

## FocusON Journalism

### Washington Post Tops New York Times Online For First Time Ever

By Jordan Valinsky

More people visited the Washington Post's website than The New York Times' in October, marking a significant milestone in the battle for old guard supremacy in online media.

Last month, the Washington Post raked in 66.9 million multi-platform unique visitors narrowly edging out the New York Times, which recorded 65.8 million uniques, according to comScore. It's the Post's highest trafficked month since at least Oct. 2014, representing a 59 percent increase in less than a year.

For the Times, traffic dipped slightly from September (66.5 million) with traffic largely stagnating over the past two years. Still, it was the Times' second-highest month buoyed by viral pieces Miranda July's interview with Rihanna and the lengthy, moving feature "The Lonely Death of George Bell."

The New York Times has been worried



about the Post's growing digital dominance, propelled by its ever growing selection of viral-focused blogs and a faster loading website. In response, the Times is building out its own "digital rewrite team" called the Express in an effort to capture some

viral traffic.

Just two months ago, the question was "could the Post top the Times in unique visitors by this time next year?" The answer is yes (and much sooner!), but now the question is, will it last?

## HIGHLIGHTS

4

### The Forgotten Story of How Refugees Almost Ended Bill Clinton's Career

In light of recent events the author looks back at how another refugee crisis affected the presidency.

9

### Camino Financial Founders Are on a Mission to Help Latino Businesses Grow

Sean & Kenny Salas look to build up Hispanic Entrepreneurship.

16

### Former BLM Chief Aims to Get Latino Youth Outdoors

Helping kids unplug from the digital world and tune into the natural one.

# [hispanic] market works

## FocusON Television

### Univision Launches Streaming Service for \$5.99 a Month

*Spanish language network's streaming service debuts as company pursues IPO*

*By Shalini Ramachandran*

Univision Communications Inc. is launching a \$5.99-a-month streaming service dubbed "Univision Now" that will allow consumers to stream its Spanish-language broadcast networks Univision and UniMás live.

The launch comes at a crucial time for the company, which announced its intent to go public in July but hasn't consummated the offering amid skittishness among media investors. Univision's new streaming service could bring the company a new source of revenue as it continues to chart its course toward an initial public offering.

People can already watch both Univision and UniMás for free over the air with an antenna. But until now, any streaming of their content has largely been limited to people who log in to so-called "TV Everywhere" apps by proving they are pay-TV subscribers.

Now, cord-cutters can pay to stream telenovelas like "Antes Muerta Que Lichita" and soccer matches from Liga MX, the Mexican soccer league, on mobile devices and outside the home. Univision is also offering an annual subscription to Univision Now at \$59.99.

"Consumers have come to accept that they can access their favorite content anywhere," said Tonia O'Connor, president of content distribution and corporate business development at Univision. "We have not been able to deliver on that with our over-the-air viewers because we had committed to 'TV Everywhere,'" the strategy of keeping streaming TV network content behind a cable-TV paywall. "This is all about focusing on our over-the-air viewers and providing them access to the content they already enjoy" on digital devices.

The new service will offer primetime programming for seven days after shows air and offer a three-day DVR functionality that will automatically record the prior 72 hours of content for playback. Viewers in New York, Los Angeles and Houston will also be able to watch local news. The company said it is looking to add on local news market-by-market to its streaming service.

Univision Now adds to the smorgasbord of streaming services TV networks are making available to consumers, including HBO Now, CBS All Access, NBCUniversal's Seeso and



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Showtime. That's in addition to online versions of pay TV like Dish Network Corp. DISH 3.54 % 's \$20-a-month Sling TV and Sony Corp. SNE 0.45 % 's Vue service.

It's unclear how many of these will garner a critical mass of subscribers. Including the price of a broadband connection, these services can add up for consumers. But TV networks are

banking on incremental revenue from their new digital businesses as the traditional pay-TV business comes under pressure. Though the much-smaller UniMás is up 12.5% in primetime viewership this season compared with the prior-year period, Univision's flagship network is down 22% (measuring live plus seven days of time-shifted viewing).

Univision initially had plans to launch its IPO shortly after Labor Day, but growing uncertainty among media investors about the health of the pay TV business caused the company to wait, people familiar with the company's thinking said. The company continues to watch market events, and there's a possibility the offering may not happen until 2016, one of the people said.



Univision's new streaming service will include soccer matches from Liga MX. PHOTO: JAVIER RAMIREZ/MEXSPORT VIA ZUMA PRESS

size, Ms. O'Connor said she doesn't expect the new service will impact negotiations with cable TV providers or new digital distributors over the fees they pay to carry Univision's networks.

"We're not making this content available for free," she noted. Customers will subscribe to those bundles when they want a variety, whereas Univision's app will only attract "viewers that are loyal and committed to...only those networks."

Certain content, including some movies on UniMás, won't be available for streaming, because those rights haven't been cleared. But the company noted that none of its sports content will be restricted.

Univision says its streaming service is aimed at broadcast viewers—not cable customers. The company's many cable networks won't be included as part of the service, nor will the vast amount of its on-demand library, which will only be available to pay TV customers. Because of the targeted market

## HITN Expands Its Programming

By Luisa Labrada

Hispanic Information and Telecommunications Network (HITN), a Pay TV network that offers educational content to Hispanic audiences in the United States, last week announced the expansion of its programming offering with its broadest ever lineup of productions in the factual genre on topics ranging from natural history and travel to crime investigation. The new content, which represents one of the biggest acquisitions of documentary programming in HITN's history, is coming to network screens immediately.

HITN's new programming includes epic natural history productions such as Animal Backgrounds, Clash of the Dinosaurs, Fearless Planet, Nature's Deadliest and Magic of the Big Blue, as well as series that showcase fascinating aspects of Latin American culture and traditions, including Más que una Fiesta. Also premiering this season are the emergency medical series Critical Rescue and Prosecutors; In Pursuit of Justice, a program that helps audiences understand the workings of the US legal system by following the resolution of fascinating criminal cases.

"We are proud to offer US Hispanic audiences content that educates, entertains and has a positive impact on viewers' lives," said Eric Turpin, General Manager of HITN. "The new titles we are incorporating into our programming underscore our mission of offering Hispanic audiences a wide variety of quality content that gives them a better understanding of their roots and the world around them, in addition to shows with a practical focus on issues relevant to their everyday lives in this country."



FocusON CubaNear

## The Forgotten Story of How Refugees Almost Ended Bill Clinton's Career

By Justin Wm. Moyer *Morning Mix*



Gov. Bill Clinton and President Jimmy Carter in 1980. (AP)

The scene would later remind one witness of the Vietnam War.

“Plumes of smoke billowed high into the illuminated night sky from barracks that had been set afire,” David Maraniss wrote in *The Washington Post*. “Flames still flickered from a charred guardhouse. Whoops and fierce cries of defiance echoed across the camp. Shotgun-toting civilians in pickup trucks loomed a mile

or so beyond the gate. The mood was tense and chaotic.”

But this wasn't Vietnam — or Iraq in the wake of an Islamic State attack. This was Fort Chaffee, a military installation in Arkansas, on June 1, 1980, when refugees from Fidel Castro's Cuba rioted. The refugees had been sent there at the behest of President Jimmy Carter over the vociferous objections of an Arkansas governor with quite a political future: Bill Clinton.

“The White House message seemed to be: ‘Don't complain, just handle the mess we

gave you,’” former Arkansas first lady — and possible future president — Hillary Clinton wrote in her memoir *“Living History.”* Bill had done just that, but there was a big political price to pay for supporting his President.”

As fears of Islamic State militants hiding amid thousands of Syrian refugees were boosted by attacks in Paris last weekend that killed more than 130 people, the decades-old tale of Clinton, Carter and Cubans at Fort Chaffee took on new resonance. The governors of 26 states, almost all of them Republicans, have said Syrian refugees are not welcome — though, as Bill Clinton found out, they likely have no ability to stop refugees from coming should the White House will it.

“The governor doesn't believe the U.S. should accept additional Syrian refugees because security and safety issues cannot be adequately addressed,” Jim Lynch, a spokesman for Ohio governor and Republican presidential hopeful John Kasich said, as *The Washington Post's* Abby Phillip reported. “The governor is writing to the president to ask him to stop, and to ask him to stop resettling them in Ohio.”

But, in a presidential election, bluff and brag mean a lot, even when it doesn't amount to anything.

“The Fort Chaffee story is largely forgotten by the general public, but it's a good bet that some governors haven't forgotten its political lessons,” David A. Graham wrote at the Atlantic.

Clinton's refugee problem began in the spring of 1980, when Castro, battling a bad economy, permitted 125,000 Cubans to leave the Communist nation in what became known as the Mariel boatlift. Chartered vessels carrying Cuban citizens across the water put Carter

in tough spot — the United States was supposed to welcome the wretched refuse of any teeming shore. But what if Cuba's unwanted, which included criminals and the mentally ill, were a little too wretched? The president didn't appear to care.

"We'll continue to provide an open heart and open arms to refugees seeking freedom from Communist domination and from economic deprivation, brought about primarily by Fidel Castro and his government," Carter said.

But while the "open arms" line would prove Carter's most memorable statement on the boatlift, the White House wanted to fold its arms as soon as possible.

"What the President in fact said was that we didn't ask for this arrival," Gene Eidenburg, a cabinet official, said in 1981. "This was not something we wanted. We had laws for dealing with people who were seeking political asylum and those who were eligible to receive it would receive it and those that weren't would not receive it — would return to their country."

As Carter pondered the gulf between soft rhetoric and hard enforcement of immigration law in Washington, Clinton, in the governor's mansion in Little Rock, suspected he would get a call he wouldn't want. Fort Chaffee had been a relocation center for Vietnamese refugees in the mid-1970s. Would Carter want to repurpose it for Cuba's rejects? Soon enough, Clinton found himself on the phone with Eidenburg, negotiating — or, really, bowing to — the White House's demands.

First, Clinton suggested the refugees be screened on an aircraft carrier off of the Florida coast. Eidenburg

said that didn't make sense, because there was no place to put those refugees the United States wouldn't accept.

"Sure there is," Clinton replied, as recounted in his memoir "My Life." "We still have a base at Guantanamo, don't we? And there must be a gate in the fence that divides it from Cuba. Take them to Guantanamo, open the door, and march them back into Cuba."

Perhaps unsurprisingly, 1600 Pennsylvania Ave. rejected its future occupant's Guantanamo plan.

"When the White House dismissed my suggestion out of hand," Clinton wrote, "I should have known we were in for a long, rough ride."

That ride commenced almost immediately. There were 20,000 Cubans at Fort Chaffee by May 20. Locals' reactions to their uninvited guests recalls some of the angry rhetoric about Syrian refugees put forth since the Paris attacks.

"To say that they [local residents] are scared is an understatement," Clinton remembered one sheriff said. "They are arming themselves to the teeth, and that only makes the situation more volatile."

On May 26, "a couple hundred" refugees escaped the fort, running out through an unguarded gate. Clinton demanded the National Guard act, but was faced with a bit of a Catch-22: The Cubans weren't illegal aliens, so they couldn't be detained against their will — even though they weren't citizens, and were now walking free among Arkansans, many of whom were hostile.

Clinton called Carter and "demanded that someone be given authority to keep the Cubans on the base,"

he wrote. "I was afraid people in the area were going to start shooting them. There had been a run on handguns and rifles in every gun store within fifty miles of Chaffee."

Carter sent more troops — Clinton wrote he "was able to relax a little." Then: "On the night of June 1, all hell broke loose."

A riot erupted at the fort; 1,000 Cubans fled past troops, who did little to stop them. The Cubans began walking down a highway to the closest town, which was filled with "several hundred angry and armed Arkansans," as Clinton put it, with state troopers the governor's only muscle to prevent chaos. After some of the Cubans started throwing rocks, Clinton feared "a bloodbath that would make the Little Rock Central High crisis look like a Sunday afternoon picnic."

Fortunately, the Cubans retreated when troopers fired warning shots. Sixty-two people were injured and three buildings at Fort Chaffee were destroyed, but no one died. Conditions at the fort improved, and the screening process was streamlined. Further, Carter promised no more Cubans would be sent to Arkansas. Calm returned to the state ahead of a November election in which Clinton would, he hoped, secure a second term as the Natural State's governor.

A few months later, at a meeting of the National Governors Association, Clinton got a call from the White House. Though he had fallen out with the president over Fort Chaffee, he expected to be congratulated for remaining faithful to Carter during a tough election. Instead, Carter was calling to renege on his promise — more Cubans were headed Clinton's way.

Clinton pleaded for a reprieve. "Send them to a fort in some warm place out west you're not going to win in November anyway," he told Carter. Carter declined, saying a new facility would cost \$10 million. Clinton: "I said, 'Mr. President, your word to the people of Arkansas is worth \$10 million.' He disagreed, and we ended the conversation."

The fallout almost ended Clinton's political career. Attack ads from his opponent, which included footage of rioting Cubans, pushed the refugee issue.

"We made the argument that Carter had used the state of Arkansas and the governor to literally dump Cubans here because we had very few electoral votes and he knew Clinton would not complain," said Paula Unruh, the campaign manager of Clinton's Republican opponent Frank White.

Nor was Carter immune from such tactics. On the stump, Ronald Reagan called his Cuba policy "inconsistent, insensitive and inefficient."

"America has always accepted refugees with open arms, but we should not do it in such a way as to make things worse for both the refugees and the communities in which they are placed," Reagan said.

At first, Clinton thought the ads so ridiculous that no one would believe them. He was wrong — the governor, as well as Carter, lost their jobs on the same day.

"I could have satisfied them only by shooting every refugee that left the fort," Clinton said of some voters. "... I was sinking in the quicksand of Cubans."

The now-former governor despaired.

"I was full of self-pity and anger, mostly at myself," he wrote. "... At that moment, there didn't seem to be much future for me in politics."

Though Clinton, of course, went on to regain the governorship in Arkansas in 1982, he was still licking his wounds from the Fort Chaffee refugee imbroglio during his second term as president. When he awarded Carter and wife Rosalyn the Presidential Medal of Freedom in 1999, *The Post* wrote the gesture eased the "Clinton-Carter rift."

These men — both Baptists, Southerners, and former governors who would prove to be the only Democratic occupants of the White House between Lyndon B. Johnson and President Obama — should have gotten along. The Cubans, however, seemed to spoil it.

"One would have thought, looking at it abstractly, that they would have been the best of pals," Mary E. King, an American University foreign policy specialist and Carter consultant, said at the time. Instead: "inexplicable frostiness."

The world, meanwhile, was left to contemplate what would become of refugees in the coming decades.

"It is already clear that the 1980s are going to be a period when Americans grapple more closely than they have in 60 years with all the separate aspects of immigration: refugees, legal immigrants, illegal immigrants — the works," *The Post* editorialized in 1980. "A sense is growing that although it is murderously difficult to deal with all the parts at the same time, that is the only way in which the competing values and interests can be fairly balanced."

## Cuba Takes Center Stage at Caribbean/Central American Conference

By Mimi Whitefield, *The Miami Herald*



Visitors crowd an Old Havana cafe in July 2015. Cuba's burgeoning tourism industry presents challenges as well as opportunities for the rest of the Caribbean. Mimi Whitefield [mwhitefield@miamiherald.com](mailto:mwhitefield@miamiherald.com)

Look for the Communist Party of Cuba to outline its future economic development strategy when it holds its 7th Congress next April, Cuban economist Ricardo Torres said Tuesday in Miami.

Torres, a University of Havana economist who is currently a research fellow at American University, says it's unclear what that strategy will be but it appears tourism and logistics centered on Cuba's new container terminal and economic development zone in Mariel will be key components.



"The country lacks a strategy," Torres said. But the outlines of such a strategy are currently being debated in anticipation of the Congress. There are disagreements, he said, which will likely result in a compromise.

Torres spoke at Caribbean-Central American Action's 39th Annual Conference, which was devoted almost entirely to examining the impact on Caribbean and Central American economies as Cuba reinserts itself into the global economy. The three-day conference, held at the Hyatt Regency Miami, brought together business and government leaders from the United States, the Caribbean and Central America.

Not only is Cuba forging a new relationship with the United States, but it also is moving rapidly to normalize relations with the European Union, expanding its economic relationship with China and reintegrating its economy with the larger world, said Richard Bernal, a senior consultant at the Inter-American Development Bank.

"There is a tremendous amount of goodwill for Cuba in the region," said Bernal, a long-time Caribbean diplomat who said he wasn't speaking on behalf of the IDB. But he said the Cuban economy presents challenges and competition for tourism, trade and investment as well as opportunities for the rest of the Caribbean.

When Cuban leader Raúl Castro officially took over for his ailing brother Fidel in 2008, he encountered a "challenging economic perspective," said Torres, a research economist at the University of Havana's Center for the Study of the Cuban Economy. "Now the country is much better set to deal with economic challenges but there is still much work to be done."

Chief among them is the country's dual currency system, which is producing "distortions in the economy," he said. The island's rapidly aging population, Torres said, is also creating economic and social problems.

Since the 2011 Party Congress when limited market-oriented reforms were adopted, the pace of change in Cuba has picked up, Torres said. The market will play a larger future role in the Cuban economy even if Cuba isn't transitioning toward a full-fledged market economy.

"It's pretty clear to me that the changes will speed up and accelerate in coming years — with or without the United States," Torres said. But if Cuba wants faster growth, he said, it will need a more open economy.

Richard Feinberg, a professor at the University of California, San Diego and a senior fellow at the Brookings Institution, said it remains to be seen what Cuba's economic path will be. One scenario, he said, is that it goes back to the 1950s, becoming the main tourism destination of the Caribbean, a major exporter of coffee, citrus and tobacco and an importer of workers — but without the United States dominating its economy.

Another possibility 10 years out is the "inertia scenario," with Cuba opting for continuity. A third scenario Feinberg calls the "ugly scenario" with rising corruption, increasing inequality, more violence and more chaos in the development process.

But a "sunny 2030" scenario also is a possibility, Feinberg said, with Cuba making more market adjustments in a hybrid economy, improving the

delivery of social services and pluralistically inserting itself in the world economy.

Torres said that he has seen more economic change in Cuba in the past five years than had transpired in the previous 30 years. "Change is real; now the question is how fast it will happen," he said.

In the past Cuba has been highly dependent on just a few economic partners, and it is in the process of trying to diversify its trading partners. Currently 60 percent of total trade is with Latin American and Caribbean countries, but 67 percent of that trade is with a single market — Venezuela, he said.

Rubén Ramos Arrieta, the minister counselor at the Cuban Embassy's Economic and Trade Office in Washington, said 65 percent of Cuba's exports are services exports. It has medical cooperation agreements with 60 countries and 25,000 Cuban doctors, as well as nurses and paramedics, working abroad, he said.

Ramos said Cuba has been rebuilding its tourism offerings since the 1990s and it calculates it will need 25,000 additional hotel rooms by 2020 to complement the approximately 62,000 rooms it now has and the 8,000 rooms available at private accommodations. "I don't think that will be enough if the U.S. travel ban is lifted," he said. Although the U.S. government made it easier last December for more Americans to visit the island, restrictions still remain.

But in general, he said, the developing relationship with the United States is "very positive. We want to have a normal relationship with the United States as we have with the rest of the world."

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## FocusON La Politica

### How Rising Latino Voters Will Drive a New Political Marketing Age

*Sasha Monik Moreno, Senior Account Executive at Dieste*

The 2016 presidential election may be a year away but the campaigns are already in full swing with Latino voters taking note! Many of the candidates are dominating the headlines for both good and bad reasons, particularly Donald Trump and his derogatory comments about the Latino community. If candidates haven't learned yet, insulting the Latino community only empowers us to unite so our voices can be heard. It is imperative that the candidates realize how integral the Latino community is before Election Day- their campaigns and their hope of becoming the next president depend on it.

### The Latino Voter Population Is The Biggest It's Ever Been

We've heard it before: Latinos are quickly becoming the largest minority group in the nation. It is estimated that Latinos will represent 19 percent of the total U.S. population by 2020. As the Latino population continues to grow, so does the Latino electorate. The number of eligible Latino voters is expected to reach 27 million next year (3 million more than 2012) while the Latino vote is expected to pass 13 million in the 2016 election. With the rise in numbers, Latino voters could very likely determine who our next president will be.

### The Issues Matter...But So Does Messaging

People typically vote for candidates based on their stance on issues such as immigration, economic policy, social issues, etc. However, for those of us immersed in the multicultural marketing world, we know that how you message each community can be equally important.

Putting out an ad in Spanish doesn't necessarily endear the Latino community to a certain candidate. Candidates need to understand our community – what issues matter to us, what values are important, how are you reaching us out, etc. While this may be a political landscape, it is the same message we tell our corporate clients about the Latino consumer. Different worlds but same rules apply.

### The Rise of A New Hispanic, Political Marketing Age

For the past few elections, political candidates have begun to realize the power of Latino voters and started hiring Latino outreach staff to assist in their campaign efforts. Who better to provide cultural insights and a marketing strategy than a Hispanic marketing agency? The same consumer we reach out to on a daily level from a brand sense is the same person voting at the polls. Could there be a rise of a new Hispanic political/marketing age? It seems the next year leading up to the 2016 presidential campaign may be very telling, especially for those watching the rising population of Latino voters.

To learn more about the importance of how to drive an effective message to the Latino community, follow [Dieste, Inc.](#) by subscribing to our newsletter. See how a full service Hispanic agency can help you provoke action.

## FocusON Entrepreneurship

### Camino Financial Founders Are on a Mission to Help Latino Businesses Grow

*By Robert Schoon*

There is a wave of Latino entrepreneurship sweeping across the country. But, as the Stanford Latino Entrepreneurship Initiative recently found, that wave isn't cresting as high as it could, because while Latinos are starting businesses at an increasingly fast rate, many of those businesses don't grow past the initial phases.

It's a problem for Latinos, but it's also a problem for the economy at large: Stanford found the "opportunity gap" keeping Latino businesses from growing past the startup phase can be measured at about \$1.4 trillion in economic activity.

Providing a path for Latino small business owners to get funding is the key to closing that gap, and one Latino startup is dedicated to doing just that.

Camino Financial is a growing online lending startup founded by two twin brothers, Sean and Kenny Salas, that finds alternative funding for small business owners who are struggling with credit or find themselves consistently turned down for bank loans.

The Salas's especially target Latino small business owners, which has made up the majority of their client base so far. But instead of just being a loan procurement company, the firm also provides guidance for building credit and growing the business.

Camino Financial is officially an online lending marketplace, but as co-founder Kenny Salas noted in an exclusive interview with Latin Post, "You could really position us as a small business advisor."

"We fundamentally believe that capital in isolation is not the solution," he added. "Especially working with a first-time borrower. They need more than just capital. They need guidance."

"They need a path -- or in Spanish, camino -- towards building their credit history, getting their financial reporting on track, and finding the potential vulnerabilities in their business, said Kenny. "So eventually they can qualify to get a bank loan."

For Kenny and Sean, providing that path is both a unique business opportunity and a calling. That's because the Salas twins' have entrepreneurial roots in their family.

The Salas brothers' mother immigrated to the U.S. with a drive to go into business for herself. What happened to her (and the young Salas twins by extension) is the reason why Camino Financial exists.

"Our mother was a business owner," recounted Sean. "Over the life of her career, she opened over 30 Mexican restaurants in southern California. Unfortunately, after being in business for 25 years, she closed her doors down."

As Sean noted, the problem wasn't just because of a lack of funding. "It was for reasons that go beyond capital, quite frankly," said Sean. "Lack of resources, lack of talent and expertise around her to help her scale her business," but as Sean added, "and then capital, of course."

It's that full catalogue of entrepreneurial problems

experience by their mother that eventually would inform Camino Financial's holistic take on providing financial support, as well as fiscal expertise, to their clients.

After their mother's last unsuccessful attempt at building a business, and a life, in the U.S., the Salas family had to move back to Mexico.

"Kenny and I were twelve when she closed her doors," said Sean. "So we moved back to Mexico and grew up in Mexico until we were 20 years old."

When Sean and Kenny were ready to leave the nest, they followed the same path their mother did, and came to the U.S. And the Salas brothers' journey comes across as a classic immigration tale, in the modern day. "We came back with literally a backpack and a laptop, and not a cent to our name," said Sean, "to re-pursue the American dream."

The brothers both went to U.C. Berkley for their undergraduate degrees, and spent several years after in internships and eventually full-time jobs in investment banking, specifically in the private equity lending market.

But, the Salas brothers decidedly were not the stereotypical Wall Street personalities. "We both worked for private equity firms with an ethos around developing underserved communities," said Sean. Kenny worked for Palladium Equity Partners, the largest Hispanic-managed firm in private equity. Sean worked for ICV Partners, which specialized in serving the inner city.

"We had amazing experiences at these firms," said Sean. But he added that he witnessed first-hand the limitations

of private equity for serving small businesses. "Private equity dollars only go into larger firms that are making at least \$7 million dollars in cash flow," said Sean. "And the reality is, there aren't a lot of businesses of that size that are owned by Hispanics."

To put it another way, said Sean, "Our dollar wasn't going to directly make an impact on businesses near the profile of my mother."

Sean decided to apply to Harvard Business School, and Kenny followed suit. From the start, Sean had a good idea of what he wanted to use his education for. "I clearly stated that one of my intentions for going there was to create an incubator of some sort to help underserved businesses," said Sean.

While at school, he explored model after model of different financial services, looking for the right framework that would have helped his mother's business -- and now could help the wave of underserved Latino small businesses currently rising in the U.S.

"I learned a lot more about what different types of capital are available to this market," said Sean, narrating the process of elimination he went through at school: "Alright, private equity dollars are not the right way. What about growth equity?" said Sean. "Nah, that really doesn't work... Venture capital? No that's even worse," he recounted, "less than one percent of venture backed companies are founded by a Latino."

It was after Sean looked into small business loans from banks, that he discovered, firsthand, what the Stanford Latino Entrepreneurship Initiative's report recently described. "The banks," said Sean, "they weren't doing their jobs. In fact, the total amount of loans being

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deployed... for banks was decreasing consecutively for the last seven years after the great recession!"

After having decided that all of the standard financial service models couldn't help Sean serve the Latino small business community, he discovered an online and heavily technology-based financial services marketplace that was emerging at the time.

"They were finding unique ways -- through algorithmic-based credit underwriting and big data pools to automate the customer data-collection process -- to streamline what was a very antiquated and slow process for business owners," said Sean. "That just fascinated me, and from there really stemmed the idea for Camino Financial."



Camino Financial Founders Sean & Kenny Salas Photo : Screenshot: Camino Financial

Sean was about to earn his MBA from Harvard, and immediately knew what he wanted to do right after.

"I kind of ran with it for a while, for actually 10 months" said Sean, who started Camino Financial by himself and

is the firm's CEO. Kenny, who was also completing his Harvard MBA, wasn't far behind. "I was lucky enough to get Kenny really excited about joining," said Sean. "And slowly but surely it's been a snowball effect of getting

the right team in place."

Camino Financial was officially launched in 2014. And now "slowly but surely" doesn't apply to the brothers' venture. Camino Financial has already deployed over \$1

million in capital to small businesses in the company's short tenure. That's good business for the Salas brothers, as Camino is a for-profit company that charges a commission of between two to three percent.

In addition, just last week, the Salas brothers announced that they had closed a funding round, raising \$750,000 in seed funding to help Camino, itself, grow into a larger business.

"That was a big deal not only for our organization, but for Latinos in general," said Sean. "That less-than-one-percent of venture backed companies that are founded by Latinos?" he continued, "That's an issue that we also had to address."

"I think we reached out to around 150 investors and got 140 no's," said Sean. "That process was very difficult."

But, as he believes -- and it might as well be the founding maxim of Camino Financial: "Success goes to the bold, persistent, and empathetic."



## FocusON Immigration

### More Mexicans Leaving Than Coming to the U.S.

*Net Loss of 140,000 from 2009 to 2014; Family Reunification is Top Reason for Return*

*By Ana Gonzalez-Barrera*

Mexican immigrants have returned to Mexico from the U.S. than have migrated here since the end of the Great Recession, according to a new Pew Research Center analysis of newly available government data from both countries. The same data sources also show the overall flow of Mexican immigrants between the two countries is at its smallest since the 1990s, mostly due to a drop in the number of Mexican immigrants coming to the U.S.

From 2009 to 2014, 1 million Mexicans and their families (including U.S.-born children) left the U.S. for Mexico, according to data from the 2014 Mexican National Survey of Demographic Dynamics (ENADID). U.S. census data for the same period show an estimated 870,000 Mexican nationals left Mexico to come to the U.S., a smaller number than the flow of families from the U.S. to Mexico.

Measuring migration flows between Mexico and the U.S. is challenging because there are no official counts of how many Mexican immigrants enter and leave the U.S. each year. This report uses the best available government data from both countries to estimate the size of these flows. The Mexican data sources — a national household survey, and two national censuses — asked comparable questions about household members' migration to and

from Mexico over the five years previous to each survey or census date. In addition, estimates of Mexican migration to the U.S. come from U.S. Census Bureau data, adjusted for undercount, on the number of Mexican immigrants who live in the U.S.

Mexico is the largest birth country among the U.S. foreign-born population — 28% of all U.S. immigrants came from there in 2013. Mexico also is the largest source of U.S. unauthorized immigrants

The decline in the flow of Mexican immigrants to the U.S. is due to several reasons. The slow recovery of the U.S. economy after the Great Recession may have made the U.S. less attractive to potential Mexican migrants and may have pushed out some Mexican immigrants as the U.S. job market deteriorated.

In addition, stricter enforcement of U.S. immigration laws, particularly at the U.S.-Mexico border, may have contributed to the reduction of Mexican immigrants coming to the U.S. in recent years. According to one indicator, U.S. border apprehensions of Mexicans have fallen sharply, to just 230,000 in fiscal year 2014 — a level not seen since 1971. At the same time, increased enforcement in the U.S. has led to an increase in the number of Mexican immigrants who have been deported from the U.S. since 2005.

A majority of the 1 million who left the U.S. for Mexico between 2009 and 2014 left of their own accord, according to the Mexican government's ENADID survey data. The Mexican survey also showed that six in ten (61%) return migrants — those who reported they had been living in the U.S. five years earlier but as of 2014 were back in Mexico — cited family reunification as the main reason for their return. By comparison, 14% of Mexico's return

migrants said the reason for their return was deportation from the U.S.

Mexican immigrants have been at the center of one of the largest mass migrations in modern history. Between 1965 and 2015 more than 16 million Mexican immigrants migrated to the United States — more than from any other country. In 1970, fewer than 1 million Mexican immigrants lived in the U.S. By 2000, that number had grown to 9.4 million, and by 2007 it reached a peak at 12.8 million. Since then, the Mexican-born population has declined, falling to 11.7 million in 2014, as the number of new arrivals to the U.S. from Mexico declined significantly; meanwhile the reverse flow to Mexico from the U.S. is now higher.

The decline in the number of Mexican immigrants residing in the U.S. has been mostly due to a drop of more than 1 million unauthorized immigrants from Mexico from a peak of 6.9 million in 2007 to an estimated 5.6 million in 2014.

#### The View From Mexico

The drop in the number of Mexicans living in the U.S. also is reflected in the share of adults in Mexico who report having family or friends living in the U.S. with whom they keep in touch. In 2007, 42% of Mexican adults said they kept in contact with acquaintances living in the U.S., while today, 35% say so, according to newly released results from the Pew Research Center's 2015 survey in Mexico.<sup>1</sup>

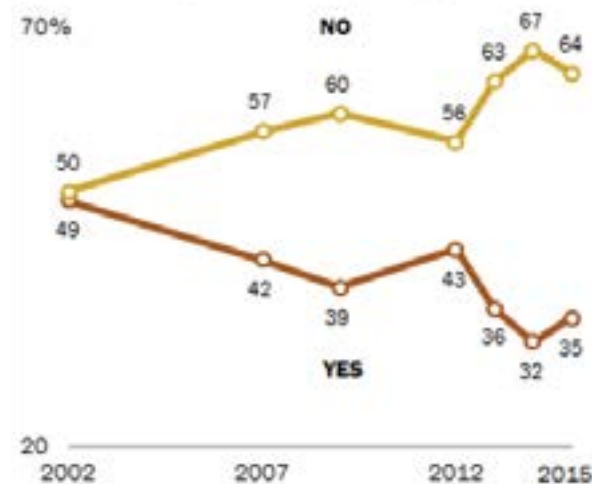
The views Mexicans have of life north of the border are changing too. While almost half (48%) of adults in Mexico believe life is better in the U.S., a growing share says it is neither better nor worse than life in Mexico. Today, a third (33%) of adults in Mexico say those who move to the U.S. lead a life that is equivalent to that in Mexico — a share 10



Figure 3

## In Recent Years, Fewer Mexicans Have Friends or Family in the U.S.

*Do you have friends or relatives who live in the U.S. that you write to, telephone or visit regularly?*



Source: Spring 2015 Global Attitudes survey. Q147 & Q148.

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percentage points higher than in 2007.

Asked about their willingness to migrate to the U.S., 35% say they would move to the U.S. if they had the opportunity and means to do so, including 20% of adults in Mexico who would do so without authorization. This is unchanged from 2009 when a third of adults in Mexico said they would be willing to migrate to the U.S., and 18% said they would do it without authorization.

## FocusON Millennials

### Hispanic Millennials By the Numbers

*What are they like and how do they differ from other Hispanics or other Gen Yrs?*

Latinos will account for more than 80% of the growth in the population of 18- to 29-year-olds over the next few years and this makes them a key demographic for marketers targeting young consumers. However, marketers need to develop their marketing strategies taking into account the rapid changes under way in the composition of the population of the Hispanic youth.

In 2015, a total of 22.7MM Hispanic Americans – that is a 42% of the total U.S. Hispanic population – are Millennials. This represents 27% of all U.S. Gen Yrs.

A pretty impressive number when compared to a total of 10.8MM Gen Xrs, and 7.4MM Latino Boomers.

Now, let's take a look at the 2010 Census data compiled by the Pew Hispanic Center:

- 58% of Latinos in the 20- to 29-year-old age group are U.S.-born,
- 81% of Latinos in the 15- to 19-year-old age group are U.S.-born, and
- 95% of those in the 10- to 14-year-old age segment are U.S.-born

Thus, within a few more years, U.S.-born Latinos will dominate the 18- to 29-year-old age segment within the Hispanic population.

Don't take these numbers lightly just because they were gathered in 2010. It is only less than 5 years ago and all you need to do to comprehend the magnitude of this impact is subtract 5 years to each segment and the percentage of U.S. Born Hispanics dominates even more.

### What are Hispanic Millennials like?

Unlike their immigrant parents who tried to be less visible, Hispanic millennials want to "stand out and be noticed." They still embrace parts of their culture—mostly family, music and food— and they have incorporated American values such as open-mindedness, especially in their relationships. Hispanic Millennials are abandoning class hierarchies and embracing working class moral standards. They want to become heroes, healers, rescuers as well as small business owners.

The proportion of foreign-born/U.S.-born population has been rapidly changing among young Latinos and this has had a significant impact on the media usage habits of Hispanic Millennials, who for the most part are now the children, grandchildren or even great-grandchildren and beyond of Latino immigrants. A phenomenal 73% of 18- to 29-year-old Latinos watched English-only television or a combination of English and Spanish language television in the past seven days. Only 4% watched Spanish-language television alone.

Hispanic millennials are nearly 66 percent more likely to connect via mobile than non-Hispanic whites. And they are nearly twice as likely to own a tablet such as an iPad. Online, Hispanic millennials are just as likely as other millennials to be heavy Facebook users but they are almost twice as likely to use YouTube.

When Millennial Latinos read magazines or visit websites,

English predominates even more. They are more likely to read English-language magazines alone than they are to look into a combination of English and Spanish magazines (28% vs. 21%). When going online, 18- to 29-year-old Latinos are even more likely to choose to visit English-language websites alone rather than both English- and Spanish-language sites (38% vs. 25%).

Still, Hispanic millennials are maintaining close ties with their cultural heritage. The Pew Hispanic found that among the U.S.-born children of Hispanic immigrants, country of origin is still important. As far as self-identification, 33 percent of second generation Latinos use American first, 21 percent refer to themselves first by the terms Hispanic or Latino, and 41 percent refer to themselves first by the country of origin of their parents.

While Hispanic millennials may want to make it on their own, they are more likely to still be living in their parents' home. More millennials are doing this due to the economy and delayed marriage and children trends. But Latinos are "the" most likely to live in a multi-generation home.

They feel like a generation and have great expectations for themselves. They are also aware of their future family obligations and the difficulties they will face to be able to support their parents and grand-parents.

Unlike their Gen Y counterparts who have been told over and over again that they are special, and expect the world to treat them that way, Hispanic Millennials see themselves as part of their families, communities and not separated from the rest.

As a result, marketers in both the Latino and youth markets have had to revamp their marketing strategies about how to reach this key demographic.

## FocusON Correctness

### NBC Exec's 'Illegals' Remark Angers Hispanic Lawmakers

*'We love the Hispanic community. Yo hablo español,' NBC News President Deborah Turness said at a contentious meeting with Latino House members.*

By Debra Bruno

Hispanic lawmakers hoped a meeting with top executives from MSNBC and NBC News last week would smooth over hard feelings from Donald Trump's appearance on "Saturday Night Live." Instead, it had the opposite effect.

NBC News President Deborah Turness committed a major blunder — as far as the Hispanic lawmakers were concerned — when she described undocumented immigrants as "illegals," a term that many in the Latino community find highly offensive.

Turness was describing NBC's integration with their Spanish-language network Telemundo, which included coverage of Pope Francis' visit to the U.S. and his interaction with a young girl who was afraid her parents would be deported because they're "illegals."

"I'm going to stop you right there. We use the term undocumented immigrants," Rep. Juan Vargas (D-Calif.) interrupted.

Turness apologized.

That exchange kicked off a meeting that was already

expected to be tense. Lawmakers were hoping for an explanation of why Trump hosted Saturday Night Live, despite formal protests from the Congressional Hispanic Caucus.

MSNBC and NBC News executives — who are part of a separate entity from NBC's entertainment division, which oversees SNL — came expecting to talk about the progress they've made in making their newsrooms more diverse.

Vargas later said "She was saying how they've done all these great things and then boom, she said 'illegals.'" It only got worse from there. Turness at one point spoke Spanish in an effort to show she understood and respected how important the issues discussed were to the Hispanic lawmakers.

"We love the Hispanic community...Yo hablo español," Turness said, according to lawmakers present.

But that didn't go over well with lawmakers, some of whom left irate. Six Hispanic Caucus members and additional aides who were in the meeting said the members came to the meeting wanting NBC executives to address diversity hiring and the Trump appearance.

But the NBC officials said they were not in position to discuss Trump's SNL appearance because they represented the news side of NBC. That prompted the lawmakers to question why NBC didn't make more of an effort to bring someone who could.

"There was a lot of frustration in the room," said Rep. Tony Cárdenas (D-Calif.). "You know that (Trump is) an issue on all of our minds and as soon as you start talking about it, you say none of the executives for the



NBC News President Deborah Turness' attempt at damage control might require damage control. AP Photo

entertainment (division) are here. It was a cop out. It was disingenuous."

Cárdenas argued that if Trump — who has made a series of remarks about Hispanic immigrants, including calling them "rapists" — said similar things about African-Americans or Jews, NBC would not have had him on the show.

The meeting "was about them sitting down with the Hispanic caucus for the sake of saying they met with us," said Cárdenas, who was a leading voice against

the Comcast-Time Warner Cable merger. "Like that is progress."

NBC officials did discuss their diversity efforts during the meeting, noting that the company has added more Hispanic correspondents to "NBC Nightly News." They also touted news that Jose Diaz-Balart, an MSNBC and Telemundo host, will officially become a rotating anchor on the Saturday edition of "Nightly News" and will be a regular contributor to "Meet the Press." That part was well received, according to a source familiar with the meeting.

An NBC spokesperson said the meeting was "an open and respectful dialogue about the progress that's been made on diversity both in front of and behind the camera in the news division."

The gathering was part of a larger effort between Comcast Corporation, NBC Universal and the Hispanic Leadership Organization. The three organizations have a "memorandum of understanding" that says Comcast and NBCU will make serious efforts to diversify its staff.

The agreement dictates that Comcast will establish "diversity advisory councils" and appoint Hispanics to its board of directors. The Hispanic Caucus has been pushing Comcast — which attempted unsuccessfully to merge with Time Warner Cable last year, a move that was opposed by many Latino lawmakers — to hire more people of color for on- and off-air positions.

The executives present at the meeting included Turness; Phil Griffin, president of MSNBC; Craig Robinson, the chief diversity officer for NBCUniversal; Joanne O'Brien, a senior vice president of Human Resources at NBCUniversal; and Ken Strickland, the Washington bureau chief for NBC News.

Sources said NBC officials were told before the Wednesday meeting that Trump's SNL appearance was at the top of lawmakers' concerns to discuss.

Members of the Hispanic caucus have asked NBC for a second meeting with members of the entertainment division to discuss Trump's appearance on SNL.

"Members left more offended and more upset than when they walked in there. There was major 'Hispandering,'" said a Democratic staffer. "There is definitely hurt there."



## FocusON Youth

### Former BLM Chief Aims to Get Latino Youth Outdoors

By Rudy Herndon Moab

Juan Palma grew up near some of the most spectacular places in the West, with the volcanic peaks of Mt. Adams and Rainier never far from the horizon in Washington state's Yakima Valley.

But as a young boy from a large family of migrant farmworkers, it never occurred to him that he could easily head off into the mountains that rose up in the distance.

"I didn't know it was public," he said. "It was beyond my world."

The former head of the U.S. Bureau of Land Management's (BLM's) state office recounted his boyhood impressions during a Nov. 7 hike to Delicate Arch, as a group of school-aged children from Moab rushed up the trail ahead of him.

Palma organized the four-hour trip with the hope that it will strengthen the students' connections to public lands. It was the first of several planned outings that the now-retired civil servant will lead in his new role as the chief conservation officer of HECHO, which stands for "Hispanics Enjoying Camping, Hunting, and the Outdoors."

With the help of the Moab Valley Multicultural Center, the National Park Service, Rim Tours and Canyonlands Field Institute, Palma set out to get the students fired up about the outdoors at a young age.

It turned out that this particular group of young hikers



Former U.S. Bureau of Land Management (BLM) Utah State Director Juan Palma (back row, in checkered blue shirt) recently led a group of local kids on a hike to Delicate Arch. Palma and others organized the hike to help strengthen young Latinos' connections to public lands and the outdoors. [Photo by Rudy Herndon / Moab Sun News]

needed no introduction to Arches: All of them had been to the park beforehand, and some of them could easily describe the sights that lie beyond each twist and turn along the Delicate Arch trail.

Based upon Palma's experiences over the years, though, they do not necessarily represent the majority of young Latinos. If many of their peers think about the outdoors at all, Palma said, they tend to think of parks in urban areas.

While Hispanic residents from places like New Mexico and south-central Colorado have had deep ties to the surrounding land for generations, Palma believes that a cultural divide remains. For immigrants from some

countries in Central and South America, he said, the concept of public lands is a "completely foreign" idea.

As the country's demographics change and the Hispanic population surges toward 100 million, he believes that Washington, D.C.-based HECHO's mission is more important than ever.

"We really want to be able to expose Latino kids to our public lands," he said.

Palma himself was approaching 30 before he had any inkling that he could work and play outdoors across much of the West.

One day, a green truck that was heading off into the Oregon desert piqued his interest, so he asked the occupants what they did for a living. They told him that they worked for an agency called the U.S. Forest Service.

"That was my first exposure to public lands management," he said. "I thought it was really intriguing that you could work outside."

The chance encounter kick-started his career with the Forest Service in Oregon and Montana – first as a typist and budget analyst, and eventually as an administrator and supervisor. He later became the executive director of the Tahoe Regional Planning Agency in California and Nevada, and ultimately made the move to the BLM, serving as the director of the agency's Utah state office up until early 2015.

In all of those years, Palma said, he cannot recall any interactions on the job with ordinary Latino citizens.

"I got to thinking about my career," he said. "I made a checklist ... I couldn't remember a time when a Latino person or a Latino organization came to me as a manager



and said, "We have a problem for you to solve."

More often than not, he said, he heard from two kinds of stakeholders who often dominate the discussions about public land: those who want to develop it, and those who want to protect it forever.

"They were either industry people wanting a mine or more grazing, or more of the environmental folks saying, 'Don't do it,'" he said. "That was kind of my life."

Well, not entirely.

When he wasn't on the job, Palma placed a high premium on outdoor activities with his family. His three grown sons are now "big-time" duck hunters who grew up outdoors, and Palma continues to instill his love for the land in younger generations by taking his seven grandkids on adventures around the West.

That's exactly the kind of life that Palma envisioned for himself when he stepped down from the BLM and set off with his wife for Hawaii.

At first, he made a point of turning the television off, and he stopped reading newspapers. But his plans for a quiet retirement changed when HECHO's representatives approached him and asked him to write a column about his experiences as a public lands manager. From there, the discussions continued, and over time, they convinced him to sign on as their chief conservation officer.

Palma eventually agreed because he supports the group's work to further the discussion about public policy issues, such as the BLM's proposed Master Leasing Plan for hundreds of thousands of acres of public lands in southern Grand and northern San Juan counties. He said he wants Hispanic workers in Moab's service sector to understand

just how closely their livelihoods are tied to outdoor recreation on nearby public lands.

"Their jobs really do depend on a vibrant tourism economy," he said.

Fruita, Colorado, resident Jerry Otero visited Arches for the first time when he was in the fourth grade, and he hopes those who followed in his footsteps this month will grow to share his love of the outdoors.

"It becomes natural when you get outside," he said.

Canyonlands Field Institute fall program intern Kirstin Waldkoenig, who joined the hike alongside Rim Tours guide Brooks Carter, said her group was thrilled by the invitation to accompany Palma and the kids.

"It's so nice to be out on a community outing," she said. "These kids are so energetic and inspired."

"We see this as very important work, and we hope to create more opportunities and partnerships like this in the future," she added.

Palma is ready to accept that invitation: HECHO is already planning a number of group hikes with young people in the St. George area, the San Rafael Swell and the Wasatch Front.

While those activities are aimed at young Hispanics, Palma ultimately supports efforts by U.S. Interior Secretary Sally Jewell and the Obama administration to encourage young people in general to step away from their plugged-in worlds and head into the backcountry.

"I think that as a general statement, all kids need to get outdoors; all kids need to have that connection to our public lands," he said.

## Arriba y Abajo

### Elisa Torres to Head AIRE Radio Networks

By *Luisa Labrada*

Spanish Broadcasting System announced last week that Elisa Torres will head its AIRE Radio Network division effective immediately.

AIRE has a strong cross-platform presence in the country's leading media markets and includes a number of brands and franchises — both broadcast and digital.

Torres will report to Raul Alarcon, CEO of SBS, and will oversee all aspects of operations, including personnel and administration, as well as overall network strategy. In addition, she will direct all affiliate and syndication efforts and will establish and oversee all financial planning, including budgets, pricing and sales goals for the division..

Torres has been with SBS for more than 3 years, most recently serving as

Sr. Vice President of Affiliate Corporate Sales at AIRE Radio Networks. She also previously served as Vice President of Distribution for Cumulus Media/Formally



## Isaac Lee Named Chief News and Digital Officer for Univision Communications

*Lee will remain CEO of Fusion. He will also continue to oversee the news division of Univision*

*By Rene Rodriguez, The Miami Herald*

Isaac Lee, the CEO of Fusion, the cable and online network launched in 2013 as a joint venture between Univision and Disney/ABC News to appeal to millennials, has been given expanded duties within parent company Univision Communications Inc.

UCI announced Tuesday that Lee has been appointed chief news and digital officer for the company. In the newly created position, Lee will supervise all of UCI's digital platforms — online, mobile, digital, content and music — for its various outlets, including Univision, Fusion, El Rey Network, The Root and Flama.

Along with his new duties, Lee, 44, will maintain his post as CEO of Fusion and continue to oversee the news division of Univision. He will continue to report to Randy Falco, president and chief executive officer of UCI.

"Isaac's promotion to this newly created position to lead key areas of our growth strategy is a testament to his visionary leadership and tremendous success and underscores how UCI is constantly evolving to meet and exceed the demands of our community, especially digitally connected millennials," Falco stated in a press release. "Just as Isaac leveraged his creativity and drive to expand Univision News' position as the go-to source for



Isaac Lee, 44, has been appointed chief news and digital officer for Univision Communications, Inc. UNIVISION

the stories that matter most to our young, rapidly growing audience, and attracting and retaining strong talent, we are confident that he is the right person to build the reach and influence of our multicultural assets and lead our efforts to develop an integrated music strategy."

Read more [here](#).

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Launched March 24, 1997, HMW has been chronicling breaking news in the Hispanic marketing and media industries every week. For our editorial pledge please visit [www.hispanicmarketworks.org](http://www.hispanicmarketworks.org)