

2-2-2009

## Interview no. 1533

George R. Saenz

Follow this and additional works at: <https://scholarworks.utep.edu/interviews>



Part of the [Oral History Commons](#)

---

### Recommended Citation

Interview with George R. Saenz by Homero Galicia, 2009, "Interview no. 1533," Institute of Oral History, University of Texas at El Paso.

This Article is brought to you for free and open access by the Institute of Oral History at ScholarWorks@UTEP. It has been accepted for inclusion in Combined Interviews by an authorized administrator of ScholarWorks@UTEP. For more information, please contact [lweber@utep.edu](mailto:lweber@utep.edu).



## THE UNIVERSITY OF TEXAS AT EL PASO INSTITUTE OF ORAL HISTORY

Interviewee: George R. Saenz

Interviewer: Homero Galicia

Project: Hispanic Entrepreneurs Oral History Project

Location: \_\_\_\_\_

Date of Interview: February 2, 2009

Terms of Use: Unrestricted

Transcript No.: 1533

Transcriber / Summary: Vanessa Pantoja

George R. Saenz was born and lived in south El Paso, Texas. Through a childhood of divorced, poverty, and moving around from El Paso to Juarez, Saenz found strength through his mother. He began a paper route in order to gain extra income. Saenz joined the Navy and realized that receiving a check from the VA was not enough. He enrolled at the University of Texas at El Paso and graduated with a degree in mass communications. Moving from odd job to odd job was not enough, so Saenz began a career with Farmers Insurance. After working there for five years, he did not like the limitations placed on him, so he left to begin his own company, Cielo Vista Insurance. Saenz was faced with challenges of not keeping contracts. Saenz credits hard work for the growth of his business, although he did face hard times with personal credit. Saenz found his commercial business market in an underserved market by going to car lots, apartments, and bars. Saenz also does policies other insurance companies do not want to do. He considers himself a trailblazer in the field because there were very few independently owned commercial insurance companies at this time. Saenz credits his mother's strong work ethic for the success of his business. His mother would take the bus and walk to work and his grandmother owned a restaurant. Saenz also discussed the struggle of owning his own business. He struggles the most with organization and accounting. Saenz also hired on his son to the business. His goal is to let his son have the business once he feels it is ready. Saenz also pushes the importance of sales with his business, which is something he has tried to teach his children. Saenz says the key to success is having a drive to work and succeed. Saenz also says having product knowledge makes his company stand out. Saenz also discussed the positive change of the Hispanic community due to education. He also suggests beginning a mentorship inside of El Paso high schools to encourage career paths.

Length of interview 49 minutes

Length of Transcript 24 pages

Name of Interviewee: George R. Saenz  
Date of Interview: February 2, 2009  
Name of Interviewer: Homero Galicia

This begins an interview with Mr. George Saenz, president of Cielo Vista Insurance.

HG: Mr. Saenz, thank you very much for giving us your time. I appreciate your telling us your story. I'd like to ask you, first, about your background: Where you were born, where you were raised, and where you went to school.

GS: I was born here in El Paso. Even my first five years I spent at South El Paso, right there on Ochoa and Paisano, as a child, I mean. We were so poor, first place that we had to move back to Juárez, to my grandmother's house because we were too poor, couldn't afford to live even in south El Paso. Then we moved out from there and then we moved up to Ochoa and Montana, where the old H&H Carwash is there. My father finally got a good job with civil service, we moved to Hacienda Heights, and then in four years later on when I was in the sixth grade, my dad lost his job and we lost our house. So we started all over again. It seems to be one of those things that does happen sometimes, but I didn't know we had lost our house until I asked my mom just recently. But it didn't affect me because I just kept doing what I needed to do. And I started my paper routes when I was in the seventh grade. This is the time when they were divorced and I saw no income for me other than my mom could just give me a place to sleep and eat. Kept the paper route all the way through until I graduated from high school. I ended up going to three high schools because my parents got back together and they got divorced again. I think entrepreneurship starts, I guess with a strong mother sometimes. And she's the one that kept the family together and she bought one of those old houses out of Biggs when he was shut down. They practically gave her the house and we moved into the neighborhood there with four strapping boys with a divorcee. And back in the '60s, '62, '63, you never heard of divorce that much, you know being a Catholic. And they would all look for us and tell us, Wow, you're divorced? But anyway, I started with my paper route, I guess would start your internship. Then I had to join the navy during the

time of the Vietnam War. I grew up with my father being a veteran and my mom had remarried, thank God, and he was also a veteran. And I grew up in the VFW halls of El Paso. Of course, from then I joined the navy and got back and started going to college because I felt that was the only way to get out of whatever we were doing. It had nothing to do with money. I just didn't worry about that. So I started going to college and because I had to go in the summer so my VA checks would come in, I got out in three years. I tell everybody it's not that I'm intelligent; it's just that necessity is the mother of invention, as my father-in-law would say. And I had to go. And I got out in three years, next thing, I started looking for work. I worked in East LA, one of my jobs was a job developer for the Mexican-American Opportunity Foundation. I was a job developer. That's a different kind of people. Most of the jobs were given to the illegal aliens who had come in with a false card. We'd get funded by the Department of Labor and my job was to find the jobs and the other people were to place them. And we would place them, but the locals just really didn't want to work. It was no incentive for them. And I got a little depressed on that. Of course, my wife and I wanted to come back, and my wife was with child, and I came back, and I drove a truck. You know, with a degree and everything drove around. My father-in-law gave me a low-rent home across the street that he had and I just kept working. And then finally, I got an opportunity to get into the insurance business.

HG: Let me ask you, at UTEP, what was your major?

GS: It was mass communications. First, I wanted to be a doctor, and then I realized how hard that was, and then I said I wanted to be an attorney. And I wanted to get into something that I liked, mass communications. During that time, I also had small jobs. I was a publisher of the Democratic Election Guide. My father had done that and he helped me a little bit with that and I used to sell advertising specialties. Then I started working with the politicians, Paul Moreno, I would help him with his campaigns. There were other ones that I would help out and I enjoyed that stuff, but this was while I was going to college because I needed

some extra cash. The VA was just not enough and I lived in the back of my dad's house in a garage that was converted into an apartment that was not insulated. It was an oven in the summer and a freezer in the—

HG: So what year did you graduate from UTEP?

GS: I started '71 and I graduated in '74.

HG: And then when did you get married?

GS: I got married the same month I graduated. I tell everybody, "*Me case en una borrachera.*" (laughter) But you know, it was real rough, married, I have to say. That's why we went to California, to see if we could get our lives back. And then we did, it worked out and we started our family. I went to Farmers Insurance and I told them, "I didn't want a job. A lot of people can get jobs anywhere." I said, "I need a career." So he said, "Wow, most guys out here just want to see how long they can—" And I went around talking to different guys like Mike Rosales, there were some other ones, and they would say, How much money do you make? And I'd go, "Whoa!" And it wasn't that I had a passion. I didn't know how to spell insurance, but for \$35,000 a year, I wanted to learn how. This is how much they were making in those days and I said that's a lot more money, back in '74, than the \$10,000 that a friend of mine had. That he would go to work for Gordon's Jewelers, work him seventy hours a week, and pay him ten grand. It was more of an abusive management position. I didn't want to do that. I wasn't that dumb. So I said, "I'm going to get into insurance." and I got my opportunity. I was at Farmers for about five years and then I quit. I wanted to go independent because I was very, very limited as to what you can do as a direct writer. I mean you can only sell only for their company and I had a lot of restrictions and I'm not the kind of individual that likes to be put on restrictions. Well you're not going to believe about a year later, Fred Loya also quit. I helped him get some companies and he liked the idea of being in the independent version of it. Of course, he is

now one of the largest agents in auto [insurance] throughout the Southwest and multi-millionaire. He was very successful on that. His kids were grown and mine were still small so I couldn't really, even though I had a lot of energy there at 35, I just couldn't do it. I just couldn't leave my family.

HG: So how old were you when you started—

GS: Thirty. I was thirty-year-old boy.

HG: How many years were you in LA?

GS: I was in LA only about one or two years, two years at the most. It was just a readjustment period. And I tried to find another job here and it was real hard when you graduate and you go, "Okay, now what am I going to do with a degree?" I looked into getting into radio and TV and then I found out in radio they wanted sales. I've always liked sales. I always heard that's one of the highest paid professions, sales. And I saw that anybody could sell radio sales and I went to KROD and I said, "Hey, I'd like to be in sales where they make the big dollars." He says, "See those five guys on the wall?" They're not Hispanic. None of them were Hispanic. "When any of those guys die, you can have their job." I says, "In other words, I ain't going to get it ever, a chance." He says, "Why don't you go sell radio time and if you do good you can work in there." And I says, "No, I don't want either." So I got discouraged and as far as when you graduate, you say, "Oh, I got a degree in radio and TV." And that's what you want to do.

HG: So your primary motivation when you left Farmers to go into your own was you didn't like being limited to what you were representing?

GS: Yeah, you see, let me give an example, nothing down on Farmers, I mean it's a good company. I don't want to say anything, but I could write a policy with a guy

with no prior and all that stuff for, you're looking at about \$2,000. And I can write it outside with a substandard company, let's say, Old American for \$1,200. And I felt better selling at the \$1,200 instead of having to sell it at the price that the companies were telling me to do that. And I started saying, "You know what, I'm not going to work for any one company. I'm going to work for the client that comes in here. I've gotta find him the best rate." And that's always been my theory.

HG: What ideas did you have about your own business at that time?

GS: You know, I learned one thing just start working. I didn't organize anything. I just said, "I need so many sales and then I get renewals." So I started saying, "Okay, this year I may make \$10,000, but let's say I kept half of it, I could be making \$15,000 next year. And then the next year I could be making \$20,000, \$25,000." Well within five years, I was making \$100,000. I mean just with that, working auto and home. Of course, when I quit Farmers, I lost a lot of my clients because I didn't have a standard company. It's real different in the realm of insurance. You have to have national companies and nobody was going to give me a national contract.

HG: Why was that?

GS: I don't know. They were not giving them away. You know what, I take it back, I did get Travelers. I did have one national auto, and then I got Aetna. And then, what happened is, in those days— yeah I did have an opportunity, excuse me and I muffed that let me tell you why. Trying to write as many people as possible, the criteria was real hard for that company. And I tried to put as many people into Travelers, but what happened is I started having a problem that most companies do not like. It was like my third year down the way, he says, "You have a real bad loss ratio." "What does that mean?" "Well, you're getting \$100,000 and you're losing \$100,000. So we're not making any money." So I lost my

contracts. That was the way it was in those days. Now it's changed a lot, now they have a lot more criteria. The insurance in automobile, and most of them, especially automobile, is set almost to a science. They now check household driver, "Oh, you're talking about my little twenty-one year old that's been on the policy for five years that I never told you about, just totaled out five cars." Okay, "Those three accidents I had in Juarez." We could never detect those, now we do with— (knocking at the door)

GS: Yes?

2<sup>nd</sup> For the Torres file, I already have it ready. Do you want me to just give you the whole thing or—

GS: Just call me in a minute *mija*. Just shut down for a little bit. I'm sorry. So, where was I? That disrupted me.

HG: You talked about the criteria.

GS: The criteria, so now you have CLUE, which tells you how many losses the individual has, they check credit. For some reason, and I'm not a proponent of credit, but sometimes credit is kind of a barometer for losses, for some of it. And they're using it. That's why the insurance company started and everybody else is now using SCORE and everything. But now the companies have like twenty different tiers, depending on where you fall, you fall in there. And that's why I went into that.

HG: So when you started your business as an independent in insurance, it was your own business?

GS: It was mine, um-hum.



HG: And did you have employees right away?

GS: Yeah, always, I needed a secretary. My theory in employees is: you set yourself a value, "I'm worth \$150 an hour." Why are you doing the \$6.00 an hour filing, answering the phones, and stuff to that effect? See that's always been in my mind. That's why a lot of guys stay by themselves. Now some guys can if they're life agents and they don't need one secretary, they can do very well. But in the P and C, you need to have the girls answering the phone. You have to have girls that prepare your work and help you. Now we have four girls in here, we need them. We have one that does accounting. We have another girl that does the business. Got two girls that are in the auto and home and then we have another girl that's the backup of the other one. And of course, me and my son are the two salesmen.

HG: So how did your business grow in the beginning?

GS: I just kept working. I didn't look back. And I just kept working, working. My income kept going up. My expenses kept going up, too. And there were some bad times. I'm going to tell you that if you think there's not going to be any bad times.

HG: What are those like? What kinds of challenges did those bring?

GS: Well, a lot of challenges were like you're living on credit cards for a while. It can happen. Not paying your taxes for a while because you say, "I've got to live at this standard." You know, you raise your standard of living and when the income doesn't come in and you gotta find ways to do it. And I found myself in those situations where I got behind on my personal taxes. Of course, I'm all caught up now. I was living on credit cards. And my wife never knew this because we had just bought a big house and we were at this standard of living. My kids were all going to school. I had four car payments at one time, and they were youthful

drivers. The good thing about them, my kids were very good. That really helped a lot. They were very responsible and everything. But I didn't have any of my kids come in until, well my oldest started when [he] was twenty-one and my daughter—

HG: And did you have business challenges?

GS: Well, there were some business challenges, especially in El Paso. And some of them was that I was competing about companies that had been here years and they had all these standard policies. When you look at standard and substandard, here's one thing I've done, I've learned to work within the substandard market. Substandard would be bars, car lots, body shops. Those were the stuff that most standard businesses didn't want. They would have raised their collar and says, "Look, there's no money in this." Of course, some of them are in there now, doing some of it. Markets change. They fluctuate. And what I did is I learned to do stuff, like now I'm doing a lot of contractors. You know, you do demolition. Nobody wants demolition. I can do asbestos abatements. You do apartments. Some don't like apartments. So now, I'm working all these different areas. You gotta find your market that you can be competitive.

HG: So you found an underserved market?

GS: That's right. And I was writing stuff that State Farm, Farmers, and Allstate didn't want. And what I've done is I've gotten myself so many; and I do bonds, which nobody likes to do bonds. I write the hard to place sometimes, where you can find a profit. One man's junk is another man's treasure. I get referrals from all the State Farm. They don't want to write it. I said, "Don't act stupid. Tell them you know somebody that can write it. Send it to me." And they're good friends. I built a relationship with them. I can't give them any money, but maybe go play a round of golf, take them to eat, send them donuts. We're friends. I serve on the board with a lot of these guys, especially life underwriters.

HG: Which board is that?

GS: Well, on the life underwriters. I've been on the board for twenty years, one of the very longest on the board. And you get to learn a lot. You get to meet a lot of the agents. And they see me up there all the time, "Hey, you know," he's doing this and chairman of the Miracle League Golf Tournaments; I was president of the Friends of Jazz. I just finished my term. Matter of fact, this month is going to be election. I finished my two years. And I always give a lot. I help start, like our Valentine's Dance. I helped start the jazz festival that we now have. But it was already one there, but we got together with Grace Gardens with George Rodriguez and put something together. Now that's one of my clients that has done real good, George Rodriguez, and he went through some rough times trying to open up. I can't even tell you some of the stuff he went through, but he tried to expand. Sometimes, a lot of people will do good with one business, and you try to expand or go into different fields that are kind of semi-related. That's why I try to tell him, "You're going to go into something, stay within that's related." I tried to get used cars. I was totally out of my field. I realized one thing within a year. Don't do it. I didn't lose any money, but I didn't make any money. But the time you spent, you could have spent it back in insurance and made some money.

HG: Let me ask you about mentors? Did you have mentors along the way?

GS: In insurance, in life insurance, I did have one. It was Eddy Portillo. He's a CLU. As a matter of fact, I had my security license and I turned it in because if you don't write a lot of business in securities, you can get in trouble. So he couldn't continue to do stuff. Now, he's opened up a new contract right now with Lincoln and he quit. Right now, securities is not, you know, mutual funds, is not high on anybody's list. And so I've always been an individual that if I didn't like it, for some reason I didn't like the stock market, you can make more money but you can also lose a lot because a lot of people do that. And so Eddy is one [inaudible]

the life into it. There's no *real* mentors because if you're the trailblazer, there's not very mentors available for you. You've got to show the way.

HG: When you started your business, how were you a trailblazer?

GS: Not when I was with Farmers the first five years, what really helped me was there was an agent in there that helped me because he did some outside stuff, that was Mario Loya, no relation to Fred. But he taught me the commercial aspects of it. And at least I had the basis, the foundation that helped me. He taught me enough just to be dangerous. Let's put it this way. But once I went on my own, I didn't have anybody. I didn't have a mentor. I didn't have anybody, and you just had to just do whatever you can.

HG: Were a lot of people going independent when you did?

GS: You know what, when I first started no, but a couple years later, they started this; we started this liability, where you had to have liability, mandated. Actually, it's an old law back in the '60s that's the Financial Responsibility Act. The only problem is they wanted people to prove that they had financial responsibility. So you had a lot of people open these neighborhood things, that's what helped a lot, Fred Loya in that time. You have El Paso Low Cost. You have Budget. You have multiple agencies. Since they have multiple ones, they deal with the neighborhood, and they work with that. So then, that grew a lot. A lot of agents came out of that. But very few got into the commercial. See, that's where I've been. I'm in the commercial insurance.

HG: In terms of Hispanics in your business, when you started, were there a lot?

GS: No. There weren't that many. It was real hard to get into State Farm. They wouldn't hire anybody. Allstate, they'd say they wanted to get you into life insurance. Farmers, I was able to get an opportunity, but there were few agents

that were starting at the time. Actually, when the auto liability started, that's when a lot of Hispanics got into it, but very few got into the commercial because the commercial market was controlled by the old guys, the John D. Williams, Rogers and Belding. There were a bunch of other ones that HUB bought out. The commercial market's different, it's a different breed. Anybody can go out there and open up a car insurance, car and home, anybody can do that. For me to train a girl to do something to get her just dangerous enough, it takes me sixty days, ninety days. Commercial takes a year, basic doing, when she starts helping me a lot; two years she's helping me a lot, so the same thing. So it takes me longer to train a girl in the commercial department because there's so many different aspects. And a lot of guys, when you do auto and home it's real simple. You just have to make that grow, which is what Fred Loya did. I went into commercial, it's a different ballgame, but then you had to find your market. You had to find out what is it that you can compete against. Do you have the companies to compete with? I'm going to tell you something. I did do something about six, seven years ago. I got into the long haul trucking. Very few companies in El Paso will get involved with it. I was wondering, "How come they don't get into it?" Well I got into it, about the fourth year, fifth year I start realizing, "Man, this is a big can of worms." It almost destroyed me, to be honest. And then I sold that to a girl that helped me build it up. She was a licensed agent. She's been around. I sold it to her. And I'm telling you, that salvaged me. And I got good money. She gave me a couple hundred thousand dollars, but that was just helping me with that money. Since I neglected the rest of my agency, the auto and home and commercial, I used that money to help build up the commercial where it's where we're at now.

HG: Let me go back to ask you about your parents. What values did you get that you carry with you today?

GS: I'm going to tell you something, my dad was a very smart man. He could read and write in Spanish. He could get any job he wanted to. I would consider him a

very super intelligent Mexican-American in this town. What bothers me is my dad could have been a rich man, could have been a successful businessman, but he didn't. I guess he never had direction because he was an only child and no father. Let's look at some of the other Hispanics, you know their fathers were a carpenter, plumbers, we're all blue collar. My dad was not really blue collar. He's like me, like I don't know whether to use a right-handed screwdriver or a left-handed one and that was my dad. But my dad could have made it because he was smart enough. But once he lost his job, he just kind of quit. He ended up getting VA because of disabled veteran. He sold advertising specialties. Good Neighbor Advocate is a black newspaper. People don't even know about it. He used to sell advertising for them. He just had odd jobs; he worked with Richard Telles in the vending company. He was just losing jobs, he would come back. He didn't try to get his life together. Once my mom divorced him, he found another woman. To her, she was able to get to his VA and things changed. He had two more daughters with that woman— she was younger. And us guys, we were on our own, all four boys, we grew up in the streets. The streets brought us up and then we—

HG: Were you the oldest?

GS: I was the oldest. When you're the oldest, my brothers looked up to me. I was the first one to get into the military. Then, the other ones got in the military, two other ones. No as a matter of fact, my other brother was first, the marine, but he quit school when he was seventeen. He had a hard time at school. Some children are affected different with divorces. I would say it affected him a lot. It didn't affect me because I guess I would say I was more independent.

HG: How old were you when your parents divorced?

GS: Let's see, I guess you could say I was a freshman in high school. So I was a little older.

HG: And then your mother.

GS: And then my mother let me tell you, she was always working. She's the kind of woman that would, when we lived over there on Hunter and North Loop. She would take the bus and it would drop her off on Alameda and she would walk from Alameda, on Copia, all the way to Montana. You know where the police office is? She would walk, sometimes at night, just because my dad had the car, and he was out there partying at the VFWs, and all that kind of stuff. So I got to see a strong woman. And then when we would buy groceries, I remember walking like four blocks with groceries. I could barely, barely carry them, because we couldn't afford a wagon. And my dad, he was out having a good time. If he would have come home— So we saw a strong mother. My grandmother was a strong grandmother. She had a restaurant in Juárez; she had her own beauty salon. She came across, had a little bit of money, got a house there on south Copia. She bought it, and she started working at a restaurant and she would wait on tables. She was in her 50s, 60s, she got enough for Social Security, she retired. So I come from a long line of strong women.

HG: What kinds of messages did you get from your mother?

GS: She loved us. I saw her being the one that would take the burden of the family. That's why when I see divorcees or I see women, I always try to help them because I know what my mom went through. I don't look at her as a competitive, if I see a woman, you know, like I was telling you that girl that's next door to you. I wanted her to get in, get an opportunity to move up. I've done a lot of that. I don't try to use them as my competitor and I try to help women when I see them, especially like that.

HG: When you started your business, was there acceptance in the larger community? How did you get your name out?

GS: Well, I didn't think of trying to get my name out. I knew I had to just keep working. I never looked back. I know there's other things I could have done. Organizational skills are my lowest, if anything sales are my highest. So I try to do as much as I can in sales and then try to work, that's the way I've done it. And that's where sales is at. Maybe I would have done better in a more structured situation. You had to learn three things: You had to go out and sell, bring the bacon, and you just gotta learn how to manage people. I've had girls that have stolen from me. And then the next thing you need to do is you gotta try to do accounting.

HG: And how did you learn all of that?

GS: On my own. I had accountants. I would have some people to help me. One of the best things that ever happened is QuickBooks. I was able to know exactly how much money I spent. I was able to do the payroll in one minute, five minutes. So I was able to do that.

HG: And then you brought your son in, right?

GS: My son was around. He looked at some other jobs and he came to me, he asked me for a job. He says, "Dad, I want to work with you." He says, "I hear it's a pretty good business to get into and I would be able to make some money." I said, "*Mijo*, I can't even get you to throw the garbage out." "Come on Dad, try me out." I said, "Okay, *mijo*, come on in and you'll start from the bottom, filing and all that stuff, and answering the phone, and all that stuff." And we all always worked in the same room for most of the time and he's gotten to learn to work. It's real hard when you have family members, but he pays for himself more than anything. He's just a kid. And he's got some other personal problems in his health, but he's a really a good boy. That's the good thing. And he worked and I started him at \$100 a week. And he says, "Dad, I need a little more money." He



says, "I've got kids now." "Here I'll make it \$200 a week." "Okay, I'll make it \$200 a week." So he didn't bother me much money, but he worked at it. And the more money I was able to make, the more I was able to pay him. So now, he's making a fairly good decent wages for El Paso.

HG: How long has he been working with you now?

GS: Eleven years now.

HG: And you've been in business how many years?

GS: Thirty-two, this next March.

HG: And what are your plans for your business?

GS: Well, my plan is I'm 62 years old in April. I can go into Social Security and act stupid or I can continue working as hard as I can. I want to build my agency to a certain point where accounting, to a point where my son can actually run it without having any problems, that he can just, turnkey operation and bring him money. He's been like me, just sales, sales, sales. I'm going to have to teach him more in the accounting, what it takes, the rest of that stuff so that that's where he can fall and that's where he needs to work. He has the same weakness as I have, organization and accounting, bookkeeping portion of it. We need to do that. So we're going to make some changes.

HG: Have you used a business support services here in El Paso?

GS: The closest is the Hispanic Chamber. I tried to get a loan. Businesses were real low back in November and December and January, it was a real low quarter. This is a different quarter than it was then, and I tried to borrow money and I went to the Hispanic Chamber and I got turned down because I needed a 680 and I had a

660 in my score. You gotta understand some of your score brings down, is a lot of companies, when you sign up with them, they check your credit, so that brings down your credit score. People don't know why, but they said, Well you don't have a credit score to make it, and they just, Well, I've got a veteran as a new patriot. Well, that's okay, I spent four years in the Navy," But the good thing that's happened is I paid off my house. So that's giving me money that I can leave in the agency to keep growing.

HG: And did you work with banks?

GS: No, and I had gone to the bank that I was with, The First National Bank of Fabens. I used to call them up and I says, "Hey, I need \$17,000. I'm short on pay." "Okay, come here and sign and we'll just put it in your account." That was about ten, fifteen years ago. That's the last time I ever borrowed it from a bank. And then they said, Okay, fine. So then I called them the other day and I says, "Hey, I need \$25,000." Well, come in and do all this and that. Well you don't qualify because you don't show enough income. You know how the accounting is set up. Okay, thank you. So I got upset, and I went to the Bank of the West, and I changed streams and I had the same situation there, and they referred me to the Hispanic Chamber. And I'm going, "Okay." So then I went to the Hispanic Chamber and I had the same thing, and I'm going, "You know, I'm trying to borrow money so that I can get an infusion and maybe I can hire more people. It's sales, I can hire more salesmen." So I'm going back again and see what happens. There's some other people that say, But they want all this paperwork and everything. I get to a point where I say, "You know what, I'm just going to make it on my own. I don't need the money. I'm not going to do that." So I'm working it on my own. I'm just going to work an extra hour a day, I guess, instead of working 35 hours, I'll work 40 hours a week.

HG: But you give time to organizations, as well.

GS: And you know what, yeah, I give back to the community. I'm going to tell you something, my kids know that, even my other son that worked here for a while. I had another son that worked here for about two years. Of course, he wanted me to pay him as much as the other son and I says, "I can't this is a sales arrangement." "Yeah, but I got a business degree." I says, "Yeah, you can only organize me so much and then what do we do after that? I need sales. It's not a social services." He says, "You bring me a sale from the outside." Because every business coming in, my son and I already we're handling the incoming sales. I use the Yellow Pages; I've got a great network system with other agents. And I always tell them, "Send them to me. Send me your junk. I won't take your clients away," which has happened. When we were writing them and we found out that one of the State Farm agents, he says, "Who do you have car insurance with?" "Oh, with so and so." I says, "Oh my God, he referred you to us." "Yeah." I said, "I'm sorry. I can't quote that." He says, "Why?" "Because it's just a policy of this agency that we will not try to take any business away from those that send us business." And the agent appreciated that. My son called him, and said, "Dad, we can't do that. We can't do that." I said, "Okay." He's the one that really sets me straight, but we live that way. We live by honor. We have an honor system that we owe to other agents. But we work hard, but my other son, he left, he's working in Austin for another insurance company.

HG: How many children do you have?

GS: I have three. I have George Junior, Thomas, and there's my Vanessa. Vanessa also graduated in December with a business degree. I'm having the same problem with her that I had with my other son. She says, "You need to bring me [in] the business." They don't believe in sales. See, my son is in inside sales, but you know what, there's people that ask for him. Let me tell you something, my son has become a salesman. It may be inside, but he knows how to handle people. Of course, he learned it from the master because you're only as good as the master. When he was a little boy he would go with his sister. His sister would say, "This

is my brother Georgie, and he's selling candy for his soccer team. Would you like to buy some candy?" And my son would go, "Uh, uh, uh, uh, okay, here." He totally had no communication skills. If you asked me, even through high school, if he would ever be able to work for me and sell for me, I would have told you, "No way, Jose." And now he's really, really turned into a salesman. I says, "You know what, *mijo* you'll never starve. And then, the stuff that you know in insurance, you can work anywhere and make \$50,000 to \$100,000."

HG: So if you're able to teach your son, who taught you?

GS: From a word that I use, *a chingazos [a]prendí*. Nobody ever taught me. I had some basics that were sent to me. All of it has been me. I've done a lot of courses. I read different periodicals. I belong to both Chambers. A lot of it is self-taught. A lot of it is self-taught. You gotta learn it and you look at a certain market, you try to learn as much as you can about the market. Let's say trucking, you can do the trucking. You had to do the commercial auto. You had to learn how to do cargo. You had to learn how to the general liability. You had to learn some bonds. You had to learn how to do accidental, instead of workers' comp. I sold accidental plans. You know there's five policies you can actually sell. And you stay in a market. You get to learn that market real good, that you become proficient to it, that nobody else is going to mess with you.

HG: So what would you say is the secret to your success?

GS: Getting up in the morning and just go to work. My wife would always say, "Get out of bed. The bills are coming in faster than the money." My success is that it's got to be self-motivated. You gotta like a good life. You gotta want to work hard. There's no shortcuts. I've seen guys with shortcuts. I saw a guy open up an agency right next to me and I had never heard of him and he's got these companies that I wish I had, *era gabacho, no era Mexicano*. And I'm going, "Wow, who in the hell is this guy? He's got this company and this company."

I've been wanting to get them and I can't get them." Sure enough within two years, he fell. He had some money, he was playing, was using money from life companies to support his P and C and next thing, he blew up. He shut down and I said, "I don't want to do that." You see, because I know how long it takes to grow. I know what Fred Loya did to get where he's at. It wasn't given to him. He's got his wife, had money from Mexico. People have asked me, Do you think he was involved with drugs? And I said, "No way. This guy worked his butt." And they ask me that. They ask me because I tell them I know him and he says, "By the way," I says, "This man worked real hard. I know what he did. I wasn't willing to do what he did. He was working Saturdays. He was working every night." Of course, his kids were older, which his kids helped him. He had one guy, Keith Mahart, that helped him. And that's why he became very successful because he was able to have the family, Aetna, one of the companies I helped him hook up with, gave him a \$50,000 computer, which probably I think the \$50,000 computer, you could probably get you some of those little laptops have more memory and speed and than what he had for \$50,000 in those days. You're looking at about twenty-six years ago, twenty-seven, twenty-eight years ago. Somewhere like that. Things are changing, automation— they will not give me a contract if I don't have, if you're not into broadband. You can't even have dialup. It has to be broadband, and you have to have an accounting system. Before anybody will even look at you, reputation is what's really, work hard. I could tell you when people send me somebody, and he says, "How did it go with George?" "Oh man, he helped me out. He also helped me with this and he helped me with that. He's a great guy." When they hear that, they're going to say, Well, I'm going to send them to him. But if they get feedback somebody referred says, "How's that guy go?" "Oh he didn't call me back. He never gave me a price, and if he did, it was too high. He didn't help with this."

HG: Customer service is—

GS: Oh my God, right now, that's the situation. They called me the other day from Austin. This lady that's writing a magazine article was asking me, "How do we tap into the Hispanic market?" Now they're working the other way around. He says, "You know what, I think it's a little bit different, the Hispanic market. You really need to be there. It's a hands-on, whether you're a Hispanic or not. If you are sincere, it's going to require you to be closer." I have an ability on my webpage right now, if you want an auto quote, you can have an auto quote. You can get coverage off my Internet. Very few agents can do that in here, but you can do that. My son says, "But nobody gets on the Internet here for insurance." For some reason insurance is a lot different. You know when you're buying a sofa or something like that, you might know a little bit about the brand, the materials, and all that stuff. But when you look at insurance, it's very complicated. That's why I tell everybody, "You know why you can make money? Because you know a lot more of what's going on in insurance than the average person in the street." Now if you're average, you're not going to make any money. You gotta educate yourself. You gotta know what you're selling. You gotta know the ins and outs. And one thing I tell them in commercial insurance, read the exclusions. That's the first thing you read, especially in commercial. "Hey, wait a minute, it excludes assault and battery." "Well, you want it with assault and battery; it's going to charge you quite a bit more." "Well no, I don't want it assault and battery," especially like bars and restaurants.

HG: What changes have you seen in the Hispanic community over the years?

GS: Well it's been good.

HG: The Hispanic business community.

GS: Well, you know like I says, and I tell a lot of people, when I was a kid the Hispanics were entry-level, very few managerial, very few with college degrees. The guys, your fathers, were not educated, they didn't even finish high school. A

lot of them went off to war. A lot of them didn't start businesses; they worked as carpenters and plumbers, blue collar, all blue collar workers. And now, with education, of course the wars sometimes help minorities, especially like the Vietnam War. A lot of guys went to school, went to UTEP, and they drained the VA, but they never got past being a sophomore. Okay? A lot of people did it just to supplement their income; they were married and all that. A lot of them went and got their actual degrees. They went out and they got their degrees. They were able to come back with their degrees and do business. We lost a lot of people, but some of them are coming back. And the ones that stuck around are the ones that went on to be doctors and lawyers and dentists. I hang out with a group of attorneys, there's nine of them. There was a program at UTEP called Upward Bound. I don't know if you remember that. It really helped getting the kids from the south side to see things that we can. I think there's more businessmen [inaudible], but I think there should be mentorships. I think a lot of these businesses should go into the south side. I was talking to a young kid the other day, and he thought his life was dead. And I started telling him, "You're still a baby." And the guy looked at me, "You can still become anything you want to, if you really want to. You need to get out of your environment. You know what they say, the dog always returns to his vomit. You need to get away from that. You need to find new friends, a new neighborhood." He says, "Well, I've got to be at the home. It's a religious home, in south El Paso." I says, "You need to go back. You hang out with those guys, they're fine, but once you get out, you need to find a new set of friends and new girlfriends, a lot of them." And he's looking at me like, give me some more, feed me, like he was wanting someone to give him that. And I think most businessmen should set up some of those in the high schools. We started that with the Hispanic, but it's been dropped. I remember talking to a little second grader about insurance. How can it convene what insurance is? I was wasting my time. We need to talk to the high school kids. We need to have a mentorship in the high school kids to give them, especially on the south side, give them encouragements. Let them know there's nothing wrong with being born on the south side. There's nothing wrong with

living on the south side, but staying there, there is a problem because you haven't grown. You've stayed at the same level that you were. But you have the opportunity to get yourself educated. You have the opportunity to start a business. Anybody can start a business. When Farah closed, remember Farah, when they shut down? Those people were used to making \$10 an hour, that's a lot of money with benefits. A lot of those guys went and got their trucking. You can become a trucker and make \$35,000, \$40,000, \$50,000. You can buy your own truck. You can open up your own trucking business, and a lot of them did that. We saw a lot of that when they closed down. You have to understand if you know the statistics, back in the '70s, you and I know that chronically El Paso had a 10 percent unemployment rate, chronic, and you were saying, "Where are the unemployed?" And that's when we were very heavy into the garment. We've gone away from the garment and actually, manufacturing in El Paso, and if you notice now we have call centers. Okay, those are paying \$10 an hour, if you're really good, and that's cleaner, and some of these people aren't getting advancements or anything, but we're changing El Paso. In El Paso, there are no certain jobs that were available before that would help you. Now you really have to get yourself in some kind of— go get your electrical license. You can start your own electrical company. Go get your plumbing, go get your AC. You've got to do it and you have to put a little more entrepreneurship into the kids mind. If they're not going to go to school, that's fine. If you're going to go through high school, whether their hair styling, look at jobs that are not going to be leaving. There's a lot of jobs that won't leave, air conditioning will never leave, electrical. You've got to find those jobs or get yourself educated into those jobs that are going to be here.

HG: So did you envision yourself years ago, where you're at today?

GS: Not as far as I've gotten, but I just kept piling away. You get an obstacle, like they always say, winners never lose, losers never win. Quitters is the same thing. Quitters never win. You can't quit. I mean you know millionaires that have lost



all their millions, and they come back and within a few years they've made another million. Wait a minute, you just loss everything you had, millions, start all over. Yeah. How many times did you do that? A couple of times, some of these successful people. But the thing is not to quit. That's the only thing I can tell you. Get back up. Dust yourself up and get back up. That's what the problem is people don't do that. They fall and they stay down. And then they give in and they're going to go work somewhere where nobody bothers them, like that movie American Beauty. Did you see that? Where the guy lost his job and his wife was a gold getting thing and you know what he wanted do, he went to a hamburger place. He says, "I want the lowest denomination of work. I just want to make hamburgers." "But Sir, you're used to making thousands of dollars." He just quit. He just gave up on life. Some people do that.

HG: Well, Mr. Saenz, I really appreciate your story, and a beautiful story. What is the motivating concept that you hang your life on right now? What words of advice do you—

GS: You want me to tell you, right now it's my son. My son that's helped me all these years. What motivates me is to get up, make sure that I get this agency to a point where he doesn't have to struggle the rest of his life, and compensate him for his devotion, his honesty. I used to always say, "I'd rather have my kids steal from me than somebody from the outside." A lot of guys ask me, "How did you get your kids to work for you? They don't want to have anything to do with my business?" And mine was different, I was very, very fortunate that I was able to bring my son in. Like there's a body shop, J&J Body Shop, he's got two of his sons in there; one with a degree and one that doesn't. And his goal is the same as mine. He wants to make sure that his body shop goes to his children that it continues. Like we didn't have anything to inherit, most of us didn't have any money to inherit. We didn't have our fathers with jobs; once they retired it was over. There was nothing to give down to the next kid. We started at Ground Zero. I tell my son, "Look, when you start with our business, *mijo* it's like

running a race. Have you ever run a sprint of one hundred yards? If I get a guy whose one of the fastest guys— because I was a sprinter in high school— he gets down and you start running, you know ten, twenty yards ahead of him. Let's say fifty yards, and you start and he takes off when he hits you, you probably can beat him at the end of the race from that point. So when you have a running start, it makes it a lot easier to win a race, in most races. But once you start a sprint and you pass him by and he starts his sprint, you'll beat almost any guy that's running the sprint." And that's what I try to tell everybody. I says, "We are now able to hand over stuff to our children, and that's real pretty." That's the big advantage to everybody.

HG: Mr. Saenz, I appreciate your time for your interview and your story. We greatly appreciate it and thank you very much, and this concludes the interview with George Saenz.

**End of Interview**