

SAN ANTONIO BUSINESS JOURNAL

COVER STORY

HOW HIGH IS TOO HIGH?

Due to a legal loophole, the cannabis business bloomed in Texas – but changes are coming.

BY JALEN LOPEZ, PAGES 14-15

GABE HERNANDEZ | SABJ

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ECO DEV

New office with **1,000 jobs coming**

A D.C.-based firm has set up shop at The Reserve at Westover Hills.

JAMES MCCANDLESS, 10

RECRUITMENT

West Side **connections**

Big companies are making investments on the West Side and more are expected.

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Editor's Picks



GABE HERNANDEZ | SABJ

SMOKING GUN

Ryan Kohrs' shotgun shell exits the chamber as he shoots at clay targets during the 7th annual Valero TFC Shootout. The event at the National Shooting Complex in San Antonio on Friday, Nov. 15, benefits Transplants for Children. The funds raised help provide crucial resources and support for Texas families going through the challenging medical journey.

THREE THINGS TO KNOW

1

A Houston developer eyes apartments in place of dual Medical Center towers. The change would bring more than 800 apartments to the area. The two buildings were at the center of a complex \$53 million bankruptcy case.

Read at
bizj.us/1qmjbg

2

The SAISD board approved a roster of new terms tied to the sale of its land needed to build the Missions new downtown baseball stadium. The move could jeopardize the \$1 billion private mixed-use development on the drawing board.

Read at
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3

NatureSweet, whose operations rely heavily on U.S.-Mexico trade agreements, is watching potential new regulations and tariffs. An executive at the local company said new rules could impact its workforce and its imported tomatoes.

Read at
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- ▶ **Dec. 6:** Fastest-Growing Companies
- ▶ **Dec. 13:** Banks by deposits
- ▶ **Dec. 20:** MBA Programs/Graduate Degrees
- ▶ **Dec. 27:** Book of Lists

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2024 IMPACT AWARDS

The Business Journal honored individuals, for-profit companies and nonprofit organizations that embody the spirit of giving.

We recognized those who have shown exceptional dedication and determination to support their chosen causes, ranging from medical research and education initiatives to lending a hand to single mothers. Twenty-five honorees were celebrated at an awards luncheon on Nov. 14 at Morgan's Wonderland.



1. The Class of 2024 Impact Award honorees 2. Taylor Brown, son of Mary Rose Brown, accepts his mother's posthumous Lifetime Achievement Award. His siblings, Garrett Brown and Kirsten Brown Baker, joined him on stage. 3. Goodwill CEO Carlos Contreras walks on stage. 4. From left, honoree Trish DeBerry, Lizzy Aranibar and Paul Llamas

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C-SUITE

VIA taps new CEO to lead expansion

The VIA Metropolitan Transit Board of Trustees has selected a new president and CEO to lead the organization through its landmark transportation plan, naming Jon Gary Herrera to the post.

Herrera will succeed one of VIA's more successful chief executives, Jeffrey Arndt, who is set to retire in a matter of weeks. Herrera will start on Jan. 4.

A unanimous selection by the board, Herrera is a San Antonio native who has served as VIA's senior vice president of public engagement since 2017. He's helped guide the agency through multiple major projects including a 2020 initiative to secure additional funding for VIA's Keep SA Moving plan.

Herrera was selected as the lone finalist for VIA's top job and board members approved his contract on Nov. 12.

"The board chose from among three impressive and capable internal candidates, who have each demonstrated a passion for their work and a commitment to carry us forward to the future," VIA Chairman Fernando Reyes said.

Herrera will be the first Latino president and CEO to lead the state's second-largest transit system in its 46-year history.

"I applaud the board's selection and congratulate Jon Gary, who will be a strong and visionary leader for the agency," Arndt said.

SITE SELECTION

CORPORATE RECRUITERS EXPECT BIG WEST SA BOOM



METHODIST HEALTHCARE

The area is a prime landing spot for companies.

Big companies are making major investments in Far West San Antonio, especially in Westover Hills.

Economic development officials expect that trend will continue as the area has become a magnet for major players.

Among the latest to plant a flag in the area is Methodist Healthcare. The

health system has completed work on a \$200 million Westover Hills hospital that will initially bring 350 new jobs to the area. The ultimate investment could grow.

"Westover Hills and its surrounding areas continue to experience significant growth," said Sarah Carabias Rush, chief economic development officer for greater:SATX.

Rush notes that since 2017, San Antonio's lead economic development organization has facilitated nearly a dozen projects in or near Westover Hills. The most recent is Guidehouse, a Virginia-based con-

Owners of Methodist Hospital - Westover Hills have invested \$200 million in the new Far West San Antonio campus.

sulting firm that plans to establish a regional operations center in the heart of the area and create approximately 1,000 new jobs.

"Companies like Guidehouse are drawn to the area because it offers ample space for expansion and a wide range of amenities that appeal to their employees," Carabias Rush said. The amenities include housing, schools, transportation and entertainment.

Another big corporation, Tenet Healthcare Corp., has made a substantial investment in Far West San Antonio with the development of a \$300 million Westover Hills Baptist Hospital campus that will initially employ more than 500 workers.

"We continue to see a lot of construction out here," said Westover Hills Baptist Hospital President Brady Phillips. "I think we'll continue to see that."

Baptist is already contemplating near-term expansion. The longer-term plan is more substantial. Phillips said the roughly 100-bed hospital could ultimately triple its capacity to meet demand.

Greater:SATX's focus on the recruitment of corporate headquarters and operational hubs could drive more activity to Westover Hills.

"As we work to attract more headquarters and office projects, we anticipate that Westover Hills will remain a highly attractive destination for businesses," Carabias Rush said, noting that there is currently more than 360,000 square feet of office space under construction in Far West San Antonio.

MEDICAL RESEARCH

Med Center gains new research hospital

UT Health San Antonio has reached a milestone as it's nearly completed the construction of a new Multispecialty & Research Hospital in the heart of the South Texas Medical Center.

The \$472 million hospital, years in the making, is set to open on Dec. 10 and will further entrench the Alamo City as a leading center for innovative cancer care and research.

The eight-story hospital will span nearly 450,000 square feet and open in phases. It will be a first of its kind for South Texas as patients will have access to top specialists and pioneering therapies focused on cancer treatment and innovative care backed by groundbreaking research for the most complex diseases.

Work on the hospital began in spring 2021 and the project was one of the last

major developments launched by UT Health San Antonio President Dr. William Henrich, who lost his battle with cancer earlier this year. His vision from the outset was that the new hospital would be a destination for research and treatment of cancer and other complex diseases — especially those that disproportionately impact South Texas residents.

Spirit Airlines' struggles could impact SA

Spirit plans to furlough about 330 pilots in January 2025.

Spirit Airlines has entered into what it characterizes as a streamlined and prearranged Chapter 11 bankruptcy process and the Alamo City has a vested interest in how that process plays out.

The Florida-based carrier has continued to expand its presence in the Alamo City over the last several months, and it's among the airlines that in recent weeks committed to a new airport use lease agreement, or AULA, with San Antonio International Airport.

Any disruption in Spirit's operations could potentially impact air access to and from San Antonio.

Late last month, the airline said it planned to introduce a new nonstop flight from San Antonio International to Hartsfield-Jackson Atlanta International Airport that would operate daily and year-round beginning in April.

John Kirby, vice president of network planning for Spirit Airlines, said the new flight would provide a "high-value option between the two metro cities."

Atlanta would represent the seventh market on Spirit's SAT route map, according to Kirby.

In July, Spirit Airlines launched new nonstop flights from SAT to Dallas Fort Worth International Airport. Roughly three months prior, the carrier introduced new daily service from San Antonio to Newark/New York.

Earlier this year, Spirit Airlines said it planned to resume seasonal service to Tampa on Nov. 21.

For now, local airport officials expect those flights will continue.

"We have received no indication of service impact to SAT," said Jesus Saenz, director of airports for the city of San Antonio.

Spirit Airlines noted in a Nov. 12 filing with the U.S. Securities and Exchange Commission that its total operating revenues for the third quarter of 2024 are estimated to have decreased by approximately \$61 million compared to the same period in 2023. Total operating expenses are estimated to have increased by approximately \$46 million.

The company, which reportedly pursued a potential merger with Frontier Airlines, said several days ago it was in discussions with noteholders regarding a possible restructuring of its obligations and that if it couldn't reach a definitive agreement would "consider all alternatives."



SPIRIT AIRLINES

As Spirit Airlines pursues a path to profitability, the carrier has expanded its presence in San Antonio.

Spirit plans to furlough roughly 330 pilots in January to align with expected flight volume, according to the South Florida Business Journal, an affiliated publication.

In September, city officials said Spirit was one of seven airlines that had signed off on a new AULA. The new agreements took effect in October and are for 10

years with an additional five-year option. Collectively, those AULAs are expected to generate \$3.2 billion in revenue for the city over the 15-year period.

Spirit Airlines' increased its seat capacity at SAT by 50% in September compared to the same month in 2023. Its passenger count was up 85% over the same period.



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SUBDIVISIONS

Lennar plots 600-plus new homes in SA

Miami-based homebuilder Lennar keeps its foot on the gas in San Antonio, with more than 600 new housing units plotted during last week's planning commission meeting alone.

During the third quarter of 2024, Lennar filed for more residential building permits than every other production homebuilder in the city combined. Nearly two-thirds of the permits filed in San Antonio belonged to the Miami builder.

Lennar has been predominantly focused on the South and East sides, with some projects on the Far West Side as well in San Antonio.

Dallas-based Palladium USA, in collaboration with the San Antonio Housing Trust, also filed a new subdivision for its Palladium Crestway project near Windcrest.

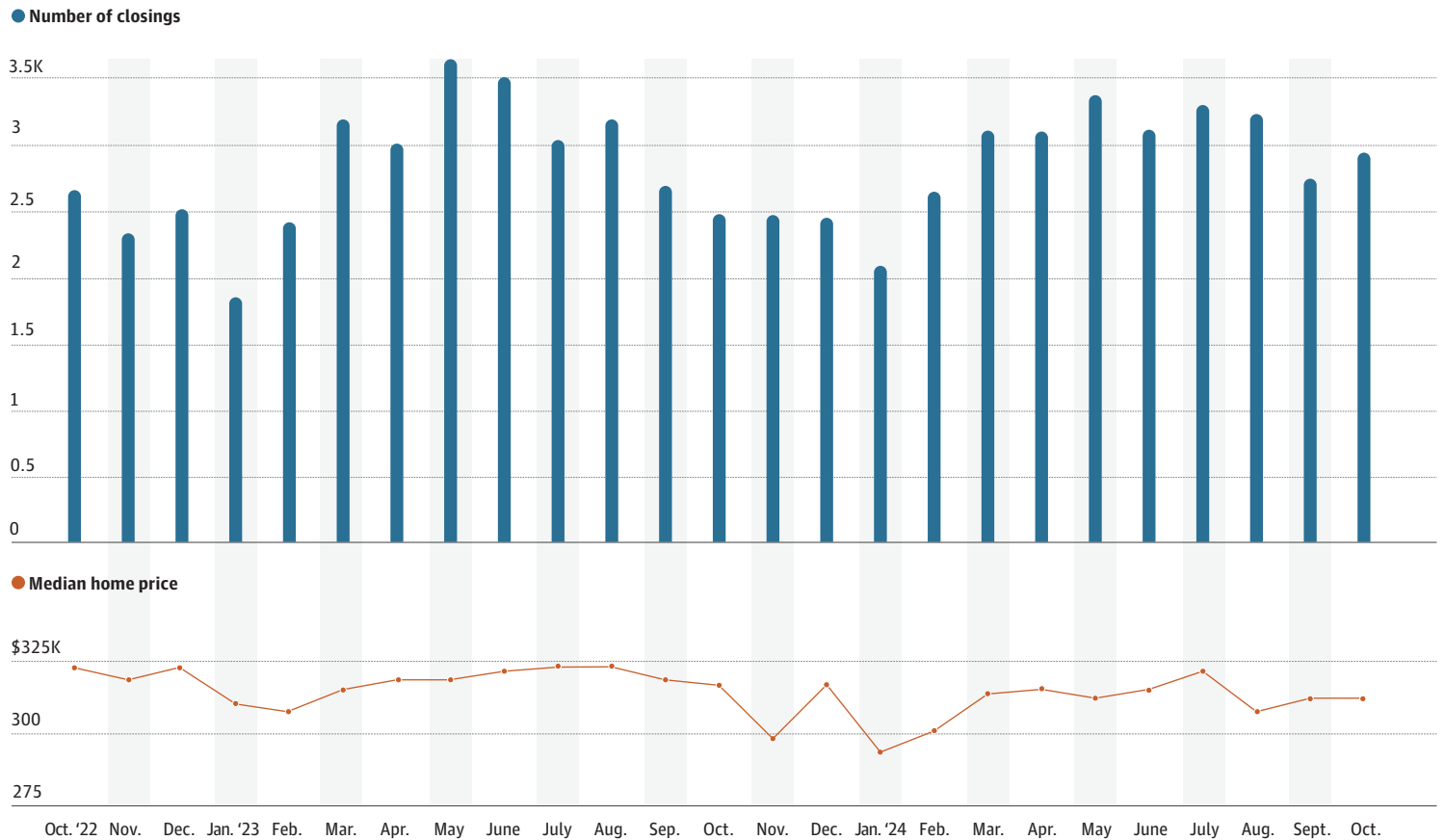
The contemporary-style apartments will include one-, two- and three-bedroom floor plans, and amenities include a fitness center, swimming pool and community clubhouse.

Up to \$43 million in bonds issued by the San Antonio Housing Trust Public Facility Corporation, approved by the City Council in June, will go to help build the project.

HOME SALES

CLOSINGS VS. MEDIAN PRICES IN SA HOUSING MARKET 2022-24

SABOR data suggests that high closing volumes may lead to price increases shortly afterward.



SOURCE: SAN ANTONIO BOARD OF REALTORS

EXISTING HOME MARKET SEES LATE-STAGE SURGE

Sales are up an average of 3.5% over the same period in 2023.

Home sales are up in San Antonio as moderating economic conditions continue to shake loose product from the market.

Sales are up an average of 3.5% this year, according to October data from the San Antonio Board of Realtors.

While positive gains in the overall housing market have been hampered by sluggish sales in the existing market segment, it rallied in October, posting a 20% gain in sales over last year.

That's after an average 10% drop in sales between May and August of this

year, including a 20% decline in June.

Meanwhile, the new construction market has been making double-digit gains over last year's performance for nearly all of 2024.

SABOR data also suggests that high closing volumes may lead to price increases shortly afterward, as sellers potentially adjust their pricing expectations in response to perceived demand.

It could also indicate that high demand in one month could reduce available inventory, causing prices to go up in the following months as buyers compete for fewer homes.

The increase in home sales over last year comes in the wake of a 50-basis point interest rate cut by the Federal Reserve last quarter, followed by another 25-basis point cut announced earlier this month.

20%
Amount by which home sales have gained this Oct. vs last year

Anticipation of these rate cuts meant that mortgage rates were slashed even before the Fed's announcement, resulting in mortgage rates around 6% in September according to Freddie Mac – their lowest in two years.

Mortgage rates have remained sticky, however, climbing to hover around 6.8%, which is close to the figure posted before the Fed's interest rate cuts. While the pandemic saw months where home prices sometimes closed above listing on average, the last year has been marked by discounts.

In the existing product market, homes closed an average of 6.61% below listing over the past 12 months, and in the new construction market, homes closed at an average of 5.72% below listing.

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PANEL 1: Leaders discuss NAFTA's 30 year legacy, USMCA, and importance of cross-border trade.



Ramiro Cavazos
President & CEO at United
States Hispanic Chamber
of Commerce



Nelson Wolff
Former Bexar County Judge
and Mayor of San Antonio



Gerry Schwebel
IBC Bank, Executive Vice
President Corporate
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PANEL 2: Experts analyze Texas-Mexico trade dynamics, policy shifts, and economic trends.



**Eugenio
Dante Suarez**
Associate Professor of
Finance and Business
Analytics at Trinity



Andrew Rudman
Senior Associate at
the CSIS Americas



**Jose Daniel
Covarrubias**
Director of the Texas Center
for Border Economic and
Enterprise Development
at Texas A&M International
University

PANEL 3: Business Leaders on Navigating Texas-Mexico Trade: Opportunities, Risks, and the Future of Cross-Border Commerce.



Glenn Hamer
CEO & President - Texas
Association of Business



Aaron Demerson
President & CEO of Texas
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MARKET-RATE PROJECTS

Oxbow gets county tax breaks

Another piece of the funding puzzle is set for a few Pearl-area projects.

Silver Ventures' development arm Oxbow Development Group won approvals for tax abatements on two of its projects in the Tobin Hill neighborhood, stretching its reach past the Pearl complex. The Midtown Tax Investment Reinvestment Zone (TIRZ) gave the green light for Bexar County to give the firm a 10-year, 40% tax abatement for its Coopers Row North and Lewellen apartments. The two agreements are worth more than \$1.4 million.

Both county and Midtown TIRZ officials expressed concern about providing more incentives for market-rate development but ultimately passed the measure. Oxbow plans to invest up to \$129 million to develop both multifamily projects, according to a city memo, which will deliver 275 residential units.

The firm is steadily approaching obtaining third-party funding to begin construction on a full pipeline of projects, which also includes the parking-centric Mira complex, a hotel across the river from Hotel Emma and numerous pedestrian improvements in and around Pearl.

Oxbow CEO Bill Shown told the Business Journal the goal is to better connect Pearl to the surrounding neighborhood.

"So much of this is about connectivity," he said.

BEHIND THE DEAL

WHY A CONSULTING FIRM BROUGHT 1,000 JOBS TO SA



GABE HERNANDEZ | SABJ

Local university programs and military relationships helped land the deal.

Westover Hills has a new resident.

Guidehouse, a Washington, D.C.-based consulting firm, has set up shop at The Reserve at Westover Hills, a massive office complex at 9903 Westover Place. The home of a former Nationwide office, the property has sat vacant since the firm sold it in 2021. More than 100

employees occupy the space today, with plans to house about 1,000 employees in a hub that will attend to clients in Texas, Louisiana, New Mexico and Oklahoma.

"Our expansion into San Antonio – an industry hub for financial services, national security, cybersecurity, intelligence and health care – reflects our commitment to supporting clients in this dynamic market," Guidehouse CEO Scott McIntyre said in a statement last week.

Jamila Taylor, Guidehouse's chief human resources officer, told

Guidehouse has set up shop at The Reserve at Westover Hills.

the Business Journal the Westover Hills office has the right bones for this type of expansion.

"(The building) already has the necessary infrastructure to support a large-sale operation with modern amenities and facilities that can support the significant growth we desire to have in San Antonio," she said. "Additionally, the facility is in a desirable area with relatively good accessibility for employees, proximity to public transport, etc. This will allow us to attract talent and enhance employee satisfaction with our staff already located within the area."

The Reserve is also convenient for employees' work schedules. The company currently utilizes a hybrid work model and will continue to do so for the foreseeable future, Taylor said.

Choosing San Antonio for this hub, a process that started last year, came down to the combination of local university programming and the existing workforce's relationship to health care and the military.

"You're looking at what types of programs the universities and colleges are offering, the types of graduates and the skills that you're getting out of that market, but you're also looking at – relative to the federal space – military wives, you're looking at transitioning military personnel that are in that location, the type of work that we're offering and the skillset that we're looking for," Taylor said.

The campus has room to grow its staff, Taylor added.

TOBIN HILL

Council approves Houston developer's hotel plans

A massive mixed-use district eyed for Tobin Hill took another step forward.

The San Antonio City Council approved a zoning change on Nov. 7 for a Houston developer's plans for a 900-unit apartment project that clears the way for a hotel build. Rockspring has spent the last several months entitling parcels on West Josephine Street, East Dewey Place, North St. Mary's Street and Polk Street –

sandwiched between the St. Mary's Strip and Pearl – pulling permits for multiple demolitions along the thoroughfare.

The zoning change added a hotel as an approved use to one parcel's current infill development tag. Set at 246 W. Josephine St., a site plan filed with the city indicates the tract would also include 225 residential units, 25,000 square feet of commercial space, 225 parking spots

and would be no taller than 78 feet.

Across the entire project, the 900 apartments would be supplemented with 950 parking spots and 60,000 square feet of commercial space.

Terry Black's BBQ family, GrayStreet Partners and Fulcrum Development are all planning projects in the Pearl area.

Rockspring declined to comment. CREO Architecture is the firm attached.



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QUOTABLE

“As we talk about goals and what’s important for the long term, we heard very resoundingly that reliability is the most important thing to our customers.”

Elaina Ball, Chief Strategy Officer, CPS Energy

NET ZERO

CPS Energy discusses Horizon 2050 plan

The utility is working to get feedback from customers.

CPS Energy’s Board of Trustees met Nov. 12 for a special meeting to discuss updates on risk management and other current projects, including the development of their 25-year Horizon 2050 plan, its long-term plan to reach net neutral carbon emissions by 2050.

With the landscape of energy and utilities changing swiftly and other major utility companies already having similar long-term plans, CPS Energy’s leaders adopted Horizon 2050 to serve as a road map of how the company plans to accomplish its goals over the next 25 years.

The current plan CPS Energy



CPS ENERGY
CPS Energy CEO Rudy Garza speaks at a meeting.

offers a more short-term initiative that will be coming to a close over the next two years. Created in 2023, Vision 2027 is a five-year strategy to reduce carbon emissions. It was developed as a result of the blackouts that occurred

during Winter Storm Uri in 2021.

At the meeting, Chief Strategy Officer Elaina Ball gave the first update on Horizon 2050’s progress since it was last discussed at a September board meeting.

“We started this work a little bit more than a year ago with our leadership off-site and really began to work on a longer term framework beyond 2027,” she said.

Ball said they are now working to get as much engagement from residential customers, businesses and city leaders on the framework of Horizon 2050.

A key part in this is a survey that has been developed for customers and employees to weigh in on what they think CPS Energy’s top priorities should be for Horizon 2050. Ball presented the feedback the survey has provided so far, detailing that 2,307 have been completed, with 1,038 from

employees and the rest from customers in the community.

The survey asked participants to rank which goals are the most important to them. This included reliability, sustainability, competitive price, financial resiliency and CPS Energy team/business excellence. For both the community and employees, the survey revealed reliability was selected most often as a goal that should be prioritized.

“As we talk about goals and what’s important for the long term, we heard very resoundingly that reliability is the most important thing to our customers,” Ball said.

She also discussed and presented Horizon 2050’s drafted framework, mentioning that elements of it such as the vision statement and its mission are subject to change based on feedback and will be adjusted over the next few weeks.

The survey is still open for customers and employees of CPS Energy to participate, as Ball said they are still collecting feedback internally and will continue to receive feedback from customers at several community meetings to be held this month.



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COLLEGE FOOTBALL

UTSA turns Alamodome into house of doom

There are some big-name college football programs that are routinely very tough to beat at home. Alabama, Georgia, Michigan and Ohio State immediately come to mind.

Add UTSA to that list. If the Roadrunners close out their 2024 home schedule with a win on Nov. 22 as expected, their Alamodome record since head coach Jeff Traylor's arrival in 2020 will improve to 29-3.

That's better than Texas or Texas A&M over the same period. It tops what other legacy programs like LSU and BYU have managed.

Even Boise State, with its Smurf turf and boisterous crowds, can't match UTSA's home winning percentage in the Traylor era.

Memphis, the preseason pick by some in the media to win the American Athletic Conference,



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relinquished its top 25 ranking after a loss to UTSA at the Alamodome in recent weeks. The Roadrunners followed that with a win against conference rival North Texas last Friday.

One fan inside the downtown stadium had a sign at a recent UTSA home game that read "Alamo Doom."

That's what it's become for visiting teams.

"We've embraced it for sure," said Traylor when I asked about what's become one of college football's greatest home field advantages. "We've said it a million times, how much we want to be the football team in the city of San Antonio and the community has really embraced us back."

Developing that dome-field advantage is something UTSA can build on, something university leadership can market to



W. SCOTT BAILEY | SABJ

UTSA fans at the Alamodome have given the Roadrunners a big lift since head coach Jeff Taylor's arrival.

prospective fans, donors, players and sponsors.

Traylor pointed to UTSA's band, students and others for learning when and how to affect a game

and rattle an opponent. It's all still somewhat new for a school that didn't add football until 2011

There are critics, even at UTSA, who have downplayed the upside to Roadrunners games in such a large stadium so far from campus. But it's difficult to argue against the success the program has enjoyed in the Alamodome.

It's tough even for some NFL teams to play on the road in loud, enclosed stadiums. Traylor and his team are hopeful Temple feels the effects of the Alamo Doom when the Owls visit Nov. 22. A win for UTSA and the Roadrunners are bowl eligible.

"We're really good at home," Traylor said. "There's no arguing that."

All but three of the Roadrunners' last 31 opponents at the Alamodome would agree with that assessment.



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Medical Vein Clinic

Medical Vein Clinic

Nurse Practitioner

Mary Jane Avila has joined the leadership team at Medical Vein Clinic as a Nurse Practitioner. She brings more than two decades of clinical experience to this role where she evaluates, diagnoses, and monitors patients before and after treatments. Avila earned her undergraduate nursing degree, a Master of Health Professions in Education from the University of Santo Tomas in the Philippines, and her Master of Science in Nursing from Walden University in Minneapolis, MN.

TO SUBMIT YOUR INFORMATION:

Leianni De Leon • ldeleon@bizjournals.com • 210-477-0867



HIGH TIMES IN THE WILD WEST

Texas' cannabis loophole fuels booming industry – but for how long?

BY JALEN LOPEZ | jlopez@bizjournals.com

Anyone driving through San Antonio in the past couple of years has likely noticed an increase in signs flaunting “free weed,” or “real flower,” leaving many confused about how this can be real marijuana.

It can't be true because weed is illegal in Texas, right?

Technically, yes. But also technically no.

The current legal landscape surrounding marijuana and hemp has created loopholes for local business

owners and farmers to produce legal hemp with psychoactive effects similar to traditional marijuana. They follow legal parameters to maintain the hemp classification but can produce plants capable of achieving the same effects alongside other medicinal uses in products like CBD and delta-8. Business is booming as more and more members of the public learn about the offerings from dispensaries and storefronts, but future legislation could cut the good times short, impacting thousands of consumers and workers.

The basic breakdown of marijuana and hemp in Texas is the following: Any cannabis plant with a concentration of 0.3% or higher THC, the cannabinoid considered to be responsible

for most of the psychoactive effects, cannot be grown or sold and is classified as marijuana. Any cannabis plant with a concentration of less than 0.3% is classified as hemp, which can be grown and sold legally.

This determination allows farmers to grow hemp and use it to create a plethora of items, including CBD and THCA products. One such farm is VJ Farms in Palestine, Texas.

“We have 6,000 square feet of greenhouse growing space in East Texas, and we also have 5 acres of outdoor hemp growing as well,” VJ Farms owner and farmer Ross Martinez told the Business Journal. “We have our own branded line of CBD, CBG, delta-8 and THCA products. We have everything from tinctures to dog

A customer chooses a sample at Reggie & Dro Dispensary & Smoking Lounge in Stone Oak.

GABE HERNANDEZ | SABJ

treats to gummies to topicals and even smokeable products. And we also work with other partners throughout the hemp industry, either by providing logistical expertise like advice, consulting, helping with actual labor and helping other farmers process their first couple of crops.”

VJ Farms focuses on the Texas market to impact “local economies.” But since hemp is legal at the federal level, they also have customers in other states, including Maine, North Dakota and California. The organization additionally sells its products at farmers’ markets and its online store. Customers can purchase one-eighth of an ounce of THCA flower for \$60, or a full ounce for \$350. To get an ounce of THCA flower shipped to San Antonio, it costs an additional \$30 in taxes and \$5 for shipping.

Hemp farms aren’t the only option for purchasing THCA flower or other hemp products. There are now hundreds of storefronts offering various hemp products, including flower, drinks, edibles, tinctures and more.

One such storefront is Reggie and Dro, a business located in Stone Oak in the heart of a strip mall. The “cannabis store and social club” offers a wide range of THCA, CBD and other hemp products. It also serves as a lounge where members can smoke and relax. Customers must have a free membership and be 21 years old to purchase items. A valid ID is required.

This particular store offers a wide range of THCA flower, which could confuse someone walking in off the street, as it looks and feels like a dispensary for recreational marijuana in other states. But all flower and products are tested and come from cannabis plants with 0.3% THC or lower concentration.

The Cadillac Rainbow THCA strain, which is considered a “top shelf” offering at Reggie & Dro, costs \$18 per gram and has a 21.54% THCA concentration with a 0.218% THC concentration.

“We have connections and business relationships with local farmers that we get some of that product from, but aside from that, most of the product is coming from California or Oregon,” Reggie & Dro Senior Project Manager Andrew Aparicio told the Business Journal. “Colorado or California, those dispensaries have marijuana, but what we have is hemp. So it’s grown as hemp and licensed as hemp throughout the entire supply chain.”

MARIJUANA VS. HEMP

Marijuana and hemp both come from the cannabis plant and often look and smell the same. However, the amount of tetrahydrocannabinol, or THC, determines if it is legal.

>0.3%

Marijuana is any cannabis plant with more than 0.3% THC. It is a controlled substance at both the federal and state levels in Texas. The U.S. Department of Justice is currently in the process of rescheduling cannabis to Schedule III of the Controlled Substances Act, although it is still a Schedule I controlled substance for the time being.

<0.3%


Hemp is any cannabis plant with 0.3% THC or less. Hemp was made federally legal under the 2018 Farm Bill and in Texas in 2019 under Texas House Bill 1325.



GETTY IMAGES

TYPES OF CANNABINOIDS

There are dozens of cannabinoids in cannabis with different effects, which are broken down further for legal and reasons and for different effects. Here is a list and breakdown of the most common cannabinoids:

 No psychoactive effects   Psychoactive effects



Cannabidiol, better known as CBD, has no psychoactive effects and can be derived from hemp.



Delta-8 is a psychoactive substance found in small traces in cannabis, which can be concentrated, making it a popular alternative to Delta-9, which is THC.



Delta-9-tetrahydrocannabinol, better known as THC, is a cannabinoid in cannabis that provides psychoactive effects. Cannabis plants cannot have higher than 0.3% THC to be classified as hemp.



THCA (raw form)



THCA (decarboxylation)

THCA is “the acid precursor of Delta-9 THC,” according to the State of Michigan Cannabis Regulatory Agency. THCA is found in large quantities in raw cannabis plants but does not produce any psychoactive effects in its raw form. However, through the decarboxylation of THCA (when it is heated or smoked), it changes into THC, producing psychoactive effects.

SOURCE: TEXAS STATE LAW LIBRARY, MICHIGAN CRA AND FDA

Aparicio stated the store gets walk-in traffic daily from new customers, many of which aren’t aware of the legality of THCA.

In 2022, the Texas cannabis industry generated an estimated \$8 billion in revenue across the state and employed over 50,000 workers, according to a Whitney Economics report. Hemp manufacturers also invested over \$1 billion in infrastructure to expand operations across Texas. The report also states the industry pays “upward of \$1.6 billion in annual worker wages,” as the hemp sector “created or expanded” 5,000 businesses in the state.

A quick Google search for THCA in San Antonio brings up over 20

“It could end in one day if they changed the law. But it’s a big industry. It’s created a lot of jobs and a lot of opportunities.”

Andrew Aparicio,
Senior Project
Manager at
Reggie & Dro

establishments offering some type of THCA product alongside delta-8, delta-9 and CBD items.

Reggie & Dro is among those local examples, and its ownership hopes to expand its Stone Oak space and to begin offering modular refrigerator units to store their products in other businesses and storefronts.

Research indicates that hemp can serve as an alternative to medical marijuana, which can prove challenging to get in Texas.

In 2015, Texas passed the Compassionate Use Act, and the Department of Public Safety created the Compassionate Use Program authorizing “qualified physicians” to prescribe marijuana with low amounts

of THC for patients with specific medical conditions. In September 2024, there were just over 96,000 patients on the Compassionate Use Registry of Texas according to DPS. Patients on the Compassionate Use Registry can stop by a dispensary to fill their prescriptions.

However, there are far fewer medical marijuana dispensaries across Texas than in states where marijuana is legal, making it harder for patients to fill their prescriptions in the state. The strict eligibility for patients also makes it tough for consumers to qualify for the program in the first place. Hemp products, on the other hand, are readily available and consumers don’t have to be in the Compassionate Use Program to purchase them.

Despite its considerable economic impact and wide range of use, the hemp industry could go up in smoke.

“There’s kind of this dark cloud hanging over us, like what’s going to happen with this bill when it gets renewed?” Aparicio told the Business Journal. “Are they going to make changes or hinder this industry? I mean, it could all just be pulled right from under us. It could end in one day if they changed the law. But it’s a big industry. It’s created a lot of jobs and a lot of opportunities.”

Aparicio is referring to the 89th legislative session in January when the Texas Legislature reconvenes, which could bring bad tidings for the Texas cannabis industry.

Earlier this week, lawmakers filed over 1,000 pieces of legislation on issues to be covered in January 2025. So far, only one bill regarding hemp has been filed: “relating to the production and regulation of hemp; providing an administrative penalty; requiring a permit to conduct certain research involving hemp; authorizing a fee; creating a criminal offense.”

There is still time for legislators to file related bills. After the Compassionate Use Act was signed in 2015, it was expanded in 2019 and 2021 to include new conditions, and that could happen again too.

At any rate, the argument over hemp has already begun.

Lieutenant Governor of Texas Dan Patrick listed “banning delta-8 and 9” on his 2024 Interim Legislative Charges. A ban on these products would ultimately kill the hemp industry, or severely hinder its performance. The results would close businesses across the state, cut jobs and leave money on the table. ❏



Private elementary and secondary schools

RANKED BY ENROLLMENT AS OF 08-21-2024

	School name, Prior year's rank Website	Address Phone	Enrollment as of 08-21-2024	Number of graduates June 2024	Grades taught	Gender Denomination of school	School Principal/ Headmaster
1	Cornerstone Christian Schools sa-ccs.org	17702 NW Military Hwy. San Antonio, TX 78257 210-979-9203	2,325	118	PK4-12	coeducational Christian	Darryl Hemphill
2	San Antonio Christian School sachristian.org	19202 Redland Rd. San Antonio, TX 78259 (210)340-1864	953	101	PK-12	coeducational Non-denominational	Rob Brown
3	The Christian School at Castle Hills castlehills.school	2216 NW Military Hwy San Antonio, TX 78213 210-878-1001	865	31	6 weeks old/PK-12	coeducational Bible based, non-denominational	Michael Pinkston
4	Saint Mary's Hall smhall.org	9401 Starcrest Dr. San Antonio, TX 78217 210-483-9100	781	71	PK3-12	coeducational multi-denominational	Len Miller
5	St. George Episcopal School saintgeorgeschool.org	6900 W. Ave. San Antonio, TX 78213 210-342-4263	542	55	PK4-8	coeducational Episcopal	Thor Kvande
6	Central Catholic High School cchs-satx.org	1403 N. St. Mary's St. San Antonio, TX 78215 210-225-6794	536	114	9-12	boys only Catholic	Jason Longoria Dr. Lee Hernandez
7	Keystone School keystoneschool.org	119 E. Craig Pl. San Antonio, TX 78212 210-735-4022	486	34	PK3-12	coeducational non-denominational	William Handmaker
8	Holy Spirit Catholic School hscssa.org	770 W. Ramsey Rd. San Antonio, TX 78216 210-349-1169	400	36	PK3-8	coeducational Catholic	Lourdes Garcia
9	Buckner Fanning School at Mission Springs bfsms.org	975 Mission Springs San Antonio, TX 78258 210-721-4700	160	15	PreK3-Middle School	coeducational Non Denominational	Sharon Newman
10	Discovery School of San Antonio Inc. mydiscoveryschool.com	222 Salem Dr. San Antonio, TX 78201 210-344-3472	109	29	2 years -1st	coeducational Multi-denominational	Mary Stanchak
11	Hill Country Montessori School hcmontessori.org	50 Stone Wall Drive Boerne, TX 78006 830-229-5377	96	1	18 months - 8th grade	coeducational n/a	Janette Garcia

ABOUT THE LIST: Information for The List was obtained from surveys completed by the schools themselves, which could not be independently verified by the San Antonio Business Journal.

NOTES: NA - not applicable, not available or not approved. Originally published Nov. 22, 2024.

T H E L I S T

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Universities and Colleges in San Antonio MSA

RANKED BY TOTAL FALL ENROLLMENT

	<i>Business name Website</i>	<i>Address Phone</i>	<i>Most recent total fall enrollment for undergraduate students</i>	<i>Total cost for resident, off campus</i>	<i>Tuition & fees for resident</i>	<i>Type of educational institution</i>	<i>President</i>
1	The University of Texas at San Antonio utsa.edu	One UTSA Cir. San Antonio, TX 78249 210-458-4011	35,900 ¹	\$30,564	\$11,448	public university	Taylor Eighmy
2	San Antonio College alamo.edu/sac	1819 N. Main Ave. San Antonio, TX 78212 210-486-0000	18,975 ²	\$23,866	\$3,412	public two-year or community college	Francisco Solis
3	Texas A&M University-San Antonio tamusa.edu	One University Way San Antonio, TX 78224 210-784-1000	8,000 ³	\$27,048	\$7,820	public university	Salvador Ochoa
4	Northeast Lakeview College alamo.edu/nlc	1201 Kitty Hawk Rd. Universal City, TX 78148 210-486-5000	7,399 ⁴	\$23,866	\$3,412	public two-year or community college	Veronica Garcia
5	University of the Incarnate Word uiw.edu	4301 Broadway St. San Antonio, TX 78209 210-829-6000	4,724 ⁴	\$55,580	\$35,050	private four-year college	Thomas Evans
6	Northwest Vista College alamo.edu/nvc	3535 N. Ellison Dr. San Antonio, TX 78251 210-486-4000	3,434 ²	\$23,866	\$3,412	public two-year or community college	Ric Baser
7	Trinity University trinity.edu	One Trinity Pl. San Antonio, TX 78212 210-999-7011	2,512 ⁴	\$70,826	\$53,676	private four-year college	Vanessa Beasley
8	Palo Alto College alamo.edu/pac	1400 W. Villaret San Antonio, TX 78224 210-486-3000	2,026 ⁴	\$23,866	\$3,412	public two-year or community college	Robert Garza
9	St. Mary's University stmarytx.edu	One Camino Santa Maria San Antonio, TX 78228 210-431-6718	2,001 ⁴	\$54,728	\$36,198	private four-year college	Winston Erevelles
10	St. Philip's College alamo.edu/spc	1801 Martin Luther King Dr. San Antonio, TX 78203 210-486-2900	1,756 ⁴	\$23,866	\$3,412	public two-year or community college	Adena Loston
11	Texas Lutheran University tlu.edu	1000 W. Court St. Seguin, TX 78155 830-372-8000	1,329 ⁴	\$36,230	\$35,600	private four-year college	Debbie Cottrell
12	Our Lady of the Lake University ollusa.edu	411 S.W. 24th St. San Antonio, TX 78207 210-434-6711	1,147 ²	\$32,106	\$31,112	private four-year college	Diane Melby

¹ 2024. Enrollment data from UTSA Today.

² 2023

³ 2024

⁴ 2022

ABOUT THE LIST: Enrollment information for The List was obtained from the Texas Higher Education Coordinating Board, Texas Higher Education Preliminary data and the institutions themselves.

NOTES: NA - not applicable, not available or not approved. Originally published Nov. 22, 2024.

ST. MARY'S UNIVERSITY

#1 UNIVERSITY IN SAN ANTONIO FOR SOCIAL MOBILITY AND VETERANS

U.S. NEWS & WORLD REPORT (2025)



Texas Universities

RANKED BY TOTAL CERTIFIED FALL ENROLLMENT IN 2023

	University name Web Address	Address Phone	Total certified fall enrollment 2023	Total certified fall enrollment 2022	% Change Enrollment	Enrollment, Fall Undergraduate Total 2023	Type of Educational Institution	President
1	Texas A&M University tamu.edu	3262 TAMU College Station, TX 77843 979-845-3211	69,598	67,165	3.62%	56,905	public university	Michael Young
2	The University of Texas at Austin utexas.edu	2400 Inner Campus Dr. Austin, TX 78712 512-471-3434	52,883	52,384	0.95%	42,444	public university	Gregory Fennes
3	University of North Texas unt.edu	1155 Union Cr. Denton, TX 76203 940-565-2000	46,724	44,349	5.36%	33,513	public university	Neal Smatresk
4	University of Houston uh.edu	4800 Calhoun Rd. Houston, TX 77004 713-743-2255	46,505	46,580	-0.16%	37,356	public university	Renu Khator
5	The University of Texas at Arlington uta.edu	701 S. Nedderman Dr. Arlington, TX 76019 817-272-2011	41,376	40,942	1.06%	28,348	public university	Vistasp Karbhari
6	Texas Tech University ttu.edu	2500 Broadway St. Lubbock, TX 79409 806-742-2011	40,092	39,743	0.88%	32,545	public university	Lawrence Schovanec
7	Texas State University txstate.edu	601 University Dr. San Marcos, TX 78666 512-245-2111	38,723	38,171	1.45%	34,548	public university	Kelly Dampousse
8	The University of Texas at San Antonio utsa.edu	One UTSA Cir. San Antonio, TX 78249 210-458-4011	34,864	33,557	3.89%	35,900 ¹	public university	Taylor Eighmy
9	The University of Texas Rio Grande Valley utrgv.edu	1201 W University Dr Edinburg, TX 78539 1-844-288-8748	31,577	31,317	0.83%	27,034	public university	Guy Bailey
10	The University of Texas at Dallas utdallas.edu	800 W. Campbell Rd. Richardson, TX 75080 972-883-2111	30,885	31,570	-2.17%	21,164	public university	Richard Benson
11	The University of Texas at El Paso utep.edu	500 W. University Ave. El Paso, TX 79968 915-747-5000	24,351	23,880	1.97%	20,609	public university	Heather Wilson
12	Sam Houston State University shsu.edu	1806 Avenue J St. Huntsville, TX 77340 936-294-1111	20,761	20,996	-1.12%	18,145	public university	Alisa White
13	Lamar University lamar.edu	4400 MLK Blvd. Beaumont, TX 77710 409-880-7011	16,919	16,218	4.32%	7,919	public university	Jaime Taylor
14	Texas Woman's University twu.edu	304 Administration Dr. Denton, TX 76204 940-898-3188	15,180	15,443	-1.7%	9,851	public university	Carine Feyten
15	Tarleton State University tarleton.edu	1333 W. Washington St. Stephenville, TX 76402 254-968-9000	14,513	14,093	2.98%	12,264	public university	James Hurley
16	Texas A&M University - Commerce tamuc.edu	P.O. Box 3011 Commerce, TX 75429 903-886-5102	11,500	10,754	6.94%	8,016	public university	Mark Rudin
17	Angelo State University angelo.edu	2601 West Ave. N San Angelo, TX 76909 325-942-2555	10,885	10,244	6.26%	9,462	public university	Brian May
18	Stephen F. Austin State University sfasu.edu	1936 North St. Nacogdoches, TX 75962 936-468-2501	10,781	9,772	10.33%	9,446	public university	Scott Godron
19	Prairie View A&M University pvamu.edu	FM 1098 Rd & University Dr. Prairie View, TX 77446 936-261-3311	9,415	8,998	4.63%	8,506	public university	Ruth Simmons
20	Texas A&M University-San Antonio tamusa.edu	One University Way San Antonio, TX 78224 210-784-1000	7,511	7,223	3.99%	8,000	public university	Salvador Ochoa

¹ 2024

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**ST. MARY'S
UNIVERSITY**



#3 BEST CATHOLIC COLLEGES IN TEXAS

NICHE (2025)

New Trinity CFO talks college's national focus

Maintaining a community, rather than hard numbers, drives this financial executive.

BY ED ARNOLD
earnold@bizjournals.com

San Antonio's Trinity University named Mark Detterick as its vice president for finance and administration, effectively serving as the institution's chief financial officer. Detterick, who began his tenure in July, brings over two decades of experience in higher education, including a previous role at Trinity 15 years ago.

Detterick oversees a range of operations, which he says is more akin to a city manager's responsibilities than a traditional corporate CFO. These include housing, dining, public works, information technology and campus security, in addition to financial operations.

"It's not just about the numbers," Detterick stated. "We're responsible for maintaining a campus that supports learning, safety and an engaging residential experience."



TRINITY UNIVERSITY

Mark Detterick joined Trinity University in the summer of 2024.

A native of Silver City, New Mexico, Detterick began his career as a forensic accountant at Arthur Andersen. He transitioned to higher education at the University of Colorado Boulder and later served at the University of Richmond in Virginia for 12 years. His return to Trinity aligns with

the university's strategic goals for national prominence in liberal arts education.

One of Detterick's initial priorities is advancing Trinity's campus master plan, a multiyear strategy aimed at modernizing and enhancing facilities.

"We're in the early stages of developing a

facilities master plan," Detterick noted. "It's about ensuring Trinity remains competitive and continues to attract top-tier students."

Trinity transitioned from a regional to a national classification for liberal arts colleges three years ago, positioning itself to compete with prominent institutions nationwide.

"The decision to shift to a national focus was bold," Detterick said. "It strengthens our reputation and increases our reach to prospective students and parents."

Financial stewardship remains a critical focus for Detterick, especially in balancing the rising costs associated with maintaining a small, intensive liberal arts model.

"Trinity's model is resource-intensive," he acknowledged. "Small class sizes, hands-on learning and residential programming require significant investment – but it's what sets us apart."

Detterick has outlined four key priorities for his team: safety, service, stewardship and process improvement.

"Safety comes first, followed by delivering excellent service to our students and faculty, preserving resources for future generations, and simplifying complex processes," he said.



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SEE ALL THE DATA

Listings for each category may vary from week to week because of information availability and space constraints. To see all of the public records from every category collected for the San Antonio area, visit bit.ly/SABJRecords. In addition, the scorecard at right tracks records for the entire calendar year to provide a global view of the key categories collected.

THE SECTIONS

San Antonio Public Records is a limited view of records collected weekly by American City Business Journals, parent company of *San Antonio Business Journal*.

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S A B J
scorecard

A weekly and year-to-date summary of public records collected by San Antonio Business Journal through Nov. 15, 2024.

Bankruptcies	Building Permits
▼ 1 Current Week	▼ 8 Current Week
1 Week Prior	7 Week Prior
2	15
2024	2024
78	641
2023	2023
53	704

Federal Tax Liens	Judgments
▼ 7 Current Week	▲ 1 Current Week
6 Week Prior	13 Week Prior
13	12
2024	2024
393	541
2023	2023
187	266

Lawsuits	Mechanic's Liens
▼ 37 Current Week	▼ 19 Current Week
50 Week Prior	3 Week Prior
87	22
2024	2024
3,946	696
2023	2023
3,397	263

New Businesses	State Tax Liens
▲ 8 Current Week	▼ 11 Current Week
123 Week Prior	1 Week Prior
115	12
2024	2024
5,118	398
2023	2023
5,361	425

NOTE: RECORDS COLLECTED FROM JAN. 1 THROUGH THE CURRENT REPORTING PERIOD

Building Permits

A sampling of new building permits collected by American City Business Journals through Nov. 15, 2024.

CONTRACTOR	ADDRESS	DESCRIPTION	VALUE	RECORDED DATE
Roland De La Garza	11102 S. Zarzamora St., San Antonio 78224	Palo Alto Hospital (fence/monument/retaining wall)	\$456,021,615	11/08/24
Nicholas Bryan/SSOE Inc.	1 Lone Star Pass, San Antonio 78264	Bldg. 52 (shell)	\$16,500,000	11/07/24
The Permit Guy	2111 SE Loop 410, San Antonio 78220	Bldg. 1	\$8,650,000	11/07/24
Melissa Gonzales	203 McDonald, San Antonio 78210	Charging Bldg. #2	\$1,255,100	11/05/24
Chesney Morales Partners	7000 Culebra Rd., San Antonio 78238	Resiliency Improvements to Police Substation - West Substation (fence)	\$422,701	11/06/24
Amanda Flores/PDI	5935 Eisenhower Rd., San Antonio 78218	Mesa Solutions Racking Bldg. 200	\$200,000	11/04/24
Cribley Enterprises	5539 Presidio, San Antonio 78249	Popstroke RTW (retaining wall)	\$147,988	11/05/24

New Businesses

A sampling of new businesses collected by American City Business Journals through Nov. 15, 2024.

CORPORATION	ADDRESS	RECORDED DATE
Raven Innovations LLC	5150 Broadway #275, Alamo Heights 78209	10/25/24
Tremaine's Creations	10226 MIDSUMMER MEADOW, CONVERSE 78109	10/22/24
Handz Pickleball LLC	7715 Red River Bay, Converse 78109	10/24/24
Fincredible Aquatics	8027 Manderly Place, Converse 78109	10/24/24
Sin Miedo Mexican Delights	8340 FM 78 #1A, Converse 78109	10/24/24
Custom Curriculum Solutions LLC	15695 Bexar Bowling, Marion 78124	10/24/24
Cityvet - Castle Hills	10003 NW Military Hwy. #1103, San Antonio 78231	10/23/24
Jason's Online SON	1141 N. Loop 1604 E. #108, San Antonio 78232	10/24/24
San Antonio Fudge Co. LLC	11811 Troubadour Trl., San Antonio 78245	10/22/24
King Fashions LLC	1264 S. W.W. White Rd., San Antonio 78220	10/23/24
Just in Stock Products	15903 Quiet Oak St., San Antonio 78232	10/24/24
Born Again Co.	17927 Overlook Loop, San Antonio 78259	10/24/24
Las Tapatias De Jalisco LLC	1914 Jackson Keller Rd., San Antonio 78213	10/25/24
Gadsden Coffee	22823 Malabar Peak, San Antonio 78261	10/25/24
Bees Boutique	230 Adrian Dr., San Antonio 78213	10/24/24

SOURCE: ICE MORTGAGE TECHNOLOGY

Mortgages

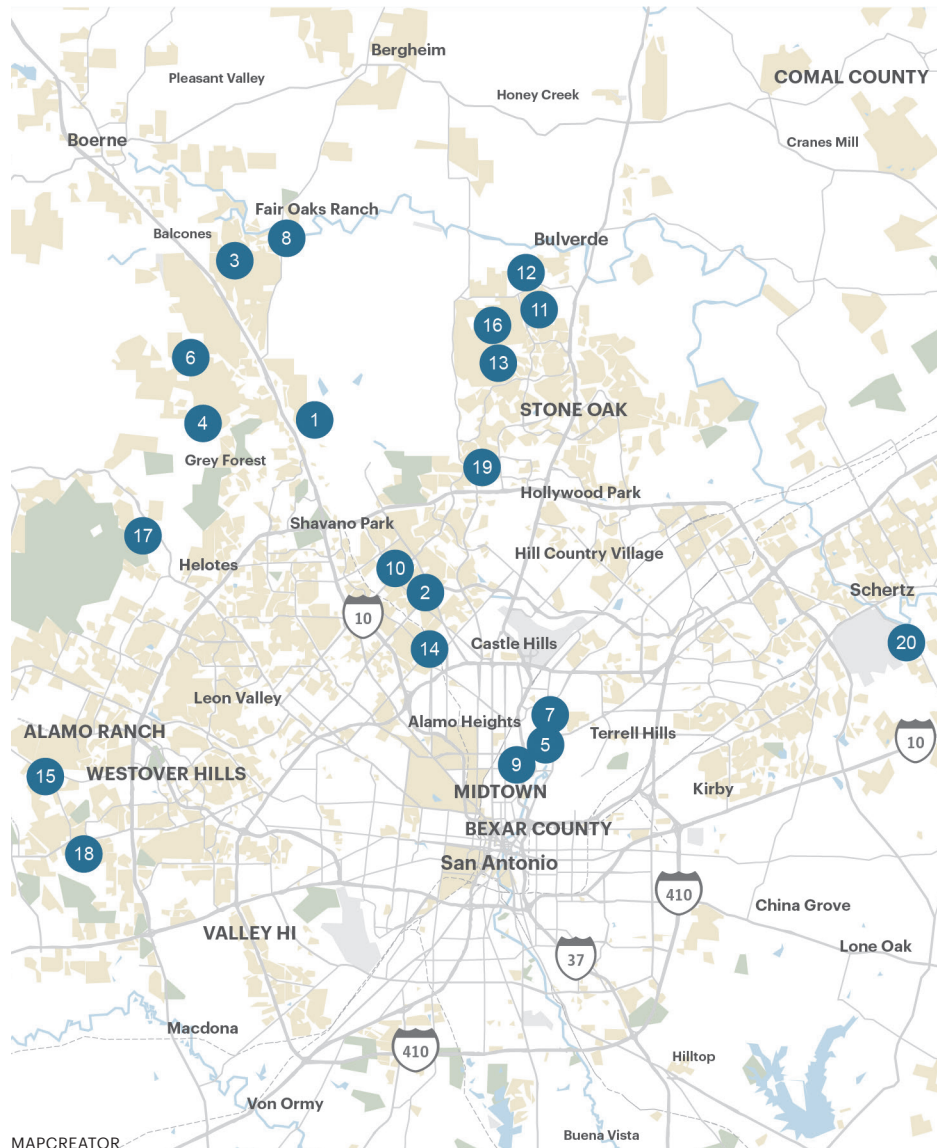
The map below offers a geographic breakdown of some of the largest residential mortgage transactions filed during San Antonio's current collection period. Details on specific locations, parties, dollar values and the nature of each project, when available, can be found in the adjacent table.

Current Week	Prior Week	Current Year	Prior Year
306	431	14,737	15,296

Annual records totals collected from Jan. 1 through the current reporting period

BIG NUMBER
\$2.7M

The number one residential mortgage in the region.



Residential Mortgages

A ranking of the largest residential mortgages, ranked by dollar value, filed and collected by ACBJ through Nov. 15, 2024.

MAPPED	LENDER	BORROWER	PROPERTY ADDRESS	VALUE
1	Cornerstone Home Lending	Peter Nathaniel Garcia and Ashley Nicole Garcia	21607 Reserva Avila, San Antonio 78254	\$2,662,129
2	Amegy Bank	John Kyle Davidson and Kristina Michelle Davidson	103 Regents Park, San Antonio 78230	\$1,400,000
3	Jefferson Bank	Susan H. Campbell and Robert Douglas Campbell	28943 E. Cantor Cir., Boerne 78015	\$1,224,000
4	Rocket Mortgage LLC	Douglas N. Elzinga and Pamela J. Lancaster	21235 Fortaleza, San Antonio 78255	\$1,168,000
5	ClearEdge Lending LLC	Richard B. Clark	906 Cambridge Oval, San Antonio 78209	\$1,125,000
6	Guaranteed Rate Inc.	Jones Shawna Rai Broussard and Demetrius Daniel Jones	9517 Majestic Oak Cir., San Antonio 78255	\$1,109,609
7	Susser Bank	Taylor Bates/Taylor Watkins/Meredith Jane Hansen et al.	133 E. Edgewood Place, San Antonio 78209	\$967,500
8	Jet HomeLoans LP	Jacob Johnathan Garcia and Christine Marie McNamara Garcia	6809 Arbor Falls, Fair Oaks Ranch 78015	\$851,670
9	United Wholesale Mortgage LLC	Lance and Elisa Reinsmith	142 Park Hill Dr., San Antonio 78212	\$803,500
10	JP Morgan Chase Bank NA	Adrian Wong and Daniela Wong	326 Branch Oak Way, San Antonio 78230	\$766,000
11	Freedom Mortgage Corp.	Daniel Diaz and Kasey R. Diaz	1330 Roxburg Way, San Antonio 78260	\$765,477
12	Cornerstone Home Lending	Miguel A. Calica and Girtie G. Calica	28513 Allswell Ln., San Antonio 78260	\$715,000
13	United Wholesale Mortgage LLC	Rosa R. Martinez and Ricardo M. Martinez	25015 Estancia Cir., San Antonio 78260	\$693,500
14	Toll Brothers Mortgage Co.	David Ray Rangel	2722 Creekside View, San Antonio 78230	\$688,000
15	Lakeview Community Capital LLC	Darrell Christopher Johnson and Labertha Kenyatta Johnson	2806 Trailmont Dr., San Antonio 78253	\$684,821
16	LoanDepot.com LLC	Sherri L. Batey and William Batey	26518 Adonis Dr., San Antonio 78260	\$683,681
17	Navy Federal Credit Union	Hector Samuel Jr. and Stephanie Ashley Velez	10842 Basal Edge, Helotes 78023	\$675,000
18	CrossCountry Mortgage LLC	Maribel Martinez Montalvo and Holvyn Montalvo Sr.	1003 Swenson Ranch, San Antonio 78245	\$671,000
19	Lira Home Loans LLC	Luis Manuel Dueno Medina and Maria De Lourdes Figueroa Rodriguez	19139 Kristen Way, San Antonio 78258	\$656,500
20	VIP Independent Mortgage Inc.	Antoine Doss	10417 Bowies Knoll, Selma 78154	\$639,000

S A B J

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Wednesday, December 4, 2024
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Rosenberg Skyroom at the University
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ANNOUNCING 2024 HONOREES

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| Badger CPA | Globalgig | Stone Oak Wealth Management |
| Baird Foundation Repair | Joeris General Contractors | Stirista |
| Blue Armor Security Services | Mattenga's Pizzeria | Summit Home Health & Hospice |
| Brighton Center | NatureSweet | Tex-San Site Services |
| BY Design Home Staging | Precision Contracting | The Intellect Group |
| C12 Group | Randolph-Brooks
Federal Credit Union | Weisinger Law Group |
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| Central Builders | | |



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NOTICE TO CREDITORS
 NOTICE OF APPOINTMENT OF GALE GREGORY LAINE as Independent Executor of the Estate of JANE T. GREGORY, Deceased.
 Pending in the Probate Court No. 2 of Bexar County, TX., in Matters of Cause No. 2024-PC2-03743.
TO ALL PERSONS INTERESTED IN THE ABOVE ESTATE:
 WHEREAS, on the 4th day of November, 2024, in the Probate Court of Bexar County, TX., the undersigned duly qualified as Independent Executor of the Estate of JANE T. GREGORY, Deceased. Notice is hereby given that Original Letters Testamentary of this Estate were granted, and this is to notify all persons having claims against said estate that they are required to present the same to the undersigned within the time prescribed by law. Any person indebted to said estate is hereby notified to pay same to the undersigned.
 GALE GREGORY LAINE, Independent Executor of the Estate of JANE T. GREGORY, Deceased.
 Address: c/o Jonathan B. Cluck, 1580 South Main Street. Ste. 200, Boerne, TX 78006.
 Dated at San Antonio, Texas, November 14, 2024.

OFFICIAL PUBLIC NOTICE
 Bexar County, Texas
 Sealed proposals for RFP Event #1126, HOME Underwriting Services, will be received by the Bexar County Purchasing Agent, Patricia Torres (210-335-2211), 1103 S. Frio, Purchasing Suite, San Antonio, TX, 78207, until 10:00 A.M. (CT) Tuesday, December 10, 2024. The specifications can be found at <http://www.bexar.org/purchasing>, click on Solicitations. Bidders should use Lump Sum Pricing. County payment methods are check or ACH.

LEGAL NOTICE
 NOTICE OF DESIGNATION OF ADMINISTRATIVE OFFICE AND MEETING PLACES OUTSIDE THE DISTRICT TO THE RESIDENTS AND TAXPAYERS OF FLYING BAR D MUNICIPAL UTILITY DISTRICT OF GUADALUPE COUNTY AND ALL OTHER INTERESTED PERSONS:
 Notice is hereby given that the Board of Directors (the "Board") of Flying Bar D Municipal Utility District of Guadalupe County (the "District"), at a meeting of said Board held inside the boundaries of the District on July 25, 2024, established meeting places outside the boundaries of the District at: (1) 1330 Post Oak Boulevard, Suite 2650, Houston, Texas 77056; (2) 4122 Pond Hill Road #101, San Antonio, Texas 78231; (3) 1290 Wonderworld Drive Suite 1240, San Marcos, Texas 78666; (4) 196 N Castell Avenue, New Braunfels, Texas 78130; (5) 505 Business I 35 N Frontage Road, New Braunfels, Texas 78130; (6) and 1281 North Academy Avenue, New Braunfels, Texas 78130; established an administrative office for the District at 1980 Post Oak Boulevard, Suite 1380, Houston, Texas 77056; and, effective October 1, 2024, designated 1330 Post Oak Boulevard, Suite 2650, Houston, TX 77056, as the District's administrative office; which office shall be the mailing address for the District. After October 1, 2024, 1980 Post Oak Boulevard, Suite 1380, Houston, Texas 77056, will no longer be designated as the administrative office for the District.
 The meeting locations are hereby declared to be public places and the public is invited to attend any meeting of the Board.
 FLYING BAR D MUNICIPAL UTILITY DISTRICT OF GUADALUPE COUNTY
 /s/ Blake Spencer
 ATTEST: President, Board of Directors
 /s/ Joel Rector
 Secretary, Board of Directors

LEGAL NOTICE
 NOTICE OF DESIGNATION OF ADMINISTRATIVE OFFICE AND MEETING PLACES OUTSIDE THE DISTRICT TO THE RESIDENTS AND TAXPAYERS OF FLYING W MUNICIPAL UTILITY DISTRICT AND ALL OTHER INTERESTED PERSONS:
 Notice is hereby given that the Board of Directors (the "Board") of Flying W Municipal Utility District (the "District"), at a meeting of said Board held at a designated meeting location outside the boundaries of the District on June 25, 2024, established meeting places outside the boundaries of the District at : (1) 1330 Post Oak Boulevard, Suite 2650, Houston, Texas 77056; (2) 4122 Pond Hill Road #101, San Antonio, Texas; and (3) 196 N Castell Ave, New Braunfels, TX 78130; established an administrative office for the District at 1980 Post Oak Boulevard, Suite 1380, Houston, Texas 77056; and, effective October 1, 2024, designated 1330 Post Oak Boulevard, Suite 2650, Houston, TX 77056, as the District's administrative office; which office shall be the mailing address for the District. After October 1, 2024, 1980 Post Oak Boulevard, Suite 1380, Houston, Texas 77056, will no longer be designated as the administrative office for the District. The meeting locations are hereby declared to be public places and the public is invited to attend any meeting of the Board.
 FLYING W MUNICIPAL UTILITY DISTRICT
 /s/ Matthew Travis Pike
 ATTEST: President, Board of Directors
 /s/ Joseph Epp
 Secretary, Board of Directors



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