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Interview no. 1505

Nan Napier

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University of Texas at El Paso

Institute of Oral History

Interviewee: Nan Napier

Interviewer: Barbara Dent

Project: Paso del Norte Entrepreneurship Oral History Project

Location: El Paso, Texas

Date of Interview: 1 April 2010

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Transcript No.: 1505

Transcriber: GMR Transcription Services

Biographical Synopsis of Interviewee: Nan Napier was born in Little Rock, Arkansas on August 28th, 1953. She is the daughter of Leroy Harrington Jr. and Elizabeth Jean. Nan moved to El Paso, Texas when she was 13 years old. She attended Morehead Middle School and Coronado High School in El Paso, Texas. She received her degree in accounting from Southern Methodist University. Nan currently lives in El Paso, Texas and has two adult children. She is the owner of Tres Mariposas in El Paso Texas.

Summary of Interview: Tres Mariposas was started by three women in El Paso, Texas and after a time, only one of the women owned the dress shop. This woman, Betty Bowman (Young) sold the business to her husband, Sam Young Jr. Sam was a client of Frank Napier and he then sold Tres Mariposas to Frank Napier. Frank Napier's wife, Isabel Napier ran the store for a while until they presented their son, Charles and his wife Nan with the opportunity to run the store. Nan ran the store by herself until her two children were born and then her husband joined her. Nan and her husband ran the store together until they divorced in the 1980's. She then brought out his half in 1990 and has owned the store since. Tres Mariposas sells high end fashion from big cities such as Dallas, New York, Los Angeles and Las Vegas. Nan is a member of the Greater El Paso Chamber of Commerce and works with the local YWCA.

Length of interview: 30 minutes

Length of Transcript: 12 pages

Name of Interviewee: Nan Napier
Date of Interview: April 1st, 2010
Name of Interviewer: Barbara Dent

BD: This is Barbara Dent on Thursday, April 1st, 2010. I am interviewing Nan Napier at her store, the Tres Mariposas in El Paso, Texas. Nan, can you tell me a little bit about yourself? Where and when were you born?

NN: I was born in Little Rock, Arkansas, August 28th, 1953. I grew up
—

BD: Who were your parents?

NN: My parents lived in Benton, Arkansas, which is about 30 miles from Little Rock. Their families are from Arkansas. My father's name is Leroy Harrington Jr. My mother's name is Elizabeth Jean and she was Hutchinson, is her maiden name.

BD: How did they come to El Paso? Why did they come?

NN: My family lived in Benton, Arkansas until I was 13. My dad was in the insurance business and he was transferred to El Paso to run the office of it in El Paso.

BD: That brought you here.

NN: And that brought me to El Paso.

BD: You lived on the west side since you went to Coronado High School.

NN: Yes.

BD: When you went to Coronado, was it because you were in the district or it just opened around that time so did you do it by choice?

NN: When we moved to El Paso, my mother chose to buy a house in Upper Valley because she was so distraught about leaving green lush Arkansas that she wanted a house where there was at least a possibility of one tree; so we lived in Upper Valley. I went to Morehead School for 7th and 8th grade, then to Coronado for 9th-12th.

BD: Were there a lot of kids from current place of the Coronado during those early years?

NN: There were. Families that had been going to El Paso High, a lot of those kids went to Coronado during that time.

BD: What made you choose SMU to go to school?

NN: That's a good question. My mother still reminds me that I tortured my family and myself about deciding where to go. I guess the tiebreaker straw was my dad found the fine print that said, "There's a scholarship available that you don't have to be poverty stricken to get it." I got a scholarship that was in a School of Engineering at SMU for Computer Science. I think what appealed to me about SMU is other schools I looked at were either real tiny schools or very, very large schools. I think the size as well as the academics and the whole situation of SMU. As far as the other schools I looked at, it was the only one that was sort of a more medium size to appeal to me.

BD: You majored in Computer Science then.

NN: I tried to major in Computer Science. I've always been very good in Math and I never understood those people that said, "I just don't understand Math. It just doesn't click with me." I thought they were pretty silly. To major in Computer Science, it was in the School of Engineering and so I took Physics. When I took Physics, I made an A in the class but I understood those people that said, "I just don't get it." I said, "I can't take another three years of Physics." I decided to look at some other options. I ended up majoring in Accounting and became a CPA.

BD: That was a six-year course?

NN: No, at that time it was still just the four years of regular college.

BD: This is where you met Mr. Napier? Was he in school with you at that time?

NN: He was a senior with I was a freshman and I didn't know him. But I roomed with a girl from El Paso, **Margaret Mayfield Meyer**, and she went out with him once our freshman year. But she said the only cool thing about him was his car. She didn't go out with him again. I never crossed my path or anything after that until I did a summer internship with an accounting firm in Dallas, Arthur

Anderson. He also worked there so that's how we got to know each other.

BD: And you found out you were both from El Paso?

NN: Uh-hum.

BD: In the one interview there on the Internet, it said that you worked for your father in law's boutique. You opened a boutique and that's how you really –

NN: Tres Mariposas was actually started not by me or anybody in my family. It was started by three wealthy El Pasoans, who thought having a little dress shop would be fun. One of them figured out I'm gonna be fun before they even got it opened. She was, I guess, the smartest one. She dropped out. But they'd already named it Three Butterflies. Then the other one left after a month or two after they got it opened.

The last butterfly was **Betty Young**, her last name was **Bowman** at the time. Sam Young Jr., that family founded El Paso National Bank. Betty stayed with Tres Mariposas for a couple of years; opened it and stayed there. Then she sold it to her husband because they were his and her money. Her husband was a client of my CPA father-in-law, Frank Napier. Through that situation, five men ended up owning this little store that was very small.

BD: Where was it located?

NN: It was at 6517 North Mesa. A little further out Mesa than we are now. These men owned it. Then the manager didn't work out. My mother-in-law's name, it was **Isabel** Napier. She was a very sweet mild mannered Physical Therapist. She and her best friend ran the store for a while.

Then my husband, Charles Napier, and I lived in Dallas and we were both CPAs. He wanted to move back here. We did and I wasn't sure what I was gonna do. My father-in-law said, "You wanna try running Tres Mariposas?" Was I 24? Yeah. Since I was 24 and young and dumb, I said yes. I didn't know any better. I ran it for a year. Then we bought it from, by that time, there were, I guess, three men left that owned.

BD: You have two sisters?

NN: I have two sisters. I'm the middle of three girls. The benefit of that was there was lots of focus – my mother was a Home Ec major in school. She taught us all to sew. We were always busy about fashion and what we looked like. I didn't know that it would actually be a career later in life.

BD: Have you regretted it?

NN: Nope.

BD: No, not at all.

NN: Owning a small business is a very creative outlet.

BD: I bet so. How many children do you have?

NN: I have two children. I have a 27-year-old daughter and a 25-year-old son.

BD: Where do they live?

NN: My daughter lives in Thailand. She went to Oxford for a year and married a cute British guy. I say they're gonna save the world while I sell another dress. Right now, she works for the Global Alliance Against Traffic in Women in Thailand. Her husband designs renewable energy power plants systems for third world countries. They're very busy about saving the world.

BD: This is your first grandchild?

NN: I just had a grandchild and they named her Isabel, after my daughter's grandmother, who was the one that was running the store when I came up to Tres Mariposas.

BD: Where does your son live?

NN: My son currently lives in Okinawa in Japan. He went to the Air Force Academy. He is a helicopter pilot in the Air Force.

BD: He just recently went there, didn't he?

NN: He's been in Okinawa a year and a half. He spent last fall in Afghanistan. I went to Okinawa to see him – I think he was actually afraid that he might wake up one morning in Afghanistan and they would knock on his door and say, "Your mother's here to

see you,” because I chase my kids all over the world. That’s one of my pastimes now.

BD: Tell me about your life in El Paso. After you moved here and –

NN: I moved back here when I was 24, after being in college and working a little bit in Dallas and came to Tres Mariposas. El Paso’s been very good to me and to Tres Mariposas. When I moved here from Arkansas as an awkward 13 year old, I always felt like an outsider. Those kids that all went to Mesita and the kids that all went to **Zackwhy**, they all knew each other. Just my own insecurities, I felt like I’d lost the sense of the community and the roots I had in Arkansas and I didn’t feel like I had them here.

But when I moved back here, I felt more like a hometown girl. Basically, I see it more through my business, Tres Mariposas, but El Paso’s been very supportive of our business and the community’s been very good to us.

BD: What about your sisters? Where are they?

NN: One’s in Amarillo and one is in St. Augustine, Florida.

BD: Your family’s all over the world.

NN: That’s right.

BD: You were involved with the Women’s Fund. What is that?

NN: I’m not heavily involved in it. They really have a big, big charity event. It’s a fairly new charitable organization. They have a huge event every year called The Power of the Purse. They collect purses from celebrities, used purses, anyway, anywhere they can get purses. Of course, they invited us to contribute purses. That’s how I kind of got involved. They are set up to help women that need help in El Paso.

BD: Also in this interview, you said that your mother took you down to **Newark** to hold newborn babies. Did she also take your other sisters? Did they also go with you?

NN: One of my sisters and I are very close in age so I know the two of us went together at that time. The baby sister, they probably tried to take her places but she was a typical baby sister, who was a renegade. I don’t remember if she went to Newark or not. My parents were pretty community minded and charity oriented.

BD: What did your mother do down in Newark? She just went down one day a week and –

NN: No, actually she didn't volunteer at Newark while we were there. She just found us an opportunity. But she did drive us down there every week. She's done other community and charity things, mostly through her church, which is Trinity Methodist.

BD: Is she still alive?

NN: Uh-hum. Both of my parents are still alive. They are 83 and 84.

BD: What did you do then at Newark besides just hold newborn babies?

NN: We just helped in the nursery with whatever they needed, whether it was changing diapers or see that experience prepared me for my own children and then for walking this new grandbaby around the block in Bangkok for three and a half weeks, which I did last month. Just kind of whatever they needed.

BD: What was Newark like in those days?

NN: Newark was a fabulous place but it was small and barebones and very much south El Paso. Somehow, places like Newark have been able to provide fabulous services. They provided maternity and delivery, fabulous services at a very low cost. It was pretty barebones but they did a fabulous job.

BD: Do you remember any of the doctors that were down there?

NN: I don't. I don't even know that I met any of the doctors because we were often in the nursery doing the grunt work.

BD: What else can we talk about today that interest you?

NN: Tell me a little more about the focus of this project.

BD: This project is entrepreneurs, specifically female entrepreneurs that either started a business or came in on the ground floor and has been in operation for at least five years. They wanted to talk about that.

NN: Probably most female and male entrepreneurs, I'm probably similar to all the other ones in that I'm sort of a driven person who

likes to achieve. I was determined to make Tres Mariposas a success. What is it about that?

BD: Did you have any trouble getting financing or did you find any animosity towards you being a female owner?

NN: When my father-in-law offered me the opportunity to run Tres Mariposas initially, he said, "If you make money, you can have the money you make. If you lose money, you have to pay me back." I only had a nickel. Of course, I wouldn't have been able to pay him back. I didn't think failure was an option anyway. Some of the blessing of coming to that business in that way was that we've never required financing.

After a year, when we purchased it from the couple men that still owned it, I guess we paid them a little bit at the time. Basically we bought it and we had a note for the purchase price. Then we paid the purchase price out over a few years from the money we made from the company. I never had to worry about financing. Then my CPA background has served me well. I probably became a CPA partly because I'm a little bit conservative financially. Then being a CPA, knowing the business side real well has been helpful.

I just have a conservative financial bent along with being a CPA. We've never relied on financing to expand or anything. We've just used the profits we generated. That means you can sleep good at night to me.

BD: By all means. You didn't feel any animosity from the community as far as –

NN: No, I never did. I remember I had this business six years by myself. Then we had a child and I was in the delivery room signing payroll checks. I said to my husband, "I don't know if I can do all this." At that time, he was in the CPA practice with his dad. He wanted to be in more of a business as opposed to a profession services. He would say, "If you'd get yourselves up to x, then I'm gonna get out of the CPA business and join you." At that time, when our daughter was born, he said, "I'm really going to consider joining the business."

Two years later, my son was born. I was in the hospital and I went, "This is overwhelming again and I don't know if I can do all this." So he did get out and a year later joined the business. He was in the business with me for six years. When he joined the business, one of our significant vendors said, "You all are a real

business now,” because now there was somebody probably with – now that there was a male in the business and so we weren’t just a fly by night operation. That was blatant and I could identify it.

If there’s been other discrimination, I’m too blind to see it which either means there wasn’t or that I had the blessing of not seeing it or not wanting to see it and just going on.

BD: Do you belong to any service organizations like the Rotary or the Lions or the Chamber of Commerce?

NN: I belong but I’m not very active to like the Chamber of Commerce. My husband was in the business for six years. We divorced, which was very unpleasant. We ended up having a buy sale agreement where – we were stupid enough to still – we were good business partners. We were stupid enough to keep working – thinking we would keep working together running the business after we were divorced. But we had a buy sell agreement so one day he activated the buy sell, which meant I had to decide whether to buy out his half or sell my half to him. I bought out his half. That was in 1990. Then I took the business back over by myself. What was your question? That I was gonna use that to lead to the answer?

BD: The Chamber of Commerce –

NN: At the time we divorced, my children were like four and six. Divorce itself was just totally devastating to me. I never dreamed I would be in that situation. At that time, I kind of got out. It was like I can only handle so much so I got out of the Junior League and some different things I was in. People always want me to be on a Board or this or that but I don’t like being on Boards because they’re real time consuming and I’m real impatient. They tend to be not a very efficient process. I haven’t really helped too much in being on Boards. Probably the organization I’ve been involved with the most would be the YWCA.

BD: What do you do there?

NN: Right when I moved back to El Paso, I helped establish their credit-counseling program. My daughter did a summer internship with the YW. At Tres Mariposas, we collect clothes from our customers when they clean out their closets. Every few weeks I go to the Transitional Living Center and take used clothing for them to use and will do things like buy them all turkeys at Thanksgiving or things like that.

BD: When did you move into this building?

NN: That's a good question.

BD: You were one of first tenant.

NN: I guess 1986, yeah. The center was just established then. My ex-husband and I were in the business together at that time and he really wanted to move and it ended up being a good move for us.

BD: And you've expanded since then because you were just down at this end originally.

NN: Uh-hum.

BD: The area has maintained itself, it gets rebirth.

NN: It's been a good center for us; a good place for us.

BD: A lot of your customers come from Mexico, has the recent situation in Mexico hindered your business?

NN: It has. Typically, about a third of our business consistently comes from Mexican nationals. The last a little over a year, that part has suffered and in part because they're suffering economically and they're suffering from the violence in Juarez and some of them are busy, closing businesses in Juarez because they just can't make it there. Some of them are busy moving to El Paso and spending their money on furniture instead of clothes.

BD: That's bad.

NN: That's bad. They need to get their priority straight. A number of people from Juarez and Mexico have been very supportive over a long, long, long period of time to Tres Mariposas.

BD: What is this diamond thing you were talking about in one of the interviews?

NN: Diamond thing? Tell me. That's a real good question.

BD: It was jewelry.

NN: I think they asked what I liked. Did I have a favorite jewelry designer?

BD: Yes.

NN: And I said it was Jude Frances, which it still is. Their slogan for their line is “Everyday Diamonds.” They kind of have their kind of a couple of modern girls that do not diamonds for evening wear but just jewelry that works with jeans and a white shirt or anything up from there. My own style is fairly simple. I don’t like real fussy things. I like their designs.

BD: When you go to market, how often do you go to market?

NN: I go maybe eight times a year. The store makes maybe 12 trips a year.

BD: They’re all over? You go to Las Vegas –

NN: New York and Dallas and Las Vegas for jewelry and shoes and Los Angeles for kind of a different outlook on things. They’re fun. Markets are very therapeutic because they are so consuming and absorbing that if you have any, it makes you forget everything else.

BD: And you’re with everybody that knows the same thing you do.

NN: Yeah, and even though I’ve done for so long, it’s still fun to me because it’s new product and it’s a challenge of can you get the product in your store that will be the most successful. That challenge never goes away.

BD: And your market right now is still good? You **paid** a little turndown with the Mexican thing but –

NN: We still have a lot of support. We did some cost cutting last year, which I’d never had to do to that degree before or look at things but like most small businesses, it was good for us. We didn’t have to do any layoffs. The core of our business is really good long-term people.

BD: How many employees do you have?

NN: We have 20.

BD: Twenty, that’s a good size.

NN: Twenty little angles and 20 little headaches depending on the day.

BD: What about this new thing about the healthcare? How is that going to affect you?

NN: I have mostly buried my head and tried not to find out. I know a lot of the provisions only kick in for company say with 50 employees or more but it will change the healthcare landscape in America dramatically. It'll have an affect on us. Our business is very employee oriented. One of the things I do is I call the employees like an owner type group. After employees are here two years, they share in the profits.

At the end of the year, I take a return on my investment just as if I had the money that's in Tres Mariposas say invested somewhere else; I take a return on my investment and I get a salary like employees to. Then the profits above my return on investment are all paid out to the employee group. It varies depending on our profitability. It gives them sizeable amounts of additional income. What it does for me is keeps everybody moving towards the same goal.

Once a month our whole staff meets with the person that I use as an outside CPA. We review our financial statements and I beat them on the head until they ask dumb or smart questions because that's the way people learn. They pay very close attention to our profitability because their have a vested interest in end of the year.

BD: Do they work on commission or they work on a salary?

NN: Salespeople work on commission.

BD: Plus their base salary?

NN: Yeah, and I like that because when you get an extremely talented person, it is nice for them to benefit from it. For retail businesses that work on commission, it has to be managed carefully so that you still have a very warm, friendly, inviting atmosphere.

BD: So there won't be any inviting about they were here first. I certainly thank you for the interview. I don't wanna take up too much more of your time.

NN: I enjoyed it. Thank you.

BD: This concludes the interview. Thank you.

[End of Audio]

Duration: 30 minutes

DRAFT