

etsy.com/shop/bellashomedecor

### ing machine from the Salvation Army stitched ew opportunity for Belinda Gonzalez.

ras a young girl when her mother taught her to sn't until Gonzalez needed to supplement her famcome that she realized the value of the skillset. For answers, Gonzalez gazed out the windows of took a good look at the sets of curtains she had in the years.

chought of Etsy and its unique marketplace for bods. And she fired up the sewing machine. The some designer fabric online, sewed a couple of

posted them on Etsy," says Gonzalez.

as Home Decor's first custom order appeared in onzalez was taken aback.

curtain panels with grommets and linen fabric ple," says Gonzalez. "I had never sewn anything re. It was beautiful."

designer window treatments on her shop range \$490, depending on the fabric and detail. In Nozalez earned more than \$3,000, she says.

aber of orders pending, the mother of three adult e secondhand sewing machine has paid for itself,

ales have allowed her to boost a family income, something she loves — handcrafting designer ments in prints of gingham, vintage airplanes ored alphabets. "I love to shop for fabrics. It's like randy store," she says.

n not really working at all," she says.

I is a San Antonio freelance writer.



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herry B. Gonzalez Senior Vice President Private Banking We are pleased to announce the addition of Sherry Gonzalez to our Private Banking Division. Sherry will provide concierge banking solutions to clients. Give Sherry a call today at 210.283.6602 to see how she can help with your Private Banking needs.

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Maureen Hernandez journals.com

n for this list was obtained te "Summary of Deposits" 2013.

cludes Bexar, Comal, Atascosa, Bandera, Kendall S.

s Bank was unable to provide

pank, national (federal) charter pervised by the Office of the urrency (OCC) ank, state charter and Fed by the Federal Reserve (FRB) ank, state charter and Fed sed by the FDIC state charter, supervised by

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n of this list to endorse the nply that a bank's size or ates its quality of service. We dit entries or delete categoerations.

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ts

Rank	Bank name Address Phone, Web address	market as of 06-30-2013 (000)	market as of 06-30-2013 (000)	Market share inside market	offices inside/ Outside market	Charter	Bank, charter class*	State headquarters	Pres Branch Io
1	Frost Bank 100 W. Houston St., 78205 210-220-4011, frostbank.com	\$7,079,316	\$12,041,906	8.59	27 98	State	SM	TX	Marvin F info@fro
2	Wells Fargo 40 N.E. Loop 410, Suite 201, 78216 210-856-5004, wellsfargo.com	3,650,371	920,511,629	4.43	52 6241	Federal	N	SD	Steve steven.arnold
3	Bank of America NA 300 Convent St., 5th Floor, 78205 210-270-5043, bankofamerica.com	3,621,769	1,015,462,231	4.40	39 5360	Federal	N	NC	Kennet kenneth.wils
4	Broadway Bank 1177 N.E. Loop 410, 78209 210-283-6500, broadwaybank.com	2,159,777	279,489	2.62	31 10	Federal	N	TX	Pamela pparish@bro
5	JPMorgan Chase 1020 N.E. Loop 410, 78209 210-829-6152, chase.com	1,688,754	914,854,246	2.05	52 5,642	Federal	N	ОН	Jay C
6	BRVA Compass 200 Cencord Plaza Suite 200, 78216 210-370-6103, bbvacompass.com	1,225,448	51,073,046	1.49	26 667	State	SM	AL	Andrea.Smith
7	Jefferson Bank 1777 N.E. Loop 410, 78217 210-734-4311, jeffersonbank.com	987,304	0	1.20	13 0	State	NM	TX	Paul E. N pmcsween@je
8	International Bank of Commerce 130 E. Travis St., 78205 210-518-2500, ibc.com	775,120	5,973,694	0.94	33 163	State	NM	TX	Mik
9	Farm Bureau Bank FSB 17300 Henderson Pass, #100, 78232 210-637-4800, farmbureaubank com	525,750	N/A	0.64	1	Federal	SB	NV	Will I
10	Texas Capital Bank NA 745 E. Mulberry Ave., Suite 150, 78212 210-390-3800, texascapitalbank.com	450,638	7,270,312	0.55	2 11	Federal	N	TX	David.Pope@f
11	The Bank of San Antonio 8000 IH-10 W., Suite 1100, 78230 210-807-5501, thebankofsa.com1	322,805	0	0.39	4 0	State	NM	TX	Brent brent.given@1
12	American Bank of Texas NA 19501 FM 3009, #1, 78266 210-651-5030, abtexas.com	301,952	1,421,808	0.37	6 28	State	NM	TX	Bernie bernie.muellei
13	Amegy Bank of Texas 10001 Reunion Place, 78216 210-343-4500, amegybank.com	270,791	10,087,455	0.33	5 82	Federal	N	TX	David david.mcgee@
14	Capital One NA 103 W. Quincy St., 78212 210-222-1513, capitalone.com	241,590	187,802,892	0.29	7 916	Federal	N	VA	Mark mark.koshnick
15	Comerica Bank 13750 San Pedro Ave., Suite 900, 78232 210-491-3600, comerica.com	205,889	50,161,142	0.25	9 477	State	SM	TX	Rhond
16	<b>First Victoria</b> 401 Main Plaza, New Braunfels, 78130 830-608-5501, firstvictoria.com	179,129	1,972,920	0.22	5 32	Federal	N	TX	Barry
17	Schertz Bank & Trust 519 Main St., Schertz, 78154 210-945-7400, schertzbank.com	179,075	0	0.22	5 0	State	NM	TX	Melvi mgolla@sch
18	<b>TexStar National Bank</b> 600 Pat Booker Road, Universal City, 78148 210-659-4000, texstar-bank.com	167,516	0	0.20	60	Federal	N	TX	Man mruiz@tex
19	Community National Bank 1503 Avenue M, P.O. Box 130, Hondo, 78861 830-426-3066, cnbanktx.com	154,876	0	0.19	4 0	Federal	N	TX	Mark Si msunderman
20	Security State Bank 1000 North Oak St, Pearsall, 78061 830-334-3606, securitybk.com	142,661	227,226	0.17	3 2	State	NM	TX	Mike mwilson@se
21	First Commercial Bank NA 1336 E. Court St., P.O. Box 1960, Seguin, 78155 830-379-8390, 1cb.com	120,709	0	0.15	3	Federal	N	TX	Mar markl@
22	Prosperity Bank 14402 U.S. Highway 281 N., 78232 210-826-2161, prosperitybanktx.com	113,909	12,400,457	0.14	4 237	State	NM	TX	Frank frank.casseb@p
23	Castroville State Bank 502 Paris St., Castroville, 78009 830-538-2201, castrovillestatebank.com	113,273	0	0.14	2	State	NM	TX	James \castrovilleban
24	CitiBank NA 2338 N. Loop 1604 W., Suite 200, 78248 210-408-5010, citibank.com	112,518	446,109,482	0.14	8 1,023	Federal	N	SD	Jeron jbyers
<b>25</b>	Lone Star Capital Bank NA 150 N. Loop 1604 E., 78232 210-496-6116, lscb.com	111,103	84,988	0.13	4 4	Federal	N	TX	Danr dbuck@



### had no role in creat

A note about autifrom the Etsy



To sign up: etsy.com/sell

### Items you can sell on ±tsy:







1. Handmade goods

2. Vintage items (20 yrs. or older)

3. Craft s

### to do business on $\pm$ tsy\*:

ee: 20 cents to list an item for 4 months, or until it sells e: 3.5 percent of the sale price of each item is paid to Etsy embership fees.

ds up listing and sales fees and emails monthly its to store owners.

e: If you list and sell 10 items for \$10, you will owe Etsy sting fees, plus \$3.50 in sales fees. In total, you pay Etsy about 5 percent) of your \$100 in revenues made from ms you sold for \$10.

ovide a valid credit card to register with Etsy (In some , registration through PayPal is allowed.)

wners are not billed any fees until the storefront is opens are listed for sale. \*Source: Etsy.com

### Formula to price your wares:

Materials + Labor + Expenses + Profit Wholesale x 2 = Retail

\*Read more about this formula in two blogposts: etsy.com/blog/en/2012/a-simple-formula-for-pricing-your-work designinganmba.com/2010/04/21/pricing-your-products-for-growth



### Worth Knowing

ADAM CARR / Senior Vice President, Commercial and Industrial Lending

Grew up in San Antonio / Degree in Finance from University of the Incarnate Word and Active in Alumni Association / Volunteer at San Antonio Christian Schools / Coaches Football and T-Ball

#### Where do you think banking is going?

There is no doubt that consolidation will continue and there will be more rules and regulations. What won't change, however, is the importance of the relationship between the banker and the customer. A banker is really doing his or her job when that personal bond is strong.

#### Is there a product or service that you feel your customers should know about?

I can't pass up the opportunity to talk about our Treasury Management products. If someone is looking for efficiencies and better ways to manage their cash flow, we've got incredible resources. And as for lending, we are right there beside companies that are growing rapidly with ways to help utilize that cash flow to support some solid financing.

#### What is something people might not know about you?

I've been "carded" by my friends who don't believe my initials are "ABC"...but it's true. (And the B stands for Bryan.)

etsy.com/shop/TraceysFancy

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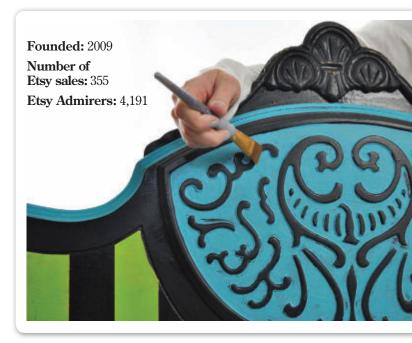
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- Robert Ober CEO, Robert Ober & Associates, LLC





It all started with a picture on Face-book.

Retired pediatric ICU nurse Tracey Bellion had refinished her childhood bedroom set for her 6-year-old granddaughter. Her daughter-in-law posted a photo of it on her Facebook page.

Bellion wasn't prepared for what would happen next.

"All of a sudden people started asking where they could find the furniture," remembers Bellion. "We had orders for weeks."

Her pastime quickly became a full-time job.

With a little nudge from her family, Bellion set up a store in 2009 for her custompainted vintage furniture on Etsy.

Called Tracey's Fancy, the shop — bearing the tagline "Fabulous fancied-up and funky-fied furniture!" — has closed about 400 sales.

Black headboards with electric lime green and calypso blue patterns, Moulin Rouge-inspired bedroom sets and fancy chandeliers made from reclaimed 55-gallon steel drums are just a few of the store's highlights.

Last year, Bellion earned about \$50,000

in profits; this year she's ave of \$7,000 to \$15,000 per mor

Using her pickup truck, yard sales and thrift shops and also employs a few freel

Thanks to the popular e-c site, Bellion has sold pieces all over the world. She cust for one of the stars on the T Real Housewives of Atlar shipped a large French pro with a monogram on the sid two different occasions.

"Sometimes people pay in ping than the furniture," say

With a customer base made of women between the age. Tracey's Fancy's hottest purcom dressers and vintage ings on her Etsy shop range \$800 to \$4,500.

Reviews on her Etsy shop of satisfied customers. One out amazed at the pieces of for my daughter's Alice in themed nursery. She's an ar

**JENNY HALPIN** is a San Anton freelance writer.





## "Texas Mutual's dividend ogram gives our employees extra incentive to be safe."

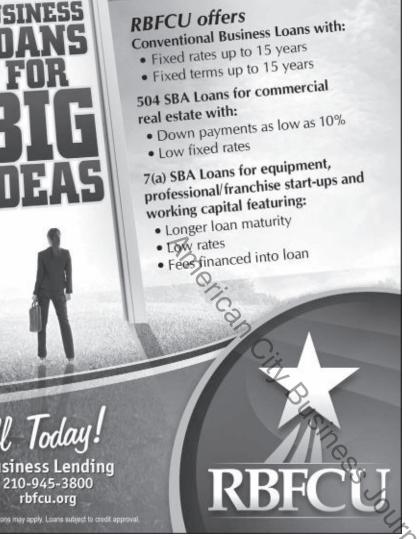
been extraordinary. With each dividend check, we've d a significant percentage of our premium. A few years we used our dividend to start funding our 401(k). The pany matched the funds, and that was the incentive for people to be safe. Our employees want to be safe and work safe environment. And every time we get a dividend, I to stop and high-five myself. It's like we hit the lottery."



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### r Ftoliday Spirit

### appy holidays



prosperous new year.

### More local shops and fun tidbits

### About Etsy\*

- Etsy was founded in 2005, profitable since 2009
- \$895 million the amount of total merchandise sales on Etsy in 2012
- 30 million total number of Etsy members (including buyers and shop owners)
- 1 million the number of active shops
- More than 20 million the number of items listed on Etsy
- · More than 60 million the number of monthly unique visitors to Etsy's site
- 200 countries with annual transactions
- 450 the number of Etsy employees

\*Source: etsy.com/press



### Royal Kane

etsy.com/shop/RoyalKane Opened: May 2009 Sales: 5,446

Admirers: 3,485

Now featuring an orange "What does the fox say?" t-shirt, local Etsy story Royal Kane sells funny, hip and retro t-shirts, as well as vintage maritime silkscreened pillowcases.



### Liz's Shop

etsy.com/shop/Lizsshop Opened: August 2012 Sales: 35 Admirers: 180

Owner hand paints and distresses home decor items to create that mercury glass look. Items include vases, candle holders, bowls, etc.

How to file taxes if you're an **E**tsy seller:

otey com/blog/on/2012/tayor 101



### A Work Heart S

etsy.com/sho HeartSA Opened: Octo Sales: 528 Admirers: 1,5

Handcrafted wreaths, ga and decor for the holiday and other special occasion



### Suburb Leather

etsy.com/sho

Leatherwork Opened: Mai Sales: 290

Admirers: 21

Custom, handcrafted lea such as belts, flasks, Bibl and koozies.

### Factoids:

\*Etsy users are called Etsia \*Most Etsy entrepreneurs a



### Hats by etsy.com/sho

Opened: June Sales: 245 Admirers: 24

Crocheted hats, headban and kerchiefs for which a als used are labeled, sucl percent vegan-friendly n Green Beanies and Vegai Beanies are partly or ent of recycled/upcycled mat or sustainable fibers. Hat donates 5 percent of the etsy.com/shop/TheCharacterChest

t Fuller was laid off from his job this past phic designer and father of three turned to ad other comic heroes for help.

of those characters were what Fuller was handwooden knobs and selling through online Etsy acter Chest — which he had founded about a year ff.

a degree in computer animation and graphic enjoyed creating the knobs with animated them, such as Spiderman, Dora the Explorer, ore than 100 other choices.

that since there wasn't really a market out om character knobs, I should be the one to fuller.

r, when he lost his primary salary, Fuller art and soul into the Etsy shop, tripling the

ng new designs all the time to help increase I exposure of my shop," he says.

expanding the variety of designs on the his income. His goal is to add another 100 spring.

recently began graphic design work for a ny, says the more than 560 sales he's made elped supplement his income. He estimates

tween \$15,000 and \$20,000 over the last year, and owing. He's even received a few special requests te-believe.

ked me to make knobs with her parents' faces on ller. "I think it was for their 50th anniversary." k Fuller gets from satisfied customers is what nated.

happy to know that I can put smiles on their facjust a dresser knob," he says

is a San Antonio freelance writer.

ets include skateboards, nirts, etc.



### Super Powers

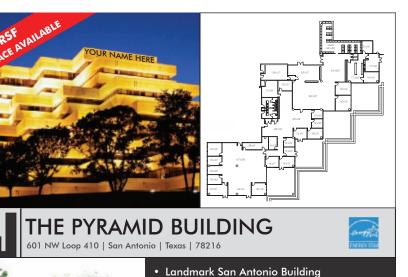
Fuller advises new Etsy sellers how to use strategic words to describe their product, which generates more traffic to their sites.











**High Visibility Signage** 



etsy.com/ArchitetteStudios

st children her age were Legos and Barbie dolls, shop daydreamed about

nd in the paper aisle of a store," fand just dream of the things a sheets could become."

ation for design led Bishop degree in architecture from itute in New York City. After he worked for various firms

d's birthday, she designed illustrated the architectural fhow to construct and demol-

the card to my project manishop. "She laughed so hard d 'You should sell these!"" ishop's "aha" moment.

e opened Architette Studios l within the first week she a part-time job would pay. ally left her job at the archiand put pencil to cardstock paper, full-time. With more than 3,500 sales, Bishop is well known for her notecards that depict detailed city skylines.

She was commissioned to create 5,000 Washington D.C.-city skyline notecards for the White House.

"I research the locale, discover important landmarks, icons, geography, and then I locate all of these things on a map," she says.

Bishop's designs range from \$16 to \$175. Her popularity on the site led her to be an Etsy featured spotlight seller in 2011.

"I got 450 orders in one night when that article went live on Etsy," says Bishop, who estimates she makes about \$43,650 a year.

Her repertoire has grown to include custom-made invitations, prints, even elegant wedding stationery. All have that special touch Bishop has become known for — architectural flair.

Her biggest regret? Not pursuing it sooner.

www.hollerbach.com

**JENNY HALPIN** is a San Antonio freelance writer.

