

Hang Your Hat In History
OZONA CHAMBER OF COMMERCE
& VISITOR CENTER PARK

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CHAMBER DIALOGUE

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The Chamber of Commerce recognizes Crockett National Bank as our Business of the Month

Named for the county in which it was chartered almost 30 years ago, Crockett National Bank has a rich history in Ozona. As a community bank, Crockett understands that relationships serve as the real foundation for financial success. Lorena Renteria, Ozona branch manager, and her team work towards building such relationships in Ozona while delivering superior customer service.

Renteria states, “We will greet you with a smile and we are all happy to assist our customers with of all their banking needs. We want our customers to feel welcomed each and every time they come into the bank! Our customers are very important to us!”

Crockett National Bank customers can expect big city products and services with a small town approach to meeting the needs of each individual customer. Personal and business banking services include consumer and commercial checking products, debit cards, CD’s, IRA’s, and safe deposit boxes. Crockett assists customers with flexible loan terms and attractive rates through home mortgage and commercial lending services.

Crockett continues to enhance the services offered to their customers by staying on the cutting edge of technology. Online banking, including mobile banking, bill pay, and eStatements are offered for personal accounts and commercial customers enjoy cash management service and remote deposit capture.

Crockett National Bank is among the best performing banks in Texas, ranking in the top 2% in performance out of 558 Texas banks. Growing to over \$425 million in total assets, Crockett was recently rated a Five Star Texas Bank by Bauer and Associates. Besides Ozona, Crockett National Bank operates in San Angelo, Austin, and San Antonio.

Crockett National Bank is located at 602 1st Street in Ozona. The bank is open Monday through Friday with lobby hours of 8am – 4pm and drive-thru hours of 8am – 5pm.

The Chamber of Commerce would like to recognize Crockett National Bank for their efforts to provide quality service in addition to being an added asset to the local business community.



Staff left to right: Lorena Renteria, Justine Fielding, Irma Moran, Linette Silva, & Mayra Rios. Not pictured is Barbara Guerrero.



Chamber Educational Luncheon

By Melissa Perner

When it comes to questions about water, there are no easy answers. Crockett County Groundwater District Manager Slate Williams faced some tough questions August 8th, during the Ozona Chamber of Commerce's Educational Luncheon at the Visitor Center.

Williams spoke about Crockett County water issues, including the current water situation. "We have water in

Crockett County. It is declining, but it's not alarmingly declining. We are using more and more," Williams said.

Crockett County gets its groundwater from the Edwards Trinity Aquifer, a major aquifer that extends across most of southwest Texas. Its water-bearing units are predominantly composed of limestone and dolomite and its water quality ranges from fresh to slightly saline, according to a Texas Water Development Board report. The maximum saturated thickness exceeds 800 feet, but the freshwater saturated thickness averages 433 feet. Unlike the Ogallala Aquifer, located in the Texas Panhandle and South Plains areas, which Williams compared to a bathtub of storing water, the Edwards Trinity is continuously flowing under the ground.

Williams said State Proposition 6, also known as the Rainy Day Fund Amendment, will create two funds to help finance key projects in the state water plan by pulling about \$2 billion from the Texas Economic Stabilization Fund. Authored by state Sen. Tommy Williams, R-The Woodlands, the amendment has been opposed by conservatives who have argued that pulling money from the Rainy Day Fund would endanger Texas' economic health.

Williams said there are a lot of politicians out there touting this amendment. "It sounds really good, but I have concerns. It's not the end all and be all," Williams said. "The language of the bill gives priority to projects." Cities, counties and rural water user groups across Texas submitted thousands of project ideas for the 2012 State Water Plan. Combined, the projects on their wish lists would cost about \$53 billion.

If Proposition 6 passes, local entities could apply to the board for money to complete projects on their wish lists. Some of the most expensive projects in the local area include \$173 million to develop Hickory Aquifer supplies from San Angelo; \$169 million to develop Cenozoic Aquifer from Midland and three projects from the Colorado River Municipal Water District totaling \$337 million for desalination, reuse and developing Cenozoic Aquifer supplies.

"As a groundwater district, if we wanted to research these projects, we could be seen as the bad guys. Groundwater districts are being pushed to the side," Williams said. "There are places that need the projects, but they can get funding from other sources. In my personal opinion, I would not vote for it."

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Educational Luncheon-Continued from page 2-

When it comes to oil and gas use of water, Williams said University Lands have started using water below the Edwards Trinity for hydraulic fracturing or “fracking.” However, Williams said there is still no legislation regulating how much water the companies can use. “We have zero authority in regulating the big guys. It’s not going to be until someone with deeper pockets can talk to the legislators,” said Williams.

On July 19, the Plateau Underground Water Conservation & Supply District Board of Directors in Schleicher County voted to require well owners to apply for a permit if they intend to use groundwater for hydraulic fracturing operations.

The board’s action will enable the district to assign pumping limits as well as spacing requirements for such wells. Water wells used solely for a rig engaged in drilling or exploration for oil or gas will remain exempt from permitting, said Jon Cartwright, district manager. Williams said few districts do require permits and many don’t have the funds. “Water is big business,” said Dale Bebee, Ozona citizen.

Local resident Bob Childress asked Williams about water wells south of Ozona that are almost empty. Williams said there are areas of Crockett County where there isn’t good water. He also said if an ariel photo of the county were taken, people would see reservoirs full of water for oil and gas use. “I am really concerned about our water out here. As a groundwater district, we want to keep the state out of your business, but make sure you have enough water for what you need,” Williams said.

- The Texas Tribune and the Eldorado Success contributed to this article.

Happy Anniversary

The Ozona Chamber of Commerce would like to wish the following members a **HAPPY ANNIVERSARY**, and THANK them for their support of the Chamber organization, its programs and services, and your community. We would like to recognize and express our **SINCERE** appreciation to the following members who joined during the month of August:

Ozona Environmental, LLC—1998

Esperanza Ranch-2005

Devon Energy Corporation-2008

Ad Art Signs-2009

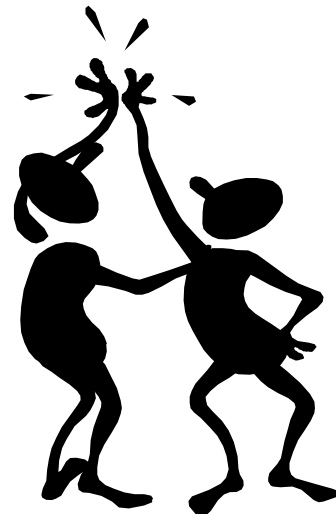
Twistflower Ranch– 2009

Lowe’s Market-2010

Medway Home Health –2010

Noelle Land & Mineral –2011

Kenny Blanek’s Village Café & Catering-2012



Chamber Visitor Center Facts –JULY 2013

Visitor Center

- July Walk-In Traffic into the Visitor Center—356
- Texas visitors 168, Out of State 146, Local 12, and Foreign 30
- Year-to-date traffic through July—2435
- Top five states visiting Ozona – AZ, CA, FL, NM, CO & LA
- Top five cities visiting Ozona; San Antonio, El Paso, Austin, Houston, Midland & San Angelo
- Chamber related inquiries 16%, Tourism related 84%
- Week days in order of the busiest– Friday, Wednesday, Tuesday, Thursday, Saturday, Monday

Advertising: In response to our advertising the Chamber handed out, mailed or e-mailed 8,585 Ozona brochures to visitors, travel centers, across the state and trade shows.

WWW.Ozona.com JULY Google Analytics

4,310 visits to www.ozona.com, 3,479 new, 831 returning

Of 4,310 visits, there were 7,505 page views, of these 6,526 were unique (1st time)

4,310 visits from 45 countries, 4,151 visits were from the US

Top 5 States

Texas	2,954
California	143
Arizona	78
Florida	78
Oklahoma	74

Top 5 Cities

Houston	417
Dallas	350
Austin	330
Ozona	229
Brownwood	173

Top 20 Content Searches

1	Ozona	2,060 page views	11	Articles	146
2	Hunting	930	12	Churches	142
3	History	430	13	Municipal Airport	141
4	Hunting/Ranching	338	14	City-County Map	137
5	Restaurants	319	15	Job Postings	129
6	Area Attractions	204	16	Local Attractions	117
7	County Officials	200	17	Location	105
8	Lodging	199	18	Spring E-Brochure	91
9	Events Calendar	190	19	Contact Us	87
10	Public Services	182	20	Hot Deals	87



Chamber Master

- 345 Chamber Member Business Directory Searches
- 209 Hot Deal Searches
- 1896 Member Page Hits

Chamber Facebook Page

- 92 Monthly active users
- 6 New wall postings
- 43 Visits
- 201 Average number of fans

Business Partners

Getting a business started can be challenging in a number of ways. There are a lot of questions to be answered. Where is the best location for the business? Is that location zoned in a way to allow that type of business? (You can open a welding shop just about anywhere!) How will the business be financed? How much money will it take to start the business and operate for three to six months? What form of legal structure will be employed? Corporation? Sole proprietorship? Limited Liability Company (LLC)? General Partnership? Limited Partnership? Limited Liability Partnership?

For various reasons and fairly often, friends or family will decide to go into business together. Their reasons may include the reduced individual capital outlay because they will split the business portion of the start-up costs. It could be because they have an exceptional relationship and just want to be in business together. Complementary talents could play into the picture. One person may have a natural sales ability while the other is an organizer and administrator type. Whatever the reason, they need to choose the form of legal structure their business will take.

Because there are two or more owners, they rule out sole proprietorship. Corporations offer certain taxing advantages but can be bothersome for small businesses due to rules and laws that govern them. That leaves LLC's one of the forms of partnerships.

Limited Liability Companies are relatively new and have not been adopted in all 50 states. In a way, even the IRS does not totally recognize LLC's as a form of business structure. They ask the LLC to choose how it wants to be taxed – as a partnership or corporation. Any confusion is understandable since the LLC is a hybrid of a corporate structure and a partnership structure. LLC's can be the most inexpensive of the multi-owner structures. It typically lasts ten years before it must be renewed and there are no requirements for errors and omission insurance. (The insurance is still a good idea!)

Partnerships come in various forms. There is the general partnership, limited partnership (LP), limited liability partnership (LLP), and a limited liability limited partnership (LLLP). Liability for the other partners' actions or the actions of the business as a whole is dependent, in part, on the type of partnership. The general partnership offers no individual protection for a partner's actions. The other types begin to offer some protection. Limited partnership types (LP, LLP, and LLLP) in the end can be more expensive because they require certain amounts of errors and omissions insurance and must be renewed annually.

In the end, when considering an LLC or a form of partnership, the document that is a must and will govern the business operations is the operating agreement. This document is a binding contract between the owners that stipulates a number of things that are designed to protect and limit liability of the owners, protect the business, and govern the day to day operations of the business. No partnership or LLC should operate without one.

While the best advice for choosing your legal structure will be your business attorney, the Angelo State University - Small Business Development Center can assist you in learning more about the right legal structure for your business.

This article was written by James Leavelle, Business Development Specialist and Certified Business Advisor II of Angelo State University's Small Business Development Center. For more information on the topic of this article or the services of the ASU · SBDC, contact him at James.Leavelle@angelo.edu.