a the hard part, and so then I started training his girls and stuff way before tax season. And so we trained them and stuff, and this is how they do it, and so that's kind of how his office got going and how he got to do what it is that he does.

AP:

Okay. You bought the first computer?

JR: Oh, yeah. He had no desire to be involved in all that, and that's the reason why even now, I'm always pushing on whatever it is that we do, let's get the right stuff in here so that we can do this. I mean, I would always remember, Jesus, back in the early '90s and stuff, I always knew there has to be a way to have a server type mentality. How do we do this so that all the information is on one computer, but everybody has access to it? That kind of stuff. But it was just difficult back then. It wasn't as simple as it is now and stuff. And so one of my older brothers, he's like Microsoft certified and everything.

He's borderline being a geek, but he's a football player, so obviously, he's not a geek. But the guy is very intellectual when it comes to computers. And so any time I have problems, he's my IT guy per se because I learned computers just by doing my own stuff. Because I'll get guys coming in here that hey, you need an IT guy. I say you're looking at him, brother. I said I do my own stuff, and that's pretty much what I do. I set up my own server. If I have problems, I troubleshoot my problems. And that's pretty much it. If it's that much of a problem now, I pretty much will get my brother on the phone. I'll say dude, what's going on? And he can help me through it.

But now that I think of it, I haven't called him with a problem in the last three years or so. And so fortunately for me, maybe we got a handle on it finally. It's only taken me 20 years, but that's all right.

AP: Where do you think you got that drive to go ahead and get the computer and try to push the business in that direction?

JR: I would say probably one, I enjoyed and I really loved to see the growth of the business. And it was amazing to me to see how many clients my dad had. In the world of income taxes, if you go look across the board, and you study the industry and stuff, H&R Block, Jackson Hewett, and then all of us independents and stuff. The H&R Blocks and Jackson Hewetts, those offices can live from year to year doing anywhere from 400 to 800 tax returns and that's it. But that's why they charge the outrageous fees they charge. The idea is they're trying to get you to buy on to those speedy refunds and all those things they have, those other products.

And part of that is they make a ton of money off of that, but they only need that many clients to kind of let that office break even or make money off it year to year. Business like us where my dad started his office on Anna Mira, in '86 he moved over to Montana

and Salada, there are people that don't have a whole lot of money. And yes, they can take advantage of those kind of products, pay \$200.00 or \$300.00 to get their money back fast, but it didn't make sense for them. Yeah. You're getting a \$2,000.00 refund, but why do you want to spend 10 percent of it to pay some guy to press a button.

And so that's where our focus was. How do you get these guys, you computerize it all, how do you get them their money in a timely fashion, seven to ten days, but without having to pay you the \$200.00 and stuff. And so that was my drive like how do we get more and more of these people. He grew his – the client base grew from wherever he was at. He was doing at least about 2,400 to 3,000 clients. So I mean, out of his little office, the same size of office as you would see an H&R Block or these other guys, the guys running easily three to four times more people through there. But, again, we're not trying to get the \$200.00 or \$300.00 off of everybody that was in there.

And so to me, that was just amazing in itself. And I think that's part of what's helped me, and I guess has shaped my mentality that what's the purpose of me being here. The purpose of me being here is helping small businesses. My wife, every once in a while, gets on me because people will come in here, and they got problems. I can sit an hour or two hours with them, guide them, tell them about this, do this, do that, and not even charge them for it. And to me, it's you know what, they need help. They just don't understand the system. And Jesus, man, the IRS, I mean, you can read it day in and day out about the IRS code.

I mean, my goodness, you talk about trying to read the Bible in a year. Probably to read the IRS code, it takes 10 years. It just doesn't make sense, and all of these different agencies, when you're a small business man, you're dealing with all this stuff. And you have to understand what goes on with all of them. It's difficult. And so for me, I just try to help out. What can I do to get you on the right path and help you understand this is what you have to do to play in the game. If you want to be a small business guy, these are the rules. And so now, how do we make that work?

AP: So how did you decide to start your own business? Where was that transition from your father to your own?

JR: Back in about '89 or '90 when I left Safeway and moved on to Expedex, my dad wanted to – he had “retired” from the school system I '86, and he's like I just want to sell my business, and I

want out. And I said all right. Well, it was myself and two of my other brothers that were pretty much mostly involved with the business. By then, eight of the others had moved out of town, out of state and whatever, so there were five of us that live in town, seven of us that don't live in town. Three of us were saying okay, we'll do whatever. So here, this is the offer. You guys want to buy in? All right.

So we bought the business from him. That lasted until about '96/'97, and then my dad says I kind of want to get back at this, and he really wasn't ever out. He just kind of wanted to go goof around and do other things and not be responsible for the business. So in '97, we kind of were like okay, take whatever it is – take it all back, do what you want. My dad's office still exists over there on Montana. But that's when I went out and started to open up my own, and I just figured okay, let's just take the few people, and I had probably less than – bookkeeping customers, we probably had less than 10 or 15 of them that we moved over.

And then income tax customers, I would say probably less than maybe 25 or 50. And my wife and I, by then, we were already together. So I taught her the whole industry and everything, how all this works. And so that's when we decided okay, let's go. Let's start doing this. But then again, you got to keep in mind, I'm still working full time at Expedex. And so I'm working full time at Expedex. She now opens up the office, and so we have this thing going and stuff like that. It was in about 2000/2001 is when we opened up the office there on Boeing and stuff, and so there on Boeing, I was there until about 2006.

And then we moved over to this office and stuff. We outgrew it. It was about 1,400 square feet. And we outgrew it. And we basically have grown. Our bookkeeping/payroll type of business has gone from 10 or 15 clients, we're probably in the neighborhood of say probably about 100 or 110 business. The income tax part of the business, 50 at best. We're not in the neighborhood of over 1,600 tax clients. And so every year, that's kind of what we do. We don't really do any advertising. We have grown the business just basically off of referrals. Every year, I send out a nice letter thanking everybody for the business.

But then also, include a couple of cards and just tell them the best thing you can do for me, just refer another friend or another family member. And so if I have 1,600 people that refer one more person, the idea is you have 3,200 the next year. And that's basically how we've grown the business. I mean, if you look at the income tax

business and take a look who is advertising and everything, well, those are all the guys that spend millions of dollars and why? Because they're going to charge you millions of dollars to go get your money back.

And the idea is we try to give sound advice and how can we help you get the most money but keep the most money, especially now, you see the economy the way it is now. You know, things are pretty tight, and people don't need to be spending \$300.00 or \$400.00 to get your money back. That's outrageous. But people do it.

AP: Going to the start up phase of your business, where did you get the funding to start your own business?

JR: That's having a full time job. You have a full time job, and I see it now helping small businesses, especially if it's a husband and wife deal, there's always either or, the husband or the wife, that's actually going to run the business. The other person typically has a full time job, and that's how they use it. That's how they fund the business is okay, we have enough for the family. Now, what do we need to do to continue to grow the business. Any money the business makes, you just keep throwing it into the business. And that's how they've grown the business.

You don't really – you go to classes, and you learn everything you can learn about how to run a business blah, blah, blah. That's all nice. But I go to seminars, whether it's the Chamber, the SBA and all these guys, and on how do you go to start up capital, how do you go to this, and how do you get all this. There's a lot of programs now that are available that reality is just wasn't available back then. You know, [inaudible] is a great example. You can get a small business that can go and say hey, can I get \$25,000.00, and I got this ludicrous idea, but they'll lend you the money. There was no such thing back then.

SBA, the reality of them ever even looking at a loan under \$100,000.00 now, they just don't do it because the credit industry, credit cards and all this, you can go put \$20,000.00 on a credit card. You can go and get all that other, what they consider, small financing now. Well, none of that existed. The reality is you just relied on what resources you had at the time. And so the resources at the time were I've got a job, and it was a good job. I was a manager. I was making good money. I mean, we met our sales numbers, so I would get decent little bonuses here and there and stuff.

So the house, the family, and all that stuff was always taken care of. And then you had the extra money as far as what can I do with the business now, continue to grow that.

AP: Speaking of family, what role did your family play in the growth of your business?

JR: That's an interesting question. As far as for me and my business, my wife and my older son work with us now. The older one didn't start working with us until about, he's been with us now for about five years. My brothers and sisters, there were two brothers and one sister. When I opened up the office on Boeing, I opened it up with the idea of when we all kind of parted and let my dad run his and do his, well, each one of us, there are two of my brothers and myself, so us three guys, and my sister that we all had a following of clients. Not that much, and so friends and things like that.

And so when I opened up the Boeing office, the idea was well, I'll open the office, but I'll have enough desks there and enough stuff for them. They, too, did the same thing. We all got full time jobs, but January through April, you put aside time to do income tax also. So they did the same thing and stuff. So I kind of opened it up with that, but their income they derived was their income. It was never hey, I get a port of what you guys do or anything. So the idea was just they would refer friends and things like that because obviously, they couldn't take care of things 8:00 to 5:00. And so hey, just go see my brother.

Go to his office and he'll help you out. And so that's part of another little portion of how I helped grow the business. And so I would say that would probably be the biggest things. One of my sisters, she has her Master's and stuff in accounting, and aside from being the controller of a large company here in El Paso, she also does teaching of Quick Books, the accounting program, there at community college. So she's teaching a class, and you say for instance you have 10 students, and she can tell that there are small business, everybody is trying to learn Quick Books so that they can take it back to their little small business and get going.

So they would go through, and you can see some that she can tell that there's no way that they're going to be able to take this back to work and continue with their business. They need help. So she would tell them talk to my brother, and he'd be able to help you out. So there are a few of the accounts that we have because of her referrals and things like that. And so I would say that's probably

been the biggest thing that the family has been able to do is help as far as those kind of things, just refer business over to us and stuff. The reality is we still have to do a good job with it for us to make that work.

AP: What role does your wife play here?

JR: She's the boss. As in every business, it's funny to see because if you go to a lot of small business and doctors' offices, especially, when the doctor is the male of the family, and you'll see that the wife typically, without saying she's the office manager, she is the office manager. So when I go into these situations and stuff, you always have to find out okay, who really controls the money here? And typically, in doctors' offices, doctors do the doctor work. Just tell me that, and then when I go spend money, make sure I have money to spend. So it's up to the wife or whoever is the office manager to do that.

Well, here, obviously, she runs the show, but she's like me. Well, you're the face of the place, so you go get out there, and you're the face of it. But if I were to say by the way, dear, we're going to go buy this and do this and do that, then that's when the power steps in and says okay, let's really take a look at this. But aside from being the boss and stuff, she does pretty much 80 to 90 percent of all the actual bookkeeping work here for all the clients. So she does all the bookkeeping. My son, the older one, does all the payroll for all the other clients and stuff. I pretty much do, whether it's the tax work, I just put down as my title as tax consultant.

I mean, everything from helping small businesses, I help people with IRS audits, state sales tax audits, and things like that. So that's kind of what we do as far as how we split up the job duties.

AP: Okay. You mentioned your older son also works here?

JR: Yes, ma'am. He works here, and he's been here now for, like I said, I think four or five years now. And he didn't want to go to college, and so okay, well, go out there and go get a job and stuff. And so he was working, meandering, waiting tables, doing this, doing that. So finally, I guess, about four or five years ago, he started working with us part time and just thought it would be a pretty good deal, and so he continued. And he handles all the payrolls and stuff. I mean, small businesses, 10, 20, 30 and different employees on their payroll, and all they do is fax over emailed timecards or timesheets or whatever.

We calculate it, we take care of their payroll liabilities, that whole thing. But he takes care of all that. We print their checks, do the whole deal, direct deposit, whatever it takes. But that's what we do for them.

AP: And how many children do you have?

JR: Just those two. He's the older one, and then my younger one is a young man that's up in North Dakota freezing, let's leave it at that. But in fact, this morning, I just checked this morning, it was minus 13 degrees, and I said my goodness. I can't even comprehend that.

AP: He's not in El Paso anymore.

JR: We're crying because the low today was 25 degrees, and I'm just like wow, they haven't had – their high has not even been to 25 in probably more than a month and a half. Their high hasn't even been there. I mean, the low is supposed to be like a negative 19 or something. And it was funny to see because he's packing his Christmas gifts from everybody, his jackets and thermal underwear and everything. The guy was probably just like really? This is it? No electronic stuff. He's got nothing but clothes and stuff like that. So when he was packing all of his stuff, there's one big old duffle bag filled with nothing but wool socks and all that. So poor guy.

AP: I'm going to ask you just for the record because I didn't ask you in the beginning of the interview, what is the name of your business?

JR: The name of our business is Romero Consulting. And then within the last six years, I started doing the insurance part of the business, Romero Insurance. So that's all part of what's happened within the last even before we moved into this facility and stuff. But those are two separate things that we do. So for the most part, Romero Consulting is, I guess the bigger aspect of all of this. Hopefully Romero Insurance will become as big, if not bigger. That's the idea.

AP: Well, tell me more about this.

JR: The insurance part?

AP: Yes. What is it that made you decide to go that route?

JR:

My dad had insurance there out of his office, also. In other words, you're doing income tax only for four or five months out of the year. So what do you do the other seven months out of the year? So when he finally retired from the school system in '86, and he moved to Montana, that's when he decided I need to do something else. And so the something else is well, let's start doing insurance. His idea of doing insurance is he did liability only. In other words, this is the most basic, the simplest thing, and again, the old mentality is all of us would go in there, and we'd just write up policies, applications, here sign.

Give me \$29.00 a month, and you're in. Again, the guy blew that whole part of the business also. The guy has got, Jesus, probably that place has over 3,000 policies on it. All auto, nothing but auto. And it blows my mind. And so he's kind of kept that and stuff. It wasn't until, I guess, it was probably early about 2002/2003 is when I said well, I understood the business, I knew the business, and I'm just like well, we need to do other things to add to this. And so that was part of what we did, my wife and I and stuff. So we started doing just auto.

And it wasn't until about three years ago that when I decided you can't just offer auto insurance. You got to do the whole deal. And that's when I just pushed myself to learn more about this. And the great thing is the internet and there's webinars constantly. I mean, every insurance company has it. So the idea is one, you got to get yourself licensed, and then you got to get proper insurance yourself. And then the next step is, now what do you do? Well, now you got to get yourself associated with good companies where you can do that. And so we've basically have finally got all that in place within the last year or year and a half.

And so going from nothing, no policies, we're probably in the neighborhood of at least over like 600 or 800 policies and stuff. For me, the biggest part of it is how do I grow that commercial part of the business. Commercial insurance and stuff. If you're a small business man, most small business people don't even understand that. Where do I go for commercial insurance? Everybody thought Rogers and Belding, they're the only guys here. There's a couple of names that are the only people that have it. And a lot of independent agents like myself don't even look at commercial insurance because it's difficult. I mean, one, it's more to understand, and the risk is a lot larger.

And so you've got to learn all this. And so that's part of the whole deal. I just kind of push myself to learn all that. Get on to these

every chance there's a webinar. And the other lady that I have here that works for us, Jenny, has been very helpful as far as she does, for lack of a better word, she's the customer service, but she does the mundane stuff. But I mean, every time there's a webinar, I'm telling them boom, we've got to be on this webinar. So we'll be on webinars two times a week sometimes and stuff.

And just for a couple of hours, but you're trying to learn stuff. Every insurance company tries to do things differently. And so that's what we've tried to do is how do we continue to grow that piece of business. So with all of these income tax clients, now, how can we help them to service them with these other financial products and begin to educate people? And that's the bigger part of this is the reason why we moved to a bigger facility like we did is because I want to start having some of these I guess just kind of not training sessions, but more sessions where with our clients, to give them the opportunity to teach people about stuff.

It's amazing how so many people don't even understand what's on an insurance policy. What does it cover? What does this mean? So the basics of that in the commercial side of it, people just know that hey, you know what, the landlord said I have to get insurance. I need insurance, and they don't even know what that is and what it covers. I got guys that have just regular general liability for commercial insurance. One of their employees get hurt, and they think it should cover them. And so you've got to go through the teaching of all of this. No, this isn't – and you've got to explain coverages and things like that to them.

So to me, it's just another opportunity to just teach people, help people understand what they're doing. So if you're a small business owner, what are you doing as far as all of this business is concerned? This needs to be a component, but how does it fit in the whole scheme of things? Nobody wants to pay insurance and nobody wants to pay taxes. But the reality is those are the two necessary evils to running a good business.

AP: Well, what advantages or disadvantages have you seen being a business owner, and independent agent yourself? Have you seen any that start with the advantages?

JR: The advantages, I think all there are are advantages to being an independent agent because you have the ability to represent a host of companies instead of just one company. And I would say most of these companies, whether it be Progressive, Travelers, Met Life, Safe Co., some of the ones we represent, you have a piece of business, I can go shop it with all these different companies. It's

the exact same thing, same policy, same coverage, but now, I can go take that to a bunch of different companies and tell them to give me the best deal that you have for that. Nowadays, what does everybody think? Price, price, price.

I understand that's not the best way to go, but that's what everybody's mentality is no, I want the cheapest, the cheapest, the cheapest. Well, I try to go through okay, I'll shop it with everybody, but I'm also going to shop a good package, in other words, good coverages, for that person that makes sense so that it covers them. And then let's see what they have with the best price and the company that has good service because for the most part, most of the companies we represent have good service, and that's the second half of insurance. People think yeah, I just get insurance because I have to.

But there's going to come a time when you're going to need it, and you're going to want to call 1-800-Claim Service, and wherever they are, you're going to have a claim, and you're going to call. So they have to be able to offer service to whoever your customers are. And so that's the part of it is just how do I go about making sure we lined ourselves up with that. Disadvantages, I don't see any to being independent and stuff. I mean, if you're, whether it's State Farm, All State, any of those other agents, you see, if you're watching TV, if you're on the internet, whatever it is, you see those companies.

You see their names plastered all over the place. State Farm is a great examples. We got to have 40 to 50 agents here in El Paso alone. You don't know the name of one of them. All you know is State Farm is a good company. Well, yeah, okay. The idea and the marketing and the mentality is different when you're an independent agent. The independent agent here is John Romero, and so Romero insurance is the guy you want to have the relationship with. And John Romero is the guy that's going to go help you get the best deal you can out there. It doesn't matter who that insurance company is.

They're going to be quality companies, but they're not going to be the companies that are spending billions of dollars advertising their name. You're dealing with somebody that's marketing his own and stuff. So other than that, I just think being an independent is probably to me, makes a whole lot more sense than saying hey, you know what, all I can do is sell this product for this company and that's it. So if you say well, this guy down the street, John Romero, gave me this price, and it's with this company, he has

nothing else to go back with and say well, let me see what I can do. I can do that.

I can go and shop it. Well, I got a company, they're not a great company, but they got a pretty good price. I can shop it differently. So that's the difference between the two.

AP: You mentioned earlier the Chamber of Commerce?

JR: Um-hum.

AP: How important do you think the Chambers of Commerce are here in El Paso. Are you affiliated with –

JR: I am not affiliated with either of the two. I have been affiliated with the Hispanic Chamber. In fact, my brother, Larry, the one that took over my dad's office about four years ago, he was one of the originators that started up the Hispanic Chamber here in El Paso. Him and some of his friends, and guys that he still gets together with and stuff that I know. And I think that type of stuff is good stuff, and I think all business people need to – if you're in business for yourself, the best way to grow your business is to get involved with different people. So you've got to figure out how do you network, and they use that word like we got to be networking.

Well, the reality is you need to be constantly in contact with different people at different events, different functions. I was at a mortgage bankers a couple of weeks ago, their installation dinner. Just different things like that. You've got to be getting yourself into different places like that. And you can find yourself different people do to that, and the guys that you'll see, guys and gals, successful businesses is because they are involved with different groups and different people. It doesn't have to be the Chamber, and I think the Chamber do very well here. The Hispanic Chamber, you continue to see the growth that they've had, and I think that has a lot to do with their leadership.

I think that's very helpful, and it's very helpful not just for the people that are involved, but it's also helpful for El Paso itself as a city because other Chambers and stuff outside of El Paso see that. And they just see what a large – what a good influence they are. And they continue to resonate the name El Paso out there and stuff. And that's helpful, especially at this time, considering what's going on across the border and stuff. So they can see there's still great business going on in a city like El Paso.

AP: Has the violence across the border impacted your business at all?
JR: Yeah. It's kind of helped, in fact. I hate to say that, but as you see, you see Mexican nationals coming across to open up businesses, I mean, it's pretty evident. And in the restaurant industry, it's very evident in the restaurant industry. Well, these guys all need this kind of service. They need bookkeeping, and we're picked up a few of those businesses and stuff. So yeah, it's unfortunate what goes on over there, and you hope and pray that things get better, but it's been helpful. I mean, it's been helpful for the El Paso economy. I don't know what the numbers are. Twenty or thirty thousand residents that have moved over to El Paso.

Whatever it is, but that only helps El Paso because their money now starts to circulate in the economy. So whether it's directly or indirectly, I think it's helped.

AP: Okay. And how many employees do you have here?

JR: There are four of us all together. During tax season, we'll bring on two more. And they kind of help more as clerical duties and things like that. So June tax season, we'll be up to six, and then my two brothers will come in, and they have their own host of clients and stuff, but I don't consider them employees. They just kind of take up space.

AP: So did you get any encouragement when you were starting your business because you decided to start it.

JR: Where would the encouragement have come from? I would say not so much encouragement. I guess it's just kind of yeah, we know you're going to go. I guess if you have 12 kids, and then the idea is go out, it's time for you to go make a living, buddy, and stop mooching off of me or whatever the deal is, it's not that we were mooching either. Because I mean, all of us have been working since high school, the reality is. I would say it was just more, I guess, advice you would get. I don't know if I'd use that as encouragement, but hey, maybe you ought to try this. Maybe you should try that. Kind of run business that way. If it was up to my dad, I'd be doing the exact same thing he was.

This kind of income tax and only this kind of insurance, and that would be it and stuff. The idea that I do the business consulting that we do, I go out – another part of it is I go out to businesses and actually train people on Quick Books and stuff, and I go to businesses, help people figure out their financial statements. I help

people to understand this is a nice business you got. What are you doing with it kind of mentality.

AP: Tell me more about the services that you provide.

JR: It's just a host of I guess what I've learned, what I've educated myself with, as far as business. Whether it be financials, and financials is a huge thing. I think a lot of it is underestimated how many business owners can't even read their own financials, don't know the difference between a profit and loss statement and a balance sheet. And so that is the basis of okay, if you want to know how well you're doing, it's right here. How do we get that system that produces these reports, how do we get you to start to understand when you're making money, what do you need to do with the money you're making and how it affects these two statements.

Because at some point in time, every business owner is going to want to take these two statements to a bank and tell it I want to borrow money. So the very beginning part of this says we've got to do this correctly. As they say, what goes in, good the information in, good information out. And so if we're not getting that, then when you're presenting this to a banker, what's a banker going to say? They're not going to be real thrilled about it. And so that's the kind of stuff, I get stuff on the back end from bankers that hey, they told me you're the guy that's helping them. You're their accountant, and I'm not, but he threw out your name, but can you help me with these financials?

And I'll tell him well fax them to me, email them, let me take a look. I'll see this stuff, and I'm like oh, my God. I've seen financial statements that are just horrendous. So that's what I try to do is I try to help businesses get on the right track at the get go. How are we accounting for it? Because back in the day, in the '80s and stuff, before computers and stuff, people would bring me boxes of paperwork. Here, you do my bookkeeping, you do this. Well, people can do their own now. But the reality is that people don't know accounting. People don't know when I enter this one bill in there, how does it affect whatever it is I'm doing.

So what happens is small business owners that are older that are like whether they're in their 60's or 70's that don't know computers or don't know accounting, they hire a young person that says I know Quick Books, and they really don't know. They may know the program, but they don't understand the accounting part of it on the back side. So they're making up stuff. And so I'll go in

and see some stuff, and I'll just okay, this is what we need to do. I'll train their employees if they need that. I'll spend time with them. Let's start at the basic, and I'll train their employees to do that.

Got a client, a pretty good size construction company. The owner, she's a young lady, and her family all works there and stuff. And a good size, they got good contracts there out of Fort Bliss and stuff like that. But how do you continue to get that business to grow. And so I go in there a couple of times a month, and we go through sessions like that of how do we start planning for this? And then, right now, we're at the beginning of the year, we've got to get the financials for the prior year, get them all perfectly fine, so that a CPA signs off on them. So then, now, she can get bonded correctly, so they can continue to use that bond to get bigger projects as they move forward into the new year.

So it's all those kind of things that I try to help businesses with. And a lot of times, I spend most of my time out of here. I'm really not in the office. I go from business to business and just kind of do those kind of things.

AP: Who would you consider to be your mentor?

JR: Who?

AP: Um-hum.

JR: I have to say the good Lord because that's a joke that I have with my wife. I'm like is there anybody that can help me here? It's frustrating, and I think a lot of small businesses kind of feel like that. When you're in your own environment, when you're in your own business and stuff, yeah you have friends that may be working for somebody or might have another business. But you don't have a lot of opportunity to have a mentor kind of relationship with others. And so I've, for the longest time, even when I was working at Safeway, when I was working in Expedex, I always had a boss. I always had good bosses that they saw that I was a good employee, and I always, believe me, I always worked hard to excel at anything I did.

I didn't want to be just a carry out when I was at Safeway. I wanted to be a stocker because that was the next level, and I knew you made better money. That always drove me. But I knew that was the next step because I wanted to be an assistant manager. And so you always knew there was something out there. But as far as

now, I'm serious about yeah, I guess the last five or ten years, I've kind of said God's got to be my mentor because if I can even get close to that, then maybe I've got a clue about what's going on in life. And it's not always about money and stuff. To me, more and more, I continue to how do I help others and stuff?

I mean, it would be nice to throw a price tag on every time you're sitting with somebody. I've got people that the last couple of years because of the economy, husband and wife, unemployed. When you're doing a tax return, you're pretty personal with people because you get their financials. And so you're getting their W-2 or their 1099 from their unemployment. And so you see the state of things, and you kind of – you're interacting with them, and you're getting the whole scoop of what's going on with them and stuff, and you see that they don't have a whole lot of money. And sometimes, I'll do tax returns, and they're like how much is going to be?

And nothing. And they look at you. They're used to paying a couple of hundred bucks, and I'm like no, man, you don't have money to give me to do this. Get your refund and take care of yourself. That makes me feel good. I'll feel better if I knew one tiny little thing. Same thing with military guys. I'll get military guys in here, and whether single or married, and I'll just do their tax returns. And to me, it's easy stuff for me. So why can't I just pass that on.

AP: Well, a lot of people wouldn't be able to just say well, why not just pass that on. Where do you think you got that from?

JR: I don't know. It came from my mom. From that guy and my dad, I don't think he would pass any of that on, but no, not really. He's a generous man. But seriously, I really think I got a lot of that from my mom, and she was a warm, loving person. And to me, it's about how do I help the next person and stuff. If somebody can do better and yeah, they can pick themselves up, and they're fine and moving on and stuff. To me, that's what it's about. You hear some sad stories, man. You pray and thank God that you're not in that position. Yeah. Things can be bad for you, but they're not that bad.

And that's what I always try to pass on to my sons and stuff. I said, you know, there's always somebody that needs more, that hurts more, that you can be a better person, too. I said work hard on that. I said find that person and help them.

AP: You mentioned the economic conditions. I'd like to ask you what were the economic conditions when you started your business as compared to now? What were they then when you started? How was it?

JR: I guess it was, for me, they were favorable. I mean, again, I was working a full time job, and so it was paying me pretty good. The economy as a whole, I think, was pretty decent, and I guess I was more fortunate and blessed that things were at least favorable, and they weren't in dire straits and stuff. And so I would say things were pretty good. At least, you didn't feel like every penny was just being sucked out of you from the business and stuff. You knew that you put in the time, you put in the hard work, you continue to grow the business. And I think that was pretty helpful just knowing that you continued to grow the business.

And that's, I guess, just continuing to know that with anybody, if you work hard and you put in the time, you can't go wrong. I said sure, you may have an idea that didn't work out or whatever it is, but learn from it, and then how do you continue to go do something to just make it better. And whether the economy is good, bad, or indifferent, you can make it work. And you read it over and over again. You see it whether you're reading people's books, you're reading articles and stuff, stuff on the internet. Any time you see stuff about all these mega billionaires that are giving away their money, that whole deal, that's all it is.

It's just how do you put in the time? Put in the time. If you have the smarts, and you're blessed to come up with a great idea, Microsoft or whatever that is, you're lucky. But the reality is that even for those of us that kind of hang out, that all of the small business owners, that's the reality of it. Work hard, and you can't go wrong. And so I think yeah, the economy for me back then, things were pretty good. I think my economic situation was pretty good. And so there's nothing to say that anything that held me back, but I just think yeah, it could have been better. I could easily have just said no, I don't want to start a business. And I just kind of want to just keep working for somebody all my life.

But that's just – I just never thought of putting myself in that position. To me, my idea is I want to work until the day I fall off the planet. And so one morning, somebody is going to walk in here and find oh, John's dead. I guess he's done. Let's move on. But I mean, I want to be in a business that allows me to do that. So I'm not physically using my body or anything, I just need to use my mind. And so this industry, whether it be the income tax

consulting business or the insurance business, you have a computer, you have your mind, you have your intelligence, you can make it work.

AP: So did you have any challenges when you were starting off?

JR: I guess the biggest challenge was the marketing and growing the business because the knowing of what it is that I did, the experience and everything, if you're doing that since high school, I guess I had a few years under my belt. And I'm fortunate. You didn't look at it that way. And I guess I've never considered that, but I was fortunate to have those experiences. I got to see how the goods and bads of how my dad ran the business, and okay, maybe I may not be like that. But at least you learned from it. And so I was able to see that. And so that was the helpful part of it, and I guess my biggest challenge was how do I take it from nothing and how do I grow it to where I have consistency year after year?

Easily, the 1,600 or 1,800 clients that we have just in income tax alone can go to an H&R Block the next year. Everybody has that option. But why do they come back? Well, it's what you offer them and how you treat them and stuff. It's a service that you give. That's what brings them back. And so that's the kind of things that you want to make sure year after year you're consistent. And so I would say that's the biggest challenge. How do we keep what we do to be consistent and better.

AP: And what factors besides excellent service have helped your business grow?

JR: I think by offering people more information every time you meet with them. Sometimes, people you see them once a year. So I mean, set the appointment, let's do your income taxes, that's it. So whether it's half an hour, an hour, two hours when you're sitting with somebody, it's easy to sit there and be dry through the whole interview and just do the taxes and just not care about somebody. That's pretty easy. But thank God, that's not me. And so when somebody sits with me, while I'm punching regular information, data and stuff like that, I'm talking about other things. I'm trying to dig and see what else is going on in their life.

And people are thinking about, especially now, people have been doing tax returns now for 20, 25 years. These guys, all of a sudden, they're putting money in rental homes. They're putting money here. They're putting money there. And what's in your head? What do you want to be when you're 60, when you're 65? What

do you want to happen? And that's when you start having some of these other conversations that take it even further. And so it's the kind of conversations you have with people, and you start talking about that. And I think that's the stuff that really gets people that once they come here that it keeps them here.

My wife jokes about it because when people call, and I want to set an appointment with John, and well, there's others that can do your tax return. No, no, no. I want to do it with John. And we joke about it because oh, no, they got to talk to John. And I tell them it's because they want more information. They don't want to just do an income tax return. And you recognize, you learn to recognize, that how can you be more valuable with that? And that's all I try to do is how can I help you because I'm not going to see you for another year. So when you walk out of here, I want you to think about stuff.

And so if you have questions, and people do. I'll tell them. If you think I'm doing something crazy with your money or your house, which is pretty much the biggest investment people have or rental properties, then call me. I said call me during the year. I said I'm here. If you have a question, call me. I'll be more than happy to talk to you about it. If you want to come in, spend half an hour with me, and whatever. And stuff like that, I don't even charge people for. I want to see you do the right thing. The last thing I need is showing up in February or March, and you did something that didn't make sense, and now, you've got to pay Uncle Sam money you shouldn't be paying.

I said that's the worst thing. I said I'd hate to see it. So that's the reason why. One of the other things is people – you've seen a lot of people, and they've talked about people's 401k programs and the plans that they've had. Most businesses don't even offer that much anymore. Time and time again, people bring me their paperwork, and I'll ask them, do you know what this is telling you? And they won't have an idea. No. I just know they take \$100.00 out of my paycheck, and that's it and whatever. And so I'll sit and I'll spend time and explain this to them. If you want to do something with it, if you want me to explain it to you again, come back in again.

If you want to bring your wife with you, I'll explain it to you guys. I said simple things, but a lot of us don't understand some stuff like that. People get four or five page statements and all these charts and graphs and they look beautiful, and they're looking at it, and oh, I don't know. And they'll just kind of throw it aside, but they

don't realize that yeah, all that red stuff on those charts and graphs in the last two years may have meant your money was losing a whole lot of value. But you didn't do anything with it. I said sometimes it makes sense for you to start thinking about those things.

Pick up the phone, hey, here's John. What do you think we should do? And that's the kind of stuff we try to help people understand.

AP: What kind of advice would you give an entrepreneur, a UTech student for example, who is thinking of opening their own business?

JR: One, I would say probably the most important thing is what I tell people to do is do research on your business. Whatever it is you're going to do, you can go to the FBAC that's over there on Lomaland, and they've got a whole library on every industry, every type of business that's out there. Understand what the industry of what it is that you want to do, what's going on in that industry right now. So one, you figure out okay, that's what's going on right now. Now, what's my idea that I want to do? If you're idea is kind of like what that is, that's fine, now start to understand the numbers part of it. In other words, I get people in here very often that I want to start a restaurant.

So they go open up a little 1,500 square foot place. So what I tell them is okay, that's fine. I said now let's do the numbers to that. How many days a week are you going to be open. And so then how many days a week, so we figure out what your expenses are going to be. Now, how many meals do you have to serve to cover to start to break even? All of a sudden, these small businesses start to realize like oh my goodness, I've got to be serving that many meals a day, and if the industry is saying they're only doing this many, what makes me so much better that I'm going to be doubling this or whatever it is. And that's what I would suggest.

As much time as you're a college student, as much time as you spent learning, learn your business. Learn the industry of whatever you want to go do. If you think you've got it up on somebody because I'm going to go out there, the school of hard knocks, and I can do it without doing any studying or any research on it, you're just kidding yourself. And like I tell my two sons, there's nothing that you've done that's different than somebody else that's already tried it. Somebody else has already done it, and somebody else has already failed at it, and somebody else has probably succeeded at it.

But the difference is if you want to do it, learn it. Understand what it is that you want to do and get better at it. You can make it work, whatever it is, but it takes a lot of hard work. It takes time. But it takes intelligence. Learn it, study it, read it, do whatever. And that's one of the biggest things I tell my kids. Since I've been out of school, from then until now, I've learned five or ten times more now in life than I did all the time while I was reading a book or doing all that. And it doesn't seem like it when you're in college and you're in high school and all that. And you're just like oh, God, can I close another book and be done?

But I swear, once you're out, if you're not reading stuff, then you're just hurting yourself. And especially now with the internet. The internet has so much more opportunity to read stuff and to learn about other businesses and stuff. It's the greatest thing because people will ask me hey, what do you think about this? Really? You want my idea? And I don't even tell people anymore. I'll just say let me look it up. Let me see what you're talking about. And sure thing, you just go through, find yourself some info on it, and you start to understand it. Have you considered this, this, this, and this. And all of a sudden, people are like well, no I haven't. I say yeah, those are the things.

And then you can start working the numbers into them and helping understand how that fits into your idea. Because most people will open a business because they have a great idea, because I think it can make money. Well, yes, of course it can. But the idea is I've got something that can make money, but now, how do you manage and how do you make that financial end of it work? And that's the hard part because I run into so many guys. And it's typically males. We all got a million ideas. Those guys are goofy. But we all think we've got the idea, the one hit wonder, baby. Everybody's got it. But it's okay, that's fine. But now, let's put the numbers to it.

What do you got to do to make this work? And how do I make this work numbers wise? So that's what I would do. And the second thing, Steven Covey, the *Seven Habits of Highly Successful Individuals* or whatever. And the most important part of that one is begin with the end in mind. If you're going to open a business, what do you want to do at the end of it? In other words, everybody wants to open a business. Okay. In three years, in five years, in ten years, in twenty years, when is the time that you either sell the business. When is the time that you close down because yeah, you choked, and you got to shut it down, or in my case, I'm going to be

here until they find me here, and I'm no longer able to breathe or whatever.

Somebody else has to deal with that, my lovely wife. But begin with the end in mind, and that's the most important thing that I try to tell people. Don't just open a business to say this is what I want to run. Well, what happens after five years? A lot of small businesses now, especially computer engineering guys, that's what they do. In other words, they open up or they come up with an idea, they come up with an app, they come up with this, but the idea is I'm going to grow this to this point, and then I'm going to sell it.

I'm going to sell this business whether I get a couple hundred, a thousand for it, whether I get a million for it, whatever it is, but I'm going to get it to this point, sell it, and then I'm going to move on and go start something else. So and that book itself has a lot of good information as far as what do you need to do to motivate yourself? What do you need to grow yourself? And that's what small business owners need to constantly be doing. Learn, learn, learn.

AP: Have you faced any challenges as a Hispanic owner?

JR: Probably more as an Anglo owner because people see me, you're Hispanic? That's always been interesting. But no, I mean, we're fortunate here in El Paso. I think El Paso very much is very accepting whether you're Hispanic or anything. I think when we get the insurance industry in this market, everything is dictated out of Dallas, out of Austin, out of the big cities in Texas. So when you write business here, everybody you're dealing with, whether it's a broker, whether it's the actual companies or whatever, you're dealing typically with Anglo people. And they're out of the east, whether it's East Texas, whether it's east coast, whatever it is that you're dealing with.

I think for the most part, if you sound intelligent, you act intelligent, you treat people with respect, I think they're reciprocate. And so I don't think that should ever be an issue for most people anymore. I think, especially in the US, especially here in the southwest area, that should not be an issue. And I've never considered it an issue. I never considered it a disadvantage or hurdle or anything.

AP: Or an advantage?

JR: In fact, I think maybe even so much as kind of an advantage because you will find people that you find Anglos that that's all they want to do is they just want to do business with other Anglos or with those non Hispanics. And they just kind of want to do that and stuff. And so you have an opportunity to step in, and you're able to play in both fields. And I think that's more of an advantage of anything. And I would suggest yeah, if a small business owner, if he doesn't speak Spanish, but he has the background or has the ability to learn it, if my parents had really pushed us more and said hey, guess what, you probably need to pick up the old Spanish a little more than just goofing around and learning it in school, I probably would have knowing how important it is, especially right now in this market.

And it's easy to see if you take a look at the numbers just of the Hispanic population in the US. It's no longer just in some of these small, little, border cities and stuff. Go to Dallas, go to Chicago, go to Greensboro, North Carolina. You'll have huge populations of Hispanic communities. So I think it's a great advantage.

AP: Has your business expanded beyond the local area?

JR: No. Just off the internet and stuff. I mean, actually, I've had clients for years, five years, ten years, fifteen years end up moving. Husband and wife, we end up moving to Arkansas, we moved to Dallas, to Houston. They still want me to do their tax returns and stuff like that. I mean, that I still do for people. I get guys that they refer friends, and I've never even met people. Some of them, I've never even met other than through the internet and through phone calls. They send me their paperwork and everything, I do their tax returns, we go through phone conversations. And I finish everything up.

Through the age of the internet, E-filing and everything, I'm able to do it all. And so I'm fortunate with that. But as far as opening up other offices and stuff, no.

AP: Looking back, is there anything you would have done differently?

JR: I think probably the biggest thing I would have done differently was finish my degree, and that's still something I think my younger one being in college, I think is just giving me more to think about that says go finish that degree and just get it done. And other than that, I've worked a lot, and I've worked for different companies, good companies. And that's given me great experience of what it is that we do here now. And to be able to do

this now as a full time basis like once I got away from a full time job plus this, and to be able to do this on a full time basis, it really puts into perspective how difficult it is.

When you're a small business owner, it's difficult. And it's not – that's the reason I do always try to help out small business owners because I recognize the difficulty they go through. And sometimes, you're looking around, and you're the only guy standing out there on the field. And it's a lonely feeling sometimes. And so it's always good to know that hey, if I call this guy, can he help me out? And so as far as anything other than just trying to finish up my schooling, my education, I wouldn't change what I do. I like what I do, and I enjoy what I do.

AP: I've got two more questions for you. What hopes do you have for the future?

JR: Wow. That's a huge question. I guess personally, my hopes for personally would be for the business to continue to grow. I mean, every business owner wants to see his business continue to grow and to prosper obviously. I mean, there's no doubt about it. I've yet to meet a business owner that says I don't want to make money. You just don't have that. As far as outside of me personally, you like to see the country kind of figure out the politics and the government part of it, figure out what it is that they're doing. It's amazing that so many people up there in the big Washington capsule that kind of waste a whole lot of money.

I see it on the end of you read reports, and you see stuff, and it's billions of dollars. And it's so unfortunate just to see how so much is wasted off of the backs of small, little people like you and me. And you would like to see that get better in some way, shape, or form, somebody to have the great idea of how do we make this simple? The old kiss method of keep it simple, and it just seems like it just gets worse and bigger and bigger. But for me, the big hope is just kind of that the economy, that people as a whole, that it continues to grow and get better for everybody. I mean, it's unfortunate when you hear a lot of sad stories. To me, I'd just rather see a whole lot of people doing a whole lot better.

AP: And my last question is is there something that I should have asked you that I didn't? Is there something that you would like to say that I didn't cover or that you just would like to have on the record?

JR: I guess not really that you didn't ask. I guess the only other thing that I would like to make sure that's out there is don't lose faith I guess for small business owners and stuff. I mean, I failed at business, and it's not always going to be good. People think that – it's funny when you're in conversations with people, and oh, he's got a small business, but he's got this. People think immediately their thought process, you know, if you've got a small business, you make a lot of money or you do well or whatever. And that's the furthest from the truth. Every small business owner will tell you how difficult and how much you wake up in the morning, and you go to bed, and your head is just constantly filled with how do I make this work?

And there's very few small business owners out there that when it's payroll or when you're coming up to the date of payroll, how do you make sure money is in the bank to cover your payroll, to cover your payroll taxes, and a sense of responsibility you have for the people working for you. And it's not – you learn that when you're a small business owner, it's like having a kid. It's no longer about you, it's all about everything else around you whether it's the customer, whether it's the other employee, whether it's your vendors, your suppliers, whatever it is, it's not about you.

How do you learn to make all that work kind of in a harmonic mentality and stuff. And so I guess that would probably be the biggest thing is just keep a positive attitude. And learn to just keep working hard at it day by day.

AP: Thank you.

JR: Thank you.

AP: This concludes the interview.

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Duration: 101 minutes