



January 2016



## Board of Directors Installation



By: Evelyn Kachirisky

It has been said that great success comes from those who work hard, but no matter how hard one works one can never do it alone. For multiple years now, the Latin Chamber of Commerce has gathered a group of diligent individuals to work together to support this tenacious Chamber. This year the LCC staff is proud to present and welcome our new Board of Directors. These individuals are not your everyday people. They have sacrificed their time to prove their worthiness to be a part of the impacts created for the lives of many, small business, owners by the Latin Chamber of Commerce. They spend countless hours ruminating various ways to make Southern Nevada as successful as possible, as well as increasing the amount of Hispanics in the business area. We are very grateful for each and everyone of them. There is no doubt that they will bring even greater things to the Chamber. (Continue on page 2.)



## 40th Anniversary Gala

By : Cecilia Rivera

Forty years of service to the community and small businesses in Las Vegas is what comes to mind when mentioning the Latin Chamber of Commerce. On December 11, 2015 the 40th anniversary and instillation Gala took place at the Westgate Las Vegas Resort and Casino where the legacy and diligence of Otto Merida and Victoria Napoles- Earl was recognized before the leaders of our community and members of the LCC family.

Otto Mérida, born in Cuba, came to The United States as a political refugee in 1961. In the late 1970s, he established the Latin Chamber of Commerce and today, it has more than 800 members and is consider the second largest Chamber in the United States. Victoria Napoles-Earl, originally from Sonora, México, has served the Latin Chamber of Commerce for the past 30 years, as Vice President in charge of business development and community and government affairs. (continue on page 2.)

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## Chamber Update

### Board of Directors Installation



It is time to cut off the suspense and announce who these individuals are.

Chairperson -Maggie Arias-Petrel, Global Professional Consulting

Vice Chairperson-Daniel J. Tafoya, Clark County School District

Secretary-Edgar Patino, NV Energy

The Directors are also stated below:

Alan Aleman-Individual

Alex De Castroverde- De Castroverde Law Group

Carlos Collado- MGM Grand Las Vegas Hotel & Casino

Daniel Johnson- Station Casinos

Debbie Holleran- CenturyLink

Frank Canales- Happy Tours

Jacki Ramirez- Ramirez Group

Jose Luis Melendrez- University of Nevada, Las Vegas

Jose Valenzuela- City of North Las Vegas

Maria Marinch- College of Southern Nevada

Norberto Madrigal- Lunas Inc.

Ramon Torres- Epicure Group International

Sam Loya- Lotus Broadcasting

Sandy Colon-Peltyn- Foundation for Excellence & Distinction

Vidal Gonzalez- MGM Resorts International

New and exciting plans are in store for the year of 2016. These individuals are looking far ahead into the future while creating much progress in the present. Success was once a dream before it was achieved for many people. For these individuals the dream only continues.



### 40th Anniversary Gala

The night was filled with emotional moments, memories, and of course with Latino flavor as the Conga and Timbales took center stage making it clear the Latin Chamber of Commerce sure does know how to celebrate. The LCC family showed its respects and admiration for two individuals who have been true pioneers in our community.

Accompanied by family and friends Otto and Victoria were honored with the keys to the city. The Latin Chamber received congressional recognitions by both Senators Harry Reid and Dean Heller. For the past 40 years the Latin Chamber of Commerce has dedicated its time and efforts to small businesses all across the valley. The hard work by Otto Merida and Victoria Napoles-Earl has greatly contributed to the growth of the City of Las Vegas.

As the Latin Chamber of Commerce reaches this significant milestone, it continues to keep its promise made more than 40 years ago. To help promote the success of its members and Hispanic-owned businesses is the Latin Chamber of Commerce's commitment to our community and will continue to be so for generations to come.





## Law

# What to do if You are Hit by an Uber/Lyft Driver



With the new implementation of Uber and Lyft into the private transportation systems in Las Vegas, drivers are already racking up citations and fines in Las Vegas.

More than 87 drivers in the first couple weeks of September 2015 were given citations for not being authorized to drop off or pick up passengers. A spokesman for McCarran International Airport states that all drivers are required to carry a county business license and an airport operating permit in order to drop off or pick up passengers at the airport.

Those citations can carry heavy fines if they are not paid within 10 days, some over \$100.

With Uber and Lyft operating on Las Vegas' streets now, it is important to know your rights when it comes to these new companies. Uber boasts about having "best in class" insurance coverage for their ridesharing service. Uber maintains a commercial insurance policy of \$1,000,000.00 in coverage per incident. An Uber driver's liability to third parties is covered with this insurance policy from the moment a driver accepts a trip until the trip's conclusion. This policy is primary to any personal auto coverage policy that the Uber driver may have. The policy also maintains \$1,000,000.00 of uninsured/underinsured motorist (UM) coverage. This coverage will apply in the event that another driver causes the accident with an Uber driver and only carries liability insurance.

While \$1,000,000.00 in bodily injury coverage seems like a lot to most people, there is a catch. The coverage will only apply in the event that Uber driver causes an accident either with his/her passenger(s) in the car or while travelling to pick up passengers. What happens if the driver causes an accident is not necessarily "on the clock"? In this case, Uber's policy provides \$50,000.00 in bodily injury liability coverage with \$1,000,000.00 in coverage per accident and \$25,000.00 in property damage coverage in this situation. This policy, however, is only available in the event that the Uber driver's primary insurance company denies the claim.

Just because Uber drivers carry ample insurance does not mean that their insurance company will not fight a claim. Like any other insurance can, you can expect to be treated as if you were suing State Farm or Allstate. The insurance company will attempt to minimize every claim and short-change every claimant they can. That is why it is important to contact an experienced Personal Injury Lawyer prior to contacting any insurance company. Your lawyer will ensure that your rights are protected and that you will be fully compensated for all your damages and injuries.



## Real Estate

# N.A.R.'s Housing Pulse Surveys

### Americans Think Buying a Home Is a Good Financial Decision, 2015 Survey Says

NAR's eleventh Housing Pulse Survey shows a vast majority of Americans believe that buying a home is a solid financial decision, and most believe they could sell their home for at least its initial purchase price.

The survey, which measures consumers' attitudes and concerns about housing issues, found that building equity; wanting a stable and safe environment; and having the freedom to choose their neighborhood remain the top three reasons to own a home. The number of renters who are now thinking about purchasing a home has increased since the last survey in 2013, up from 36 percent to 39 percent.

Some key findings from the year's survey include:

- More than eight in 10 Americans believe that purchasing a home is a good financial decision, and 68 percent believe that now is a good time to buy a home.
- Sixty-one percent of renters now say that eventually owning a home is one of their highest personal priorities, up 11 points from 2013.
- Respondents expect to see continued improvement, as 89 percent expect real estate sales to increase or remain the same.

### December Market Statistics

#### Year-Over-Year

- Median home prices increased by 6.8% year-over-year to \$220,000 from \$206,000.
- The average home sales price rose by 2.0% year-over-year to \$255,639 from \$250,586.
- Home sales rose by 19.5% year-over-year to 2,507 from 2,098.
- Total inventory\* fell 2.4% year-over-year to 11,253 from 11,535.
- Sales price vs. list price ratio fell by 0.2% year-over-year to 98.1% from 98.3%.
- The average days on market fell by 9.6% year-over-year to 58 from 65.



#### Month-Over-Month

- Median home prices slipped by 1.7% to \$220,000 from \$223,900.
- The average home sales price fell by 6.4% to \$255,639 from \$273,210.
- Home sales up by 35.1% to 2,507 from 1,855.
- Total inventory\* dropped 8.4% to 11,253 from 12,284.
- Sales price vs. list price ratio increased by 0.1% to 98.1% from 98.1%.
- The average days on market dropped by 0.8% to 58 from 59.

#### Condominiums Year-Over-Year

- Median condo prices increased by 14.3% year-over-year to \$120,000 from \$105,000.
- The average condo sales price rose by 9.5% year-over-year to \$165,724 from \$151,382.
- Condo sales rose by 21.3% year-over-year to 587 from 484.
- Total inventory\* fell 2.6% year-over-year to 3,148 from 3,232.
- Sales price vs. list price ratio rose by 0.4% year-over-year to 96.9% from 96.6%.
- The average days on market fell by 10.7% year-over-year to 70 from 78.

#### Month-Over-Month

- Median condo prices improved by 3.4% to \$120,000 from \$116,000.
- The average condo sales price fell by 2% to \$165,724 from \$169,044.
- Condo sales up by 18.3% to 587 from 496.
- Total inventory\* dropped 6.6% to 3,148 from 3,370.
- Sales price vs. list price ratio dropped by 0.3% to 96.9% from 97.2%.
- The average days on market increased by 4.9% to 70 from 67.





# Real Estate

## MORTGAGE RATE OUTLOOK

### **Not The End, Nor the Beginning, But Continuation**

December 30, 2015 -- With not much to move them around during holiday shortened weeks, mortgage rates remained mostly flat this week, sporting just a slight overall rise.

As the metaphoric "old man 2015" crawls comes to the end of his time and passes the baton to the "infant 2016 child", we thought it might be useful to consider a broader perspective about mortgage rates and the markets in which we find ourselves. Calendar years can be measured, providing clear bifurcation from one to the next, but cycles of interest rates have no such clarity.

For years, we've been in a remarkable interest rate environment, and even now remain far closer to historic lows than to any kind of recent term tops. It has literally been years since we've even tested a five percent level for conforming 30-year fixed rates. Changes to Fed policy or calendar notwithstanding, we are simply entering a different portion of a bigger cycle.

HSH.com's broad-market mortgage tracker - our weekly Fixed-Rate Mortgage Indicator (FRMI) -- found that the overall average rate for 30-year fixed-rate mortgages rose by three basis points during this short survey week, edging up an average of 4.07 percent. The FRMI's 15-year companion also rose a bit, adding four basis points to last week's tally and lifting to an average rate of 3.45 percent. Popular with first-time homebuyers, rates on fully-insured FHA-backed 30-year FRMs remain considerably below their conforming counterparts but nudged higher as well, adding three basis points to last week's figure to rise to an average rate of 3.86 percent. More sensitive to changes in short-term rates, the overall 5/1 Hybrid ARM rose by another six one-hundredths of a percent this week to 3.29 percent, its highest average rate since September 27, 2013.

It's true that just recently the Fed made the first of what will likely be many changes to short-term interest rates, even as they continue a years-old policy of "reinvesting" inbound proceeds of their holdings into purchases of more MBS and Treasuries. While notable, some have declared this change to Fed policy as the end of a period of extraordinarily low rates, the likes of which will perhaps never be seen again in anyone's current lifetime. Whether that will come to pass is unknown, as the future is yet unwritten, but there is no argument that interest rates remain extraordinarily low despite the Fed's initial change.

Others have declared the change to policy as some kind of beginning; this is of course at least partly true, as it is the beginning of an upcycle for short-term rates of unknown length and volume. Given the Fed's history of lifting rates until the business cycle expires and a downturn begins anew, it could almost be said that this change is the beginning of the end -- that higher rates are eventually the harbinger of lower rates at some point.

However, we don't really see all this as a kind of end or beginning; Rather, we are still in a continuation of an extended cycle of interest rates going down and eventually going back up. Despite the Fed change, mortgage rates will remain at remarkable and below-commonplace levels for many, many changes (and likely years) yet to come. Consider the cycle as a whole, and where we are in it; So far, from peak levels preceding the recession to where we are at the moment, 30-year fixed mortgage rates are down by about 2.8 percentage points over that stretch, about a 41 percent decline.

At present, we are nearing the five-year average for 30-year fixed rates, this average itself a product of a remarkable time, even as we remain a full percentage point below the highs achieved during that period.

In turn, those five-year peaks are only nearly average for the ten-year measure as a whole, where a sizable portion of time was spent with average rates considerably above that average. Even with the end of a period of historically-low short-term interest rates that culminated with the first lift in the federal funds rate in nearly 10 years, we don't really have an end to low rates. Even with the beginning of a new path for interest rates, we don't really have a hard and clear break or change in the market which signals the start of a new era. There is no bright-line example to be seen anywhere.

What we do have is a continuation -- of Fed "reinvestment" policy, of a remarkable period for mortgage and other interest rates -- that will persist for a good long while yet, even if there is ongoing erosion in the difference between average rates over a given period versus where they are at any given moment.

Even at their best, and measuring their peak-to-valley figures over the last 10 years, reveals only a total of about a 49 percent decline in rates (about 3.3 percentage points). The rise from record bottoms has eroded this gap, of course, but the advantage of "now" versus "then" remains both stark and clear.

Although no one knows with any certainty where mortgage rates will go, there has been no regular trend to be seen for fixed rates for some time. Looking at 2015 as a whole, it's clear that we've remained range bound despite the possibility of a Fed move that waxed and waned (and finally arrived) and an economy that has run cold, hot and lukewarm. It's very possible that 2016 will feature no strong, discernable trend either, as a "data dependent" Fed may find periods of strength and weakness to influence policy decisions as we go.

All in all, we think that we're not at an end, not at a beginning, but in a period of continuation of a remarkable environment for mortgage rates. Yes, we think there will be a gradual uptrend for rates, but probably only one that eventually leaves us somewhere between the average of the last five years and that of the last 10.



# Business & Industry

## Department of Business and Industry: Promoting the Growth and Development of Business in Nevada

Major economic development announcements, like Tesla and Faraday Future choosing to build their manufacturing plants in Nevada, are widely reported and cheered for their job creation and economic growth potential. And for good reason! But less-widely lauded is that the small business sector continues to play a vital role in growing Nevada's economy and job creation. In fact, small business employment in Nevada exceeds 580,000 jobs for the first time since the start of the recession in 2007 and employment gains have been recorded in each of the past 18 quarters! Nevada's small businesses are just as critical to continuing the momentum toward economic recovery throughout the state.

The dream of owning your own business and determining your own fate is interwoven into the fabric of our country's DNA. Hard work is required, but with proper guidance and good planning, the opportunity to succeed in that endeavor is greatly improved. If you are thinking of starting a business, or already have one and are looking for ways to grow and expand, the Department of Business and Industry is a great place to begin.

The Department of Business and Industry is state government's most diverse department. Encompassing 13 divisions and the director's office, our department impacts nearly every employer and employee in the state of Nevada. How so? Read on!

Business and Industry's divisions provide a mix of regulatory oversight, occupational licensing and consumer and worker protection in areas of real estate, financial institutions, housing, mortgage lending, transportation, insurance, labor and wage, injured workers rights, and workplace safety. And we also regulate contests of unarmed combat (professional boxing and mixed martial arts) and have a small division that oversees local government employee/ union disputes. It doesn't get more diverse than that!

While there are a lot of pieces in our pie, as a department, our collective mission is to promote the growth and development of business while protecting the public by maintaining a fair and competitive environment in which business can succeed. A small but mighty team in the director's office provides leadership in that effort to assist home-grown businesses throughout the state of Nevada.

Here are a few ways that Business and Industry is helping businesses, like yours, succeed:

**Business.nv.gov:** A comprehensive business resource directory designed to help you navigate the sometimes complex maze of requirements to get your venture off the ground or expand an existing business. We have compiled a wide range of resources available in areas including: access to capital, business formation and licensing, insurance, employment resources and regulations, taxation, and business training and assistance, all in one place.

**The Business Advocate:** A quarterly newsletter that provides relevant and timely information and resources, and addresses topics of interest to Nevada entrepreneurs and business owners.

**Governor's Conference on Business:** This annual conference is planned and hosted by Business and Industry in northern and southern Nevada on a rotating basis. This year, the conference is scheduled for September 30th at the Rio All-Suite Hotel and Casino. The event brings service providers, industry leaders, government officials, finance professionals and business development organizations under one roof. Mark your calendars and plan to join us for this premier business conference!

**Referrals and Advocacy:** Whether you need assistance writing a business plan, preparing financial statements or licensing and permitting, we can direct you to resource organizations that can help.



## Business & Industry

Business and Industry agencies are scattered across the valley. Just this month, a request for qualifications was posted seeking to co-locate the majority of our agencies under one roof. This new building, preliminarily named the Nevada Business Center will allow us to provide better and more convenient service to the business community. It's part of our department leadership's vision for continuing to transform Business and Industry into an agency that can effectively respond to the needs of businesses.

We look forward to the time when we can crack-wise about "What happens when an MMA fighter, a real estate salesperson and an aspiring business owner walk into the Nevada Business Center..." In the meantime, we continue to work to find ways that we can support the establishment and growth of business, in our great state. We invite you to contact us for information and assistance, or visit our website to learn more.



Connect with us:

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Website: [www.business.nv.gov](http://www.business.nv.gov)

Facebook: [www.facebook.com/businesssandindustry](http://www.facebook.com/businesssandindustry)

Twitter: @SmallBizNV





# Finance

## GLOBAL ECONOMY Growth Prospects Are Slightly Better

### Analysis and Outlook

We expect global economic growth to edge higher in 2016 as developed markets grow at a slightly faster pace than in 2015. Emerging-market economic expansion should match its 2015 growth rate. Persistently low commodity prices and global excess factory capacity likely will foster a low-inflation environment in most countries. Meanwhile, the pace of U.S. dollar gains should moderate somewhat in 2016.

### What It May Mean for Investors?

Environment should continue to favor equities over bonds. To reduce risk, we prefer developed over emerging equity markets. We recommend a 50 percent U.S. dollar hedge on developed fixed-income exposure and U.S. dollar-denominated emerging-market fixed-income exposure, but we do not recommend hedging currency risk for equities.

2016 should bring a slightly faster pace of global economic growth. We expect the U.S. and European economies to provide the most economic momentum in 2016. Consumers should again drive the U.S. economy. Consumer confidence benefits from job availability and wage growth, low energy prices and inflation, and low borrowing rates. The combination should spark additional home buying and spending in other sectors. Government expenditures should also support growth. However, concerns about slow global trade may persist and subdue U.S. business spending and revenues from international activity. On balance, we forecast a slightly faster U.S. economic growth pace (from an estimated 2.5 percent in 2015 to 2.6 percent in 2016). The European and Japanese economic recoveries are developing slowly but should gain momentum in 2016.

As in the U.S., European and Japanese consumer sentiment should brighten with labor-market improvements. Labor-market reforms in Europe are starting to generate job growth, and wages in Japan are on the rise. In turn, a more confident consumer is likely to increase demand for credit, and this recovery should support modestly stronger European and Japanese economic expansion. Among the emerging economies, civil unrest inhibits growth in places, but slow global trade likely will be the main limiting factor. Led by China, the emerging economies have the most pressing need to consolidate manufacturing and mining capacity. Surplus factory space is being retired slowly, and we forecast that the emerging economies will expand in 2016 at the same 4.4 percent pace we expect for 2015. Inflation should remain benign in the global environment of slow trade and low commodity prices ,



but we expect some gradual normalization. As factories and mines restrain output, raw material prices should stabilize. We expect consumer price inflation to rise to 2.0 percent in the U.S. Elsewhere, the problems of disinflation (slowing inflation) and deflation (falling prices) should diminish.

### U.S. Dollar Strength to Continue

The U.S. dollar strengthened against a wide range of currencies among developed and emerging markets in 2015, and that trend should continue, but at a slower pace, in 2016. The dollar's two main supports are stronger economic growth and widening interest-rate differentials across countries. The U.S. economy has outperformed the Eurozone and Japanese economies since 2014 as the dollar has surged in value against the euro and the yen. The economic-growth gap across these regions should narrow somewhat in 2016. Yet U.S. interest rates may widen their lead over Eurozone and Japanese equivalents as we expect continued (and perhaps increased) monetary easing in the Eurozone and the developed economies of the Pacific Rim. Against emerging-market currencies, the U.S. dollar also should be supported by economic and interest-rate differentials. As with the dollar's developed-market competitors, financial factors give the dollar an important advantage over many emerging-market currencies as rising U.S. yields and equity-market outperformance augment investment flows out of those currencies. In addition, our forecast for moderate growth in emerging economies collectively masks the potential for greater devaluation among some prominent currencies, including the Brazilian real and the Chinese yuan. Meanwhile, the Indian rupee and Mexican peso should outperform the real and the yuan while holding firm or possibly even appreciating slightly against the dollar. As a result, we emphasize overall dollar gains but a more differentiated outlook for particular currencies.





## Finance

# 8 Emerging Markets That Won't Scare You

1. India is the fastest growing major economy in the world, and its government expects it to grow even faster this year. India is one of the countries benefiting most from the sharp drop in global oil prices.

2. Kenya grew 6.5% last year and is forecast to grow 6.8% this year. The country is enjoying a tech boom and has benefited from low oil prices.

Unlike many other emerging markets, Kenya doesn't need to worry much about slowing growth in China because of its limited exposure to the country.

3. Vietnam grew 6.5% last year and is expected to grow by 6.4% this year. The country is benefiting from its growing workforce – 60% of the population is under 35 years old.

Vietnam is also likely to get an extra boost from the Trans Pacific Partnership, the trade deal between The United

States and 11 other nations.

4. Chile. Investors are upbeat about Chile, because the country has managed to diversify its economy in recent years.

Chile is also part of the Trans Pacific Partnership agreement, which should help boost its international trade.

5. Colombia grew 2.5% last year and is forecast to grow 2.7% this year.

The government has committed to spending cuts, and has said it would take steps to reduce its current account deficit, which is encouraging to investors.

6. Mexico is Latin America's success story. Its economy grew 2.3% last year, and the IMF expects growth to accelerate to 2.8% this year.

Unemployment is falling and the country's debt was upgraded last year, after the government passed important

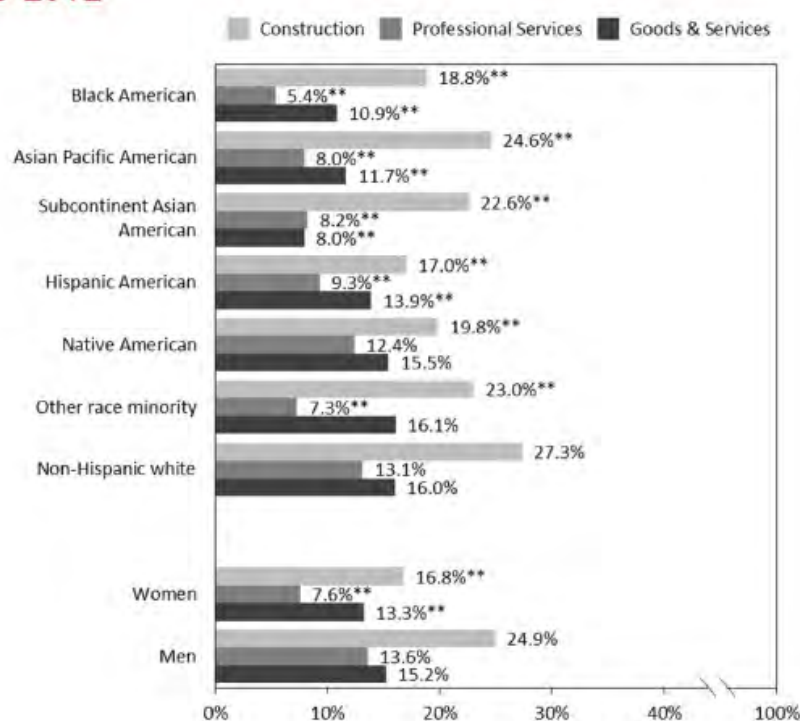
economic reforms.

7. Indonesia has focused on improving its economic profile since it was hit by the last financial crisis.

It has cut down its foreign debt, making it less vulnerable to rising interest rates in the U.S. The country has also successfully tamed its spending, and imposed limits on its budget deficit. Its middle class is growing.

8. Peru is forecast to grow 3.3% this year. Mining is a big source of revenue for Peru, but the country has been able to withstand tumbling commodities prices better than many other exporters – a good sign for investors.

## SELF-EMPLOYMENT RATES IN STUDY-RELATED INDUSTRIES, UNITED STATES, 2008-2012



Note: \*\* Denotes that the difference in proportions between the minority group and non-Hispanic whites (or between women and men) is statistically significant at the 95% confidence level.

Source: BBC Research & Consulting from 2008-2012 ACS 5% Public Use Microdata samples. The raw data extract was obtained through the IPUMS program of the MN Population Center: <http://usa.ipums.org/usa/>.



## Education

### The Importance of Career and Technical Education

Career and technical education (CTE) is an educational strategy that provides young people with the academic, technical, and employability skills and knowledge to pursue postsecondary training or higher education and enter a career field prepared for ongoing learning.

With the ever changing landscape of our global economy, we must not only concentrate on traditional college options alone for our K-12 students. The ability to create and maintain the consumer needs and infrastructure of today and tomorrow is of utmost importance to the future growth and prosperity of our country. Why should you company take notice of the importance of CTE and how it affects your company? Quite simply, it creates your company's future workforce and has a direct effect on your quality of life. It also reduces the amount of money spent training new entrance into your particular industry. The Clark County School District (CCSD), long time chamber member, is a great example of how public schools do provide students with opportunities to explore the many career options available to them after high school graduation. In a 2014 Las Vegas Sun article written by longtime friend of the Latin Chamber, Congressman Joe Heck, he points out there are many programs that are preparing our young people to meet the demands of this challenge here in the Clark County School District. CCSD is home to 25 magnet schools and career and technical academies. Seventeen of these schools, including Southwest Career and Technical Academy were recognized in 2014 and continue to be recognized as either a "School of Excellence" or a "School of Distinction" by the national organization Magnet Schools of America.

Heck goes on to say that, Nevada's magnet and CTE students are excelling beyond the subjects related to their chosen career path. During the 2012-13 school year, 88 percent of 11th-graders in CTE concentrations met the proficient or advanced level on the reading portion of the Nevada High School Proficiency Examination, and 87 percent met the proficient or advanced level on the math portion, with these number continuing to inch upward. These achievements have led to a nearly 85 percent graduation rate among Nevada's CTE students, which is 10 percentage points better than the national average and nearly 15 percentage points better than their traditional high school peers in Nevada. (continue on page 11.)



### Why Your Company Should Think Lean-

The Latin Chamber of Commerce understands successful organizations are committed to continual improvement. To ensure we are helping our members accomplish this we want to make your business aware of improvement opportunities right here in Nevada. Our great partners and resident experts at the Nevada Industry Excellence organization are providing a Lean Manufacturing Workshop on February 3, 2016 (see flyer for details). How can Lean thinking help your company improve? Simply, lean means creating more value for customers with fewer resources.

A lean organization understands customer value and focuses its key processes to continuously increase it. The ultimate goal is to provide perfect value to the customer through a perfect value creation process that has zero waste.

Top performing companies all look to master how to reduce lead time, increase productivity, and improve quality in your operation with Lean Companies of all sizes use Lean techniques to minimize waste and support growth with existing staff and equipment.

- Eliminate overproduction of product and reduce defects
- Reduce transportation needs and use material more efficiently
- Reduce square footage needed for production
- Reduce the number of machines needed to produce the same number of products
- Reduce material scrap

This course offering has many benefits and is very interactive. The Lean simulation is practiced in a lab atmosphere to allow students to see and participate in change implementation. The fun and interactive simulations insure the best retention of information by students.

Come learn how Lean can save you time, energy & money by identifying & eliminating waste in your operation. The course includes training materials, continental breakfast & lunch. Just one added value to your membership. For more information please call Mary Arbutina 702 592-4569 or email [marbutina@nvie.nevada.edu](mailto:marbutina@nvie.nevada.edu)





## Education

### The Importance of Career and Technical Education

Jeanne Donadio, Director of Career & Technical Education at CCSD states: "Career and Technical Education offered in our high schools is an integral part to the development of the workforce needs for Nevada's economic future. CTE programs of study can result in industry certifications, articulated college credit, and college and career readiness. All students in every high school in the Clark County School District have access to a variety of rigorous CTE programs of study." In addition, Donadio went on to say CCSD has expanded its Magnet and Career and Technical Academy program for the 2015-16 school year with 7 new Magnet programs and 5 new Select Schools, adding 5,000 new seats for students.

The CCSD CTE program still remains highly regarded nationally. In 2015 Magnet Schools of America recognized 17 CCSD Magnet schools for their outstanding programs and overall excellence. Each of the schools received the designation of either 2015 Magnet School of Excellence or 2015 Magnet School of Distinction. A total of 13 of the 17 CCSD Magnet Schools received the highest designation possible from MSA.

How can your company engage the potential of our highly regarded public school CTE students? We have provided a map of the CCSD CTE program in the area. Call the school and see how you can visit the program, and look for creative ways to grow your future workforce by enhancing the students' learning experience. It takes time and investment in our community and the public school system on your company's part to make a better tomorrow for all of us. To find out more about how your company can benefit, call the CCSD CTE office at (702) 799-8462.



**YOUR AD HERE!**

For more information  
please call  
(702) 385-7367

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# Tourism & Hospitality

## **The Vast Commercial Potential For hispanic Entrepreneurs**

### **Starting A Private Business on Public Lands**

By Dane Maralason

January 22, 2016

The very words seem contrarian, something “private” on “public” lands; but something remarkable is happening on public lands that represents a vast cultural, recreational and commercial opportunity for the Hispanic community in the Las Vegas Valley and throughout Nevada.

Public lands are for the most part managed by The Bureau of Land Management (BLM), National Park Service, Fish and wildlife Service and the Forest Service. Their objective is to manage the use of the land for economic development and recreational activity in a manner that will preserve the balance of nature for future generations.

Organizations such as HECHO (Hispanics Enjoying Camping, Hunting, and the Outdoors) have a mission to motivate Hispanic families to take advantage of the great outdoors, and the recreational activities that are abundant within our park system and can be reached within an hour’s drive of downtown Las Vegas.

### **An Enterprising Opportunity**

Living in Las Vegas one quickly learns of the many natural wonders that surround us. We have mountains, forests and snow, we have lakes and rivers, and the desert itself with its fossils, indian artifacts, ancient volcanoes, and sand dunes that create a world of wonder.

While you are free to explore these wonders all on your own it would take a lifetime to see them all. So the best way to see the best of what’s out there is with the help of a guide, or a tour company, or a service that exists for the purpose of helping make your experience one to remember.

And therein is the enterprising opportunity.

With more Hispanics taking advantage of the great outdoors, there is a needs for more Hispanic businesses to guide and provide patrons with the best of what nature has to offer.

### **What Business Opportunities Exist?**

Providing services, equipment and expedition guides for camping, hunting, fishing, horseback riding and hiking tours are a few of the obvious business opportunities. Additionally, group events, competitions and concerts are other private commercial activities that can be held on public lands. Plus related vending and concessions opportunities to sell t-shirts, food, drinks and souvenirs.

Moreover, dune buggies, dirt bikes, motocross, river rafting, jeep runs are all great fodder for the entrepreneur who wants to break away from urban containment.

### **Is A Permit Needed?**

Randy Jordan, founder and president of Sun Buggy buggy rental and sand dune chase, race and expeditions near Nellis AFB, put it best when he described getting his start in the dune buggy business, “they told me I could run my buggies with no problem as long as I stayed away from the highway...else the big white truck will come by and put a stop to you” referring to the BLM enforcement folks.

But Jordan didn’t want to operate on the fringe, he wanted to be where everybody could see him! So instead of fighting the law, he went to the local BLM office and asked about a permit.





# Tourism & Hospitality

How do you know if you need a permit? The best rule is an old one, "If you have to ask the question, the answer is 'Yes.'" And the permit you ask for is a "Special Recreation Permit (SRP)."

## Working With The BLM

Not quite the Nightmare on Elm Street scenario, you are engaging a federal bureaucracy and there are steps in process that must be carried out. Preservation, protection and meeting the requirements of the law is the framework in which you are getting licensed.

The BLM wants a limited number of operators that will be good stewards of the land.

Therefore, the reward for all your effort IS a first in line position for renewal for one of only a few permit in your business type. Of course you must obey the rules, avoid community or consumer complaints AND hope congress doesn't change the law.

See graphic "The Process: How to Issue a BLM Special Recreation Permit" for complete steps in process.

## How To Apply

Like every government activity, it all starts with a form that is generally hard to find. You can get to it immediately if you Google: "BLM Form 2930-1" and click on the first PDF.

It's a one page form with easy to answer questions.

You need a business plan. You need to be able to describe every way in which your business will impact the environment. And you need the funding to be able to start operating as soon as you are permitted. Ideally, BLM would like to see that you are already operating your business elsewhere. For example if you want a dune buggy permit, it would be good to have a dune buggy business in California; it's only a preference and not a requirement.

## A Person. A Real Person

As a reader of this publication, you benefit from our efforts finding the actual person in Southern Nevada with whom you will speak once your form is complete. The Special Recreation Permit specialist is:

-- Josh Trevor, BLM Southern Nevada, 702-515-5000.

## How Long To Wait for Approval?

The official BLM publication says to expect a minimum of 180 days to get your permit. In speaking with Josh, he told me that this is a realistic timeframe if the environmental study has already been conducted for the impact your business is likely to have. As in the case of Randy Jordan (Sun Buggy owner), it took a year and a half to get his permit because an environmental study that had to be completed for that specific project. Josh further explained that during an applicant's initial interview, the timeline, cost and activities required to process the permit is discussed up front.

## For How Long Is A Permit Valid?

The biggest hurdle is getting through the first year. All permits are subject to a first year review to be sure the environmental impact is no greater than what was anticipated. Using Jordan's dune buggy business as an example, the impact study had to do with the preservation of the desert tortoise, not with noise, dust and motorcraft powering through the desert. As long as Jordan stayed within the boundaries and the tortoise population was not disturbed, it was pedal to the metal for Jordan's dune buggy business.

**MGM RESORTS**  
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# Tourism & Hospitality

## The Bottom Line

The bottom line is that Southern Nevada is surrounded by public lands and for Hispanic entrepreneurs these lands represent a significant business opportunity. As the Hispanic community continues to grow in size and influence, the need for Hispanic voices to speak out for the preservation of these lands as recreational and commercial resources will become paramount.





It's not just about serving the local community, it's about serving the hispanic populations from all over the world who come to visit our city, our people and our lands.







# Community Calendar

EVENT	DESCRIPTION
 <b>LEE BUSINESS SCHOOL</b> <b>LIED INSTITUTE FOR REAL ESTATE STUDIES</b>	<p>The Economic Club of Las Vegas Welcomes Robert Enlow, President &amp; CEO Friedman Foundation for Educational Choice</p> <p>Date: Wednesday, February 10, 2016  Time: 5:00pm,- 7:00pm  Price: \$50.00 per person  Location Ceasars Palace / Verona Room</p> <p>For more information about this event and The economic Club of Las Vegas visit <a href="http://econclublv.org">econclublv.org</a></p>
 <b>Centerplate</b> <small>Making It Better To Be There Since 1929.™</small>	<p>ATTN: February 25th at the Latin Chamber of Commerce</p> <p>Centerplate, a leading hospitality firm serving convention centers throughout North America, requests bids from actively certified SBE/M/WBE and Veteran Owned Subcontractors and/or Suppliers within Clark County to supply goods and services for catering and concessions at the Las Vegas Convention Center.</p> <p>If interested, please attend 8:30 am to 10:30 am and 4:30 pm</p>
 <b>WORLD OF CONCRETE®</b> <small>Las Vegas Convention Center February 2-5, 2016</small>	<p>Start Date: 02/02/2016    End Date: 02/05/2016  Attendees: 56,000  Westgate Las Vegas Resort &amp; Casino  3000 Paradise Rd  Las Vegas, NV 89109  (800) 732-7117 or (702) 732-5111</p> <p>Las Vegas Convention Center  3150 Paradise Rd  Las Vegas, NV 89109  (702) 892-0711</p> <p><a href="http://www.worldofconcrete.com/">http://www.worldofconcrete.com/</a></p>
<p><i>Industry • Regulators • Consumers</i></p> <p><b>Moving Forward Together</b></p>  <p><b>19<sup>th</sup> Annual DBA International Conference</b>  February 9-11, 2016 • Aria Resort &amp; Casino, Las Vegas</p>	<p>Start Date: 02/09/2016  End Date: 02/11/2016  Attendees: 1,200</p> <p>ARIA Resort &amp; Casino  3730 Las Vegas Blvd S  Las Vegas, NV 89158  (866) 359-7757 or (702) 590-7111</p> <p><a href="http://www.debtbuyers.com/">http://www.debtbuyers.com/</a></p>



# Community Calendar

- Immigration
- Family Law
- Criminal Law
- DUI/Warrants/Tickets

- Personal Injury
- Bankruptcy
- Estate Planning
- Landlord-Tenant

The Law Firm of Oblad Smith & Collings, Chtd. and  
the Latin Chamber of Commerce Present:

## FREE LEGAL ADVICE

AT THEIR MONTHLY

## ASK A LAWYER EVENT

**SE HABLA ESPAÑOL**

The purpose of this event is to provide citizens of our community with access to an attorney for a free consultation of up to 30 minutes on a variety of legal issues including: immigration; family law; criminal law; DUI/warrants; traffic tickets; personal injury; bankruptcy; estate planning; and landlord-tenant.

HOSTED BY



January 28, 2016  
3:00-5:00 p.m.

@

The Latin Chamber of  
Commerce  
300 North 13<sup>th</sup> Street  
Las Vegas, NV 89101

Oblad Smith & Collings is a Nevada based law firm with very strong roots in the Las Vegas area. The Partners all share a common interest in assisting and protecting the legal rights of minority groups in the Las Vegas area. In an effort to better serve the community, the Firm became a member of the Latin Chamber of Commerce and is actively involved in social events to assist the Hispanic Community. Collectively, the Partners at Oblad Smith & Collings have over 15 years of legal experience ranging in areas from immigration to catastrophic personal injury claims.

Oblad Smith & Collings, Chtd.  
703 S. 8<sup>th</sup> St.  
Las Vegas, Nevada 89101  
Phone: 702-900-4LAW(4529)  
Fax: 702-386-9825  
Website: [www.osclawyers.com](http://www.osclawyers.com)

J. Taylor Oblad  
Michael R. Smith  
Russell D. Collings





# Job Opportunities

## Job Description:

**Essential Duties and Responsibilities:** Candidates must have minimum of four years reporting experience, some investigative reporting preferred. Must be able to research, develop, write and produce groundbreaking investigative news stories across all platforms. Responsible for creating daily news stories as well as longer format sweeps reports • Develop a strong network of sources and contacts. Candidates must have a proven record of enterprising story ideas and developing key sources. Must have excellent interviewing and on-camera presentation skills • Be able to tell compelling storytelling using dynamic live shots and stand-ups, creative graphics, and use of digital and social media platforms. Must be able to understand and utilize freedom of information resources. Must be able to demonstrate editorial judgment, journalistic ethics and libel laws • Strong computer research skills, and working knowledge of analyzing data.

**Requirements and Skills:** Bachelor's degree in Broadcast Journalism, or a related field. \* Fluency in English. \* Excellent communication skills, both oral and written \* Ability to meet deadlines, prioritize assignments and handle multiple tasks simultaneously. Proficiency with computers, telephones, copiers, scanners, fax machines and other office equipment. 8 News Now is owned by Nexstar Broadcasting Corporation and is an equal opportunity employer.

CLICK HERE TO APPLY: <https://nexstar.hua.hrsmart.com/hr/ats/Posting/view/1586>

8 News Now, KLAS, CBS Las Vegas has an immediate opening for an Investigative Reporter to join our award winning I-team.

**Job Details:**  
  
**Journalist, Investigative - (1586)**  
**Job Title:** Journalist, Investigative  
**Education:**Bachelor's Degree  
**Career Level:** Experienced (Non-Manager)  
**Location:** Nexstar- KLAS - Las Vegas, NV 89109 US (Primary)  
**Category:** News  
**Job Type:** Full-time



## THE COSMOPOLITAN of LAS VEGAS

The Cosmopolitan of Las Vegas seeks an eclectic mix of authentic people – people that want to share their whole selves, and experience genuine interactions with others. Someone who’s out to change the game and provide our guests with a story worth telling. It’s a diverse and versatile community, apt to redefine the way you think about work.

We are expanding our Human Resources (People) team and adding two exciting, new roles within Employee (CoStar) Relations team:

### Employee/Labor Relations Manager and Representative

Qualified candidates will...

- Have at least 3 years experience working in a similar Employee/Labor Relations position.
- Strong experience managing employees using a Collective Bargaining Agreement.
- Ability to speak Spanish preferred.

Please send resumes to [lori.calderon@cosmopolitanlasvegas.com](mailto:lori.calderon@cosmopolitanlasvegas.com)

**YOUR AD HERE!**  
**For more information please call**  
**(702) 385-7367**

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**(702) 385-7367**



# Job Opportunities

CLICK HERE TO APPLY: <https://nexstar.hua.hrsmart.com/hr/ats/Posting/view/1582>

## Bilingual Customer Service Specialist I (Spanish)

Location: Las Vegas, NV

Requisition Number: 1500070000

Training: Begins Monday, February 1, 2016

Monday – Friday from 8:00am – 5:00pm

To apply please go to the Bank of America Careers Website at [www.bankofamerica.com/careers](http://www.bankofamerica.com/careers) and reference the requisition number in the search jobs field.

### Job description:

Must be fluent in both Spanish & English. The Customer Service Specialist provides customer solutions by providing seamless delivery of service, and/or fulfillment requests by answering calls, text messages or emails in a contact center environment. Requires knowledge of multiple products and ability to deepen or retain relationships through service. Performs routine account-related transactions and involves referring customers to the appropriate line of business for products not supported. May be required to solve problems and investigate/resolve a wide variety of issues and requests that include gathering additional information, setting expectations and working with other support organizations to fulfill the request. May handle escalated issues by successfully navigating the organization to resolve customer requests. Routes, maintains and tracks outstanding servicing requests and provides thorough follow up. Accountable for the successful resolution of all customer requests. Typically requires 1-2 years of experience.

Bank of America and its affiliates consider for employment and hire qualified candidates without regard to race, religion, color, sex, sexual orientation, gender, gender identity, age, national origin, ancestry, citizenship, protected veteran or disability status or any factor prohibited by law, and as such affirms in policy and practice to support and promote the concept of equal employment opportunity and affirmative action, in accordance with all applicable federal, state, provincial and municipal laws.

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### Required:

- Must be fluent in Spanish and English
- Ability to work the required days and hours as listed in the job requisition without any absences or vacation time in order to attend mandatory training
- At least an intermediate ability in computer skills
- A minimum of 1 year of experience working with customers
- At least 1 year of experience handling difficult situations with customers
- Intermediate proficiency (1-3 years of experience) in written and verbal communications

### Desired:

- Ability to work weekends, either rotating or set days as outlined in the job requisition
- Ability to work evenings, either rotating or set days as outlined in the job requisition
- A minimum of 1-2 years of experience in the Banking/Financial industry
- A minimum of 1-3 years of experience working in a call center
- A minimum of 1-3 years of experience working in customer relations
- A minimum of 1-3 years of experience performing repetitive tasks based on existing operating procedures under close supervision or from detailed written procedures
- Prefer 1 year experience working in sales

### Current availability of shifts:

- 1st Shift: Tuesday – Saturday; 4:55 AM – 1:25 PM





# Job Opportunities

## Essential Duties & Responsibilities:

- Produces newscasts for broadcast across all platforms.
- Writes and orders news stories.
- Approve scripts.
- Balances news and feature content to create compelling broadcasts.
- Writes stories for the website and other eMedia platforms.
- Sends out breaking news alerts.
- Interacts with viewers and users on social media sites.
- Performs other duties as assigned.

This position requires providing a demonstration of your work. Please make sure you provide a web-link to your portfolio, or you can send your samples to: KLAS-TV, Attn: Producer, 3228 Channel 8 Drive, Las Vegas, NV 89109.

8 News NOW, KLAS, is owned by Nexstar Broadcasting Group, Inc., and is an equal opportunity employer.

Click Here to Apply: <https://nexstar.hua.hrsmart.com/hr/ats/Posting/view/1580>

## 8 News Now, KLAS, CBS Las Vegas has an immediate opening for a Nightside Executive Producer.

### Job Details

Producer, Executive - (1582)

Job Title: Producer, Executive

Education: Bachelor's Degree

Career Level: Experienced (Non-Manager)

Location: Nexstar - KLAS - Las Vegas, NV 89109 US (Primary)

Category: News

Job Type: Full-time

### Job Description:

Essential Duties and Responsibilities: Candidates must have minimum of four years of experience in news programming production, leadership experience preferred. \* Assists the News Director and Assistant News Director with management of afternoon and evening newscasts focusing on overall content coverage and newscast production. \* Assists with planning, staffing, training, and performance evaluations for the News Department. \* Consults on decisions regarding hiring, evaluation, promotion and termination of employees. \* Help oversee news coverage strategy for the station and its website/digital platforms, assisting newscast producers daily with the coverage strategy and execution. \* Critiques newscasts on a daily basis to correct errors, improve coverage and provide mentoring feedback to news staff. \* Assigns news stories and verifies that deadlines are being met. \* Ensures achievement of viewer rating goals. Performs other duties as assigned.

Requirements and Skills: \* Bachelor's degree in Broadcast Journalism, or a related field \* Fluency in English. \* Excellent communication skills, both oral and written. \* Ability to identify the developmental needs of others and to coach, mentor or otherwise help others to improve their knowledge or skills. \* Ability to meet deadlines, prioritize assignments and handle multiple tasks simultaneously. \* Ability to effectively listen to fully understand employee needs and communicate with a team to shape a solution. \* Proficiency with computers, telephones, copiers, scanners, fax machines and other office equipment.

8 News Now is owned by Nexstar Broadcasting Corporation and is an equal opportunity employer.



## Chairwoman's Letter

### FROM THE CHAIRWOMAN'S CORNER:

As we welcome 2016, we are very excited to report a successful "40th Year Anniversary Gala" event this past December, honoring our founders Mr. Otto Merida and Mrs. Victoria Napoles-Earl. The Latin Chamber of Commerce has championed the needs of the small business community and the citizens it serves through 40 years of continuing advocacy and representation. In 1976, the founding members of the Latin Chamber created the organization to function as a vehicle to attract new Hispanic business to Southern Nevada. Since its inception, the work of the Chamber has taken on many forms, all in an effort to ensure economic prosperity and quality of life for Las Vegas and Southern Nevada. 2016 not only marks the 40th Anniversary but also the new beginning of transition of leadership as we welcome our new President Mr. Peter Guzman and the incoming Board of Directors. After a very successful Board retreat, new energy and great plans were laid out to bring more opportunities to our members and community. It is an exciting time to be at the LCC! Join us!



Very turly yours,

*Maggie Arias-Petrel*

Maggie Arias -Petrel





# Latin Chamber

**BOARD OF DIRECTORS 2016**

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President Emeritus

The mission if the Latin Chamber of Commerce, Nevada Inc. is to promote the success of our members and Hispanic-owned businesses by facilitating positive business, cultural, and educational relationships, as well as economic development and knowledge sharing in an efficient, effective and professional manner.



Letter from the Editors

It is with great pleasure we introduce to you our January LCC Business Newsletter. We are excited to start the year informing our LCC family on topics ranging from finance to education, job opportunities, community events, and much more. Change is something that is occurring in our chamber, rather than this scaring us we are motivated, encouraged, and dedicated more than ever to our members and community. With more than 40 years of legacy and excellence we are certain this year will be filled with accomplishments. We thank you for your countless support. We look forward to serving you in 2016.

Cecilia Rivera Ibarra  
Evelyn Kachirisky  
LCC Staff



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Latin Chamber of Commerce, Nevada, Inc.  
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