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HIGHLIGHTS

3 Hispanics in the U.S.: A **Growing Population**

The statistics bear out the growing Latino influence in the U.S.

Community Bank Marketing: New Audiences, New Opportunities, New Rules

With a myriad of choices and community members, do marketers best reach the communities these banks serve?

d expósito & Partners Launches New Campaign For Amica

New partnership insures Amica's committment to Hispanic consumers.

FocusON Television

NetflixAnnouncesOriginal Series *Ingobernable* For 2016

Online television and movie streaming provider Netflix, has ordered a 20-episode run of Ingobernable, a new Spanish-language political drama.

In this upcoming Netflix Original series, Mexican actress Kate del Castillo has been selected to star as the role of Irene Urzua, the wife of the president of Mexico who is capable of "creating a president, leaving a president and killing a president."

Playing a First Lady with a strong personality, conviction, and clear ideas, del Castillo says she is happy to be part of the team.

"I absolutely love the role. It's challenging, it's risky, and it's compelling. The storyline and the cast are excellent. The kind of content Netflix is synonymous with."

The series will be produced by Mexico's Argos Comunicación, and will be directed by José Luis García Agraz and Pedro Pablo Ibarra. Ingobernable will be exclusively available for watch on



Netflix in 2016.

Club de Cuervos, Netflix's first Spanishlanguage series, is set to premiere August 7, and indicates Netflix's expansion into incorporating other country's cultures and languages and marketing to the fast-growing Hispanic market.

"Netflix is committed to the creation of high-quality, Spanish-language original series for Mexico, U.S., Latin America and the world," Netflix chief content officer Ted Sarandos says. "We are thrilled to be working with one of Latin America's biggest and most talented stars, Kate de Castillo, on Ingobernable, our next original series produced in Mexico."









Telemundo Tops Univision In Viewer Ratings

Univision can still claim the title of America's most popular Spanish-language network, but Telemundo is quickly becoming a competitor to watch out for.

Last week, NBCUniversal-owned Telemundo achieved a ratings milestone.

According to Nielsen estimates, Telemundo ranked as the No.1 Spanish-language network among adults 18-49 in primetime, beating Univision by 3 percent with 969,000 adults versus Univision's 943,000.

This marks the first time in history that Telemundo surpassed Univision in weekday prime ratings with its regular program line-up.

Telemundo's success follows its performance with its original telenovela, El Señor de los Cielos 3. This series not only outranked Univision's Yo No Creo En Hombres, but was also labeled #1 among all broadcast and cable networks regardless of language at 10pm in adults 18-49.

Since 2006, Telemundo has topped Univision with sports and special programming on four other occasions. This season, Univision was averaging 1.34 million adults aged 18-49, which is down 8 percent from the previous season, while Telemundo was up 3 percent from their previous season.

FocusON Research

Hispanics in the U.S.: A Growing Population

Figures from the 2014 Census Bureau show that minority populations now are the majority in 364 U.S. counties nationwide, a statistic that has nearly doubled since 1980.

It was a year that featured non-Hispanic whites as majorities in 2,970 out of 3,141 counties, leaving only 171 counties dominated by minorities, according to an analysis reported by the Pew Research Center. By 1990, non-Hispanic whites were the majority in all but 186 counties.

Research indicates that the Hispanic population in the U.S. has nearly doubled in the last 25 years, going from 22.4 million in 1990 to 55.4 million today. Similarly, the Hispanic population was a majority in 94 counties as of last year.

The county with the largest Hispanic population is Miami-Dade County in South Florida, contributing to 66 percent of the 2.7 million population. Most counties with a Hispanic majority are centered in the Southwest and West, with sixty in Texas, 12 in New Mexico, and 11 in California. Florida, Washington, Arizona, Colorado, and Kansas are the next five nearest states.

California, a states with nearly an equal amount of Hispanics and non-Hispanic whites, credits 38.6 percent of its population to Hispanics and 38.5 percent to non-Hispanic whites. Additionally, Hispanics are the majority in New Mexico with 47.7 percent.

Latinos Increasing In the Real Estate Market

Growing continuously, the U.S. Hispanic population has become a demographic worthy of attention in many markets. Recently, the homeownership market has noticed statistics among Hispanics that cannot be ignored.

The 2013 State of Hispanic Homeownership Report, published by the National Association of Hispanic Real Estate Professionals (NAHREP), indicates that Hispanics accounted for nearly 47 percent of all home ownership growth in the country between 2000 and 2013, and are expected to comprise 50 percent of all new home buyers by 2020.

The Hispanic population in the U.S. is currently about 53 million. Between now and 2050, that number is expected to grow 167 percent—compared to a 42 percent growth rate projected for the rest of the U.S. population.

A recent Wall Street Journal report shows that Hispanics are the fastest growing segment in both first-time buyers and in the luxury market. The NAHREP reports that the impact to the U.S. economy by higher income Latinos will represent \$680 million by 2016.

The increasing importance that needs to be placed on the Hispanic market is just the beginning of the message Teresa Palacios Smith, the new president of NAHREP, is trying to spread.

Today, Palacios Smith is vice president of Business









Development and Cultural Initiatives for Berkshire Hathaway HomeServices Georgia Properties. She had been a real estate professional for about nine years and has been deeply involved in the Hispanic community

including serving as chairwoman of the Georgia Hispanic Chamber of Commerce.

Herinvolvement in Hispanic business affairs gave her the opportunity to get back to her Colombian cultural roots. She became involved in NAHREP when her boss insisted

she attend a national NAHREP conference in Denver 11 years ago.

"It changed the course of my life forever," Smith says. "I felt an immediate connection with NAHREP. The mission of the organization, the people, their energy, the passion and the professionalism of the people I was meeting was so impressive. The missing link that I didn't have at the chamber was that it was all real estate. It was all people in my industry, and I had such a commonality with them."

Smith decided that Atlanta needed a NAHREP chapter, and with the help of two other attendees at that conference, James Altamirano and Bobby



Armes, they formed the Atlanta chapter of NAHREP. "We saw the need to provide advocacy and to educate agents on how to serve the booming Hispanic market. We felt there was no one representing the interest of this community," Palacios Smith says.

Smith mentions how important it is to recognize the culture and the traditions that drive Hispanic community along with the love for family. This combination provides the Hispanic community with a unique approach to business, and more importantly for Palacios Smith, home ownership.

Jason Madied, who has been involved with NAHREP, claims that, "Latinos are ready to buy homes now. Their biggest obstacle coming into today's market isn't credit; it's lack of available housing. The readiness of this first-time buyer market represents a whole new purchase cycle

that can drive recovery in local communities and put the housing recession behind us once and for all."

Among Smith's goals is a 10-year goal to triple Latino wealth in America and to raise home ownership from 35 percent to 50 percent. "There is one thing we all have in common, and that is that dream of home ownership," she says. Smith recalls her parents buying their family's first home, and notes that, "Even though there

were eight of us in this 3-bedroom, 1-bath house living under one roof, it felt like a mansion to us. We were rich because we were living the dream in our own home."

In addition to home ownership, NAHREP also wants to improve the success of Hispanic businesses, with a special focus on the first year startup. "Most [businesses] fail in that first year," Smith states. "So we have huge initiatives before us. But we are confident we can meet these goals."

FOX DEPORTES DELIVERS A STELLAR MLS RETURN



SEASON OPENERS

TOTAL VIEWERS

+233% VS 2011

P18-49

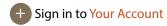
+291% VS 2011





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FocusON Commentary

Community Bank Marketing: New Audiences, New Opportunities, **New Rules**

By Sam Harrison is President and COO of Linett & Harrison

To quote Bob Dylan, "the times they-are-a changing" for community banks. The traditional community bank customer is either aging out of the market or moving south for retirement. The result? More and more banks are pursuing smaller pieces of the pie.

So what's your next move?

In order to survive, community banks need to recognize and engage the new demographic powerhouses — millennials, the ethnic markets and most importantly, Generation X, the sleeping giant.

Ranging in age from 34-54, Gen X is approaching numbers close to 88.5 million. That adds up to 37 percent of the adult population in the U.S. The younger part of this group is busy buying and refinancing homes, saving for retirement and setting up 529 college savings plans.

They also are open to engaging with financial advisers because their lives tend to be getting more complicated as their responsibilities grow.

The other segment that absolutely can't be overlooked is the ethnic market. Hispanics, Asians, Indians and more, make up a growing percentage of

potential customers. Hispanic consumers represent the largest and fastest growing minority population in our market today, growing more than 50 percent in the last decade.

However, engaging them is complicated because the ethnic market is not homogeneous. There are millennial and Generation X ethnic markets out there, all requiring unique and personal ways to engage.

The best place to start is with ethnic marketing materials translated into their native language. It's also imperative to have bilingual bank employees at the branches to service these customers. For example, in Hudson County, Hispanics represent over 43 percent of the population. In Middlesex County, the Indian population is more than 105,000.

So how do you create an action plan to address these myriad market segments? In addition to studying all relevant secondary research, it's important to be in touch with potential customers in real time.

While research sometimes can be a real eye opener, it's important to "feel the real pulse" of the consumer. Take time to visit branches and meet the people you want to connect with. Do "man on the street" interviews with customers of competitive banks and learn firsthand what their hot buttons

For instance, through primary and secondary research, we've found that millennials are highly digitally savvy, prefer to do business with locallyowned institutions, including banks, and tend to cluster in urban areas. The Indian market is also

digitally active and engages actively in social media on mobile devices.

We also have found well-planned guerrilla marketing techniques to be very effective in Hispanic markets. For example, we recently created and implemented a highly-successful marketing program targeting the Hispanic market in a major city in New Jersey. It included posters placed at local businesses, as well as transit and billboard advertising. Additionally, we participated in various local ethnic events including the annual NJ Puerto Rican Day Parade.

As you turn your knowledge into action, you'll need to develop 360-degree programs that reflect the changing face of your market.

Broadcast, print, out-of-home, digital banners with video, social media, SEM/SEO, and public relations are all tools that must be utilized.

To reach a younger and ethnic demographic, you should consider geo-targeting by zip code to pinpoint specific audiences. This is done utilizing digital, out-of-home, broadcast and some print.

There's no question, marketing a community bank represents lots of challenges. You have to hit multiple touch points for multiple audiences. It starts with a strong brand, layered with thoughtful analysis and research.

Then, utilizing today's digital tools, you can "surgically target" your prospects, avoiding wasted impressions. Wrap all this up in a well-defined communications plan, and you will find yourself on the road to success.









FocusON Marketing

d expósito & Partners Launches New Campaign For Amica

Amica Mutual Insurance Co., the nation's oldest mutual

insurer of automobiles, recently completed its inaugural campaign for the U.S. Hispanic market, partnering with d expósito & Partners as its agency of record.

"The agency has been agile and instrumental in helping us develop our Hispanic strategy," said Ed Naya, assistant vice president in charge of Amica's Hispanic marketing. "We've worked together successfully over the last several months to build our strategic planning and creative services, which encompass television, radio, paid search, stream ads, billboards and Web development. These initiatives include the design of TuAmica.com and, most recently, direct mail."

The new initiative marks the Lincoln, Rhode Island-based insurer's first Ed Naya, Assistant Vice President, Hispanic Marketing, Amica announcement regarding their work

relationship with d expósito & Partners.

"Amica's approach to the market is smart and refreshing," said Fernando Fernández, partner and chief client officer of d expósito & Partners. "It's gratifying to see the attention to cultural relevance by a first-time advertiser in our Hispanic market, as

Fernando Fernández, Partner & Chief Client Officer, d expósito & Partners

well as their differentiated approach to find and solidify a strategic space that will separate them from a crowded category."

Amica is consistently recognized for its outstanding customer service. In fact, the company experienced much of its early growth through word-of-mouth

recommendations from satisfied customers.

"It's just been in the last 20 years or so that Amica has actively marketed its services to the public. At one point, you had to be recommended by a member to get an Amica insurance policy," Fernández said. "This commitment to quality insurance and superior customer service will give Amica an important edge among Hispanics."

Naya pointed out that U.S. Latinos are key to Amica's growth.

"The Hispanic market is injecting new energy into America's economy," Naya said. "Our association with d expósito & Partners is dedicated to sharing with Hispanic consumers the unmatched benefits of Amica and its various insurance offerings."

WAUCHULA, VENICE BEACH, SARASOTA, BRADENTON, POLK COUNTY, PUNTA GORDA, PORT CHARLOTTE, SEBRING, ARCADIA, AVON PARK, WAUCHULA, VENICE BEACH, SARASOTA, BRADENTON, POLK COUNTY, PUNTA GORDA, PORT CHARLOTTE, SEBRING, ARCADIA, AVON PARK, WAUCHULA, VENICE BEACH, SARASOTA, BRADENTON, POLK COUNTY, PUNTA GORDA, P

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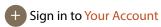
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Havas Worldwide's Tatia Torry Gets a Promotion

Whether Hispanic or non-Hispanic, statistics prove that men still largely run ad agencies. Havas Worldwide,

however, working to change that.

2014 and early 2015 saw hire agencies women to creative chief roles. Chicagobased Havas Worldwide has iust added to this growing figure with Tatia Torrey taking the title of chief client officer at the agency. Her new position made



half of the agency's leadership team, female.

Torrey's latest responsibilities include her overseeing various components of the ad agency and subsidiaries including Havas Helia, which promotes customer relationship management marketing, and Havas Impact,

which focuses on major events. In addition, she will be working with Havas Worldwide's new Havas Latino, an expanded branch with a concentration on Hispanic market advertising. Managing director since May 2014, Torrey recognizes the opportunities it takes for women to gain a number of top jobs. She has seen first hand, "how the door should be open for women and how women

> should be encouraged and mentored." And says she definitely wants to do whatever she can to pave the way.

"Having women in the boardroom and the executive committee has always important been to me as a leader." CEO Paul Marobella says. "My personal philosophy—and this might be a sweeping generalization—is that women generally have better intuition than men. And intuitive

nature and instincts to me are a critical part of what it means to have emotional intelligence in the boardroom."

While Marobella does not understand why more women do not hold top jobs in advertising, he said that it was Torrey's skills that allowed her to rise to the top. "For us, it's who's the right person for the job and hire those people."

HispanicMarketWorks.Org

2120 W. Flagler St. Suite 301, Miami, FL 33135 Tel: 305.785.2784 - Fax: 305.728.7001 www.hispanicmarketworks.org

Publisher: Arturo Villar avillar@hispanicmarketworks.org

Social Media Director: Betty Fuentes bfuentes@hispanicmarketworks.org

Web Master: Pete Pekofsky ppekovsky@hispanicmarketworks.org

PDF Creator: Liz Vidal lvidal@hispanicmarketworks.org

Office Manager: Beatriz Cruz bcruz@hispanicmarketworks.org

Staff Writer: Nicole Arguelles

Hispanic Market Works is published every Monday by Solmark Media Group, Inc. HMW has no connection to any other existing newsletter, media group, agency, advertiser, researcher or network. The editors are solely responsible to their readers and to themselves.

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