

Small
Business
Monthly

The Source for Business Owners OCTOBER 2015

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Banking Services That Can Save Your Firm Time

Get To Know the 2015 Top Executives

THE “A” PLAYERS

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Remarkable Employees, And
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*Jolene Chullen
of MBI Worldwide*



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► OCTOBER 29, 2015

The Strategic Plan: How to set the stage for success in the upcoming year

West Olive Center, 1045 Executive Parkway Drive, Creve Coeur
7:30 am – 8:45 am

► NOVEMBER 20, 2015

Money: Banking Panel discusses how to get a loan, funding programs, answers funding questions

St. Charles Banking Center, 1101 1st Capitol Drive, St. Charles
7:30 am – 8:45 am

► JANUARY 28, 2016

Sales: Learn how to effectively sell your product/services in the new year

West Olive Center, 1045 Executive Parkway Drive, Creve Coeur
7:30 am – 8:45 am

► FEBRUARY 25, 2016

People Differences: Learning how to hire the right people and how to get them to work effectively with others in your company

Clayton Banking Center, 8000 Forsyth, 15th Floor, St. Louis
7:30 m – 8:45 am

► MARCH 31, 2016

Strategies of Negotiations and Contract Basics

Kirkwood Banking Center, 300 North Kirkwood Road, Kirkwood
7:30 am – 8:45 am

► APRIL 28, 2016

Legal: The legal pitfalls that are holding businesses back

St. Charles Banking Center, 1101 1st Capitol Drive, St. Charles
7:30 am – 8:45 am

► MAY 26, 2016

Understanding What Customers Really Want: Two Big Myths

Clayton Banking Center, 8000 Forsyth, 15th Floor, St. Louis
7:30 m – 8:45 am

► JUNE 30, 2016

The Marketing Plan: Learn how to develop a targeted marketing plan

West Olive Center, 1045 Executive Parkway Drive, Creve Coeur
7:30 am – 8:45 am

► AUGUST 25, 2016

Money: Learn what financial statements you should be focusing on and how to best manage your cash flow

Kirkwood Banking Center, 300 North Kirkwood Road, Kirkwood
7:30 am – 8:45 am

► SEPTEMBER 29, 2016

Learn some valuable year-end accounting and tax-planning strategies to help your business end the year on an upswing

West Olive Center, 1045 Executive Parkway Drive, Creve Coeur
7:30 am – 8:45 am



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OUR EDITORIAL FOCUS
Our country was founded by visionaries who believed in free enterprise through individual determination. We support that spirit and hold that the future of our area lies in the growth and development of small businesses and the efforts of entrepreneurs. We are dedicated to supporting and promoting that growth.

St. Louis Small Business Monthly is St. Louis' locally owned business publication, bringing business tips, strategies and analysis to the presidents, CEOs, owners and top executives of 16,000 businesses in the St. Louis Metropolitan region. SBM, founded in 1988, publishes every month and also provides information at www.SBMon.com and through a variety of business-related forums and events.

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October 2015



Cover Story

18 Is Data Driving Your Decisions

How are you making decisions in your company? Is it based on gut instincts or proven data. Analytics are being used in companies of all sizes to help owners make better decisions, forecast trends in the future and gain a competitive edge. This article will describe eight ways customer analytics can give your company a competitive edge.

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Employees Making A Difference Great Employees = Great Companies

Legendary football coach Bill Walsh had a philosophy about players: "Great players," he said, "could overcome a poor game plan, poor preparation and mediocre coach. Less talented players, on the other hand, could destroy a great game plan, great strategy and a great coach."

I think the same is true in business. In the 23 years I've been reporting and writing about business, there has only been one key ingredient in all of the successful companies I've written about. That ingredient: people.

Great employees can take a mediocre business to new heights. There is no question about it. I've seen it happen first-hand. Mediocre employees, on the other hand, can take a thriving company into bankruptcy.

In his book, *Good to Great*, Jim Collins advises owners to get the right people on the bus and in the right seats. I will take that concept one step further. If you can just get great people on the bus, they will find the right seats and even steer the bus in the right direction.

One entrepreneur learned this lesson directly. When John Marcus purchased Matthews Book Company years ago, he faced numerous obstacles, including financials that had the company near bankruptcy. He knew he needed to change and change rapidly. He decided to change his personnel.

He stopped hiring skill sets and began hiring individuals with great work ethics and one-of-a-kind values. He didn't change much else. His new employees took the company to new heights. Together, the company went from \$750,000 in sales to \$180 million.

Marcus isn't the only business owner with great employees. When journalists write stories about companies like Matthews Book Company, they typically only highlight the business owner. The owner gets all the credit for the company's success.

Our editor, Julia Paulus Ogilvie, has decided to change that. On pages 27 to 32 of this issue and in the November edition of SBM, she will be profiling some of the area's key employees, employees that are helping to make their companies great.

This is one of my favorite SBM sections because these employees, who often go unnoticed, play such a vital role in the success of area companies. These employees have always been a behind the scenes force. Now it is time they get the public recognition they deserve.

Congratulations to them all.

If you know employees that are making a difference in a St. Louis company, please email me at ron@sbmon.com. We want to share their story.



SPEAK WORDS THAT MAKE YOU SOUND SMARTER

Good content marketing is not about sales gimmicks. It's about engaging prospects and customers with content they will value so that they will choose you when they need the products or services you offer.

Tom Ruwitch, page 10

The opportunity to grow your business in the local business world just by a well-thought-out logo and brand identity is real. Most of your competitors aren't doing it, your customers aren't expecting it and it gives you a tremendous advantage when making deals.

Ryan McMullen, page 11

Successful entrepreneurs put their money and their "sweat equity" into their businesses because they correctly believe in themselves. But you can continue to believe in your business while recognizing the value of diversifying your own asset allocation.

Thomas Mengel

Thomas Mengel, page 12

From a lending standpoint, I don't believe business owners think about obtaining an operating line of credit until they are in need of one. My suggestion to business owners is to apply and obtain an operating line of credit for their business even if they don't think they will ever need one. Growth of a company always spurs the need for cash, and having an operating line of credit available is a good backup to have in place.

Stacia Peterson, page 23

Too big for a bookkeeper...



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Electronic Onboarding



Onboarding a new employee can be a cumbersome process. Recently companies have started to implement electronic onboarding. This means a portion of the onboarding process is completed electronically before the employee even begins working.

There are a couple of common electronic onboarding methods. One simple method is to email the paperwork and request that the employee bring the completed forms on his or her first day. A more progressive method companies are moving toward is an actual platform where the employee can log on and complete the paperwork.

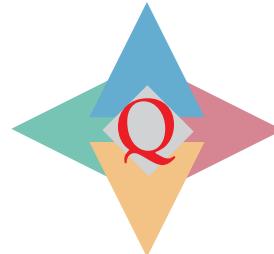
The Survey Says

According to AAIM Employers' Association's 2015 survey of 134 metro St. Louis and Central Illinois businesses, 12% of employers are already using an electronic onboarding platform. Furthermore, 5.2% of these companies have their onboarding platform integrated with their payroll system and 7.5% of them have their onboarding platform integrated with their applicant tracking system.

Issues to Consider

- Since employees may be completing these forms before their first day, ensure that they are paid accurately for time worked.
- Review all submitted forms for accuracy. If the paperwork is electronically completed, it is easy to overlook inaccurate or incomplete information.
- Last, ensure your company has the correct safeguards in place to guarantee that confidential information cannot be shared.

Jessica Flora, PHR (solutions.team@aaimea.org) is on the Research and Solutions Team for AAIM Employers' Association, which helps Missouri and Illinois companies manage their people and processes.



What's on your mind? This month we asked SBM contributors...

What was your first job, and what did you learn from it?



Waterway Gas & Wash in Kirkwood. I learned that in the service industry, your employees are your most valuable asset. Nurture them with great care.

**-Mark McClanahan,
Small Business Sense (Page 13)**



My first job in high school was a life guard/maintenance worker at a church camp in the Ozarks. I learned to wake up on time, show up to work on time, and work hard until the end of the day. My first job after college was an army field artillery officer. I learned a lot about leadership, most importantly take care of the people who you are responsible for.

**Jonathan Jones,
CultureCentric Leadership (Page 10)**



I had a bunch of odd jobs and hourly gigs as a kid, but my first "big boy" job was working for a very large magazine publisher. I was 23 years old with a cubicle on the 17th floor of a high-rise office tower in midtown Los Angeles. The job was okay but the people were great. The big lesson, though, came at the end of my first year. After being hired to do one job, after six months I took on a second unofficial role as well. I was sure that my annual review would be more of a coronation than an opportunity for constructive criticism, but it turns out I was still naive about the ways of the corporate world. Ultimately I was provided a 2.5% raise simply because policy dictated nothing larger than 3%. The math is simple: 2.5% of a pittance is literally next to nothing. Having gladly taken on an additional role (for which, in fairness, I was politely thanked) but seeing no reward for it, I learned that a huge corporation with inflexible policies was not the type of employer for which I was well-suited to work. I began my job search immediately, was gone to a smaller, friendlier, more flexible publisher within

a few months, and have maintained that relationship for nearly 20 years. Ever since that first annual review at the only job I've ever held at a big corporation, I've enjoyed working for smaller, family-owned companies. It's a lesson I'm thankful to have learned so early in my career.

**-Bill Sawalich,
SBM Photographer**



My first job was at Chuck E. Cheese. I learned customer service skills, management skills, and how to multi-task.

**Jessica Flora,
HR By The Numbers (Page 8)**



My first job was at a local shoe store. I learned really quickly that if I'm not passionate about my work, I'm not an employee you want to hire.

**-Ron Ameln,
President, SBM**

OUR NEXT QUESTION: What is your go-to book or author to read for pleasure, and why do you recommend it?

Tell us your thoughts. E-mail us at info@sbmon.com, and your response could be featured in our November issue.

Submissions chosen for publication may be edited for length and clarity. All submissions become the property of the St. Louis Small Business Monthly, and may be published, along with the name of the individual.



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The Science of the Sale. The Art of Lunch.



Let's do lunch!

Well, let's do lunch the right way. Too often salespeople think that getting a lunch appointment is the victory and don't concentrate on building rapport and the relationship to ultimately make the sale. Big mistake.

Even more often, companies and (cheap) managers will not reimburse salespeople for lunchtime meetings. Bigger mistake.

But most often, when a company refuses to pay for lunches, the salesperson won't invest his or her own money to build a relationship and make a sale. Biggest mistake.

REALITY: In sales, you don't succeed for the company. In sales, you succeed for yourself.

OK, OK. So much for philosophy. Let's get down to the meat. The lunch meat. Let's say you get the appointment. Now what do you do? How do you plan? How do you impress? How do you relate? How do you build the relationship? And most important, how do you make the sale?

Here are the 20.5 secret recipes for lunch success. (No more food puns, I promise. Not another crumb, er, I mean morsel.)

1. Picking them up is preferable to meeting them there. This gives you extra schmooze time on the way to lunch. And more rapport and sell time on the way back.

2. Eat at the right place. If you have a great place and you are sure they like that type of food, go there – otherwise go to their favorite place. Make sure it's a place where you can talk – lots of space, quiet enough to converse and somewhat private.

3. Pay in advance or slip your credit card to the server at the start and tell him or her to just bring you the processed bill when you signal. Tip 20%. Don't be a tightwad.

4. Say the right things. Keep talk small at first – about lunch, about their interests, about how they got started. More

them," less "you."

5. Impress and impressions. Don't fuss about anything – be polite even if the service sucks and the food is bad.

6. Manners and mannerisms. Remember all the things your mother taught you and pounded into you. Make her proud. Turn your cell phone off. Don't talk with your mouth full. You know what to do.

7. Greet others, but make it brief. If you see someone you know, be sure to say hi and introduce the person as "my new customer" or "my friend."

8. Talk business when they bring it up. When do you start "talking business"? When they do, not before.

9. Ask thought-provoking questions about them. Ask whom they are trying to do business with. Maybe you can make a connection – if you can't, that's a report card.

10. Keep the talk positive at all times. Besides teaching you manners, your mother said, "If you have nothing nice to say about someone, say nothing." Do not violate this rule no matter what.

11. Be funny but don't tell jokes. Jokes are the worst and lowest form of humor. Especially if they are in poor taste. And double especially if the other person has heard it before. Both scenarios make you look foolish.

12. The more they talk, the more they will like you.

Ask about food.

Ask about travel.

Ask about eating out.

Ask about vacation.

Ask about sports.

Notice I didn't say "tell about."

13. Find the link. Use your time at lunch to discover what you have in common. Things that will bring you to a closer mutual belief system. Closer to a sale.

14. Be yourself, unless you're a slob. If you have to fake it at lunch, the rest of the relationship will have to follow the falsehood. And worse, you'll have to remem-

ber who you're trying to be each time you get back together.

15. Friendly beats professional. You're having lunch with a potential or existing business friend. Be friendly.

16. Understated is better than bragging. You don't have to say how great you are; you have to prove it.

17. Don't show off; be impressive. Understate your accomplishments. Give the prospect a chance to shine. Make him ask about you.

18. Stick to the objective. If you're there to make a sale, bring a contract and a pen. If you're there to get to the next step in the sales cycle, make a firm appointment or you have failed lunch (remember from high school that lunch was the one course you passed).

19. Make the next appointment firm, no matter what. Even if you pencil a time and place to be confirmed later, make the next date *firm*.

20. Want another lunch? Offer to bring a prospect for *them* to the next lunch – 100% guarantee of a date.

20.5. Send a follow-up with something personal right away. Take a selfie with you and the prospect and send an Ace of Sales email (aceofsales.com) as you're leaving. Make the WOW carry forward to the next meeting.

Well, there you have it. The recipe for lunch success. All you have to add is you and a prospect. You have only one chance. Make it a biggie! ■

Jeffrey Gitomer is the author of 12 best-selling books including "The Sales Bible," "The Little Red Book of Selling," "The Little Gold Book of Yes! Attitude" and "21.5 Unbreakable Laws of Selling." Jeffrey can be your personal, virtual coach at www.GitomerLearningAcademy.com. For information about training and seminars visit www.Gitomer.com or www.GitomerCertifiedAdvisors.com or email Jeffrey personally at salesman@gitomer.com.

ASK THE BANKER

Do bankers ever lend to startup companies?

The short answer is yes.

But since nine out of 10 startups fail, banks take on higher-than-average risk when they lend to new companies.* To manage that risk, the bar for loan approval is often higher than it might be for established companies. Also, banks usually require startups to secure loans guaranteed by the Small Business Administration, whose lending guidelines tend to weed out candidates at high risk of defaulting.

So yes, banks *do* make loans to startups – provided they demonstrate the ability to repay them. Generally that means:

1. **Strong collateral.** Lenders expect borrowers to put up something – usually their home or other significant asset. Collateral helps demonstrate that borrowers have "skin in the game" and will not walk away should their business go south.

How much collateral is needed? The chances for loan approval are highest when the collateral at least matches the loan amount. The lower the collateral, the lower the chances of approval.

2. **At least two months of cash reserves.** History is filled with startups that obtained a loan and put the required 10 to 20% down only to find themselves cash-poor and unable to make regular payments. That's why it's essential to have a cushion.

The SBA and its partner banks want to see enough money in your accounts to cover loan payments for at least two months. And they will expect to see these funds on your bank statements two months *before* you apply for the loan.

An experienced SBA lender can share more tips like these to help improve your chances of financing success. So plan ahead – and seek advice from your banker. ■

*Source: Forbes



Debi Enders (debi.enders@commercebank.com) is vice president, small business banking at Commerce Bank.

Can Others See Your Culture?

Visuals can help communicate and reinforce the culture so much better than an employee manual.

For example, if you want to encourage a performance culture, use charts and graphs to communicate your expectations and demonstrate employees' progress toward those objectives. These graphs should be placed strategically around the office so people can see and talk about them. High visibility will help employees understand what is expected and connect their performance to the results measured. Sensitive measurement progress reports, again using chart and graphs, can be shown and explained with PowerPoint presentations at monthly meetings.

If you want to emphasize a certain company ethos that you deeply believe in, post a mission statement on the wall in a place where everyone can see it. Avoid using large "canned" motivational posters featuring idealized, smiling pretend-workers whistling while they work. Instead opt for well-sized, cleanly printed statements of your company values in clean fonts and place these strategically around the office where employees gather or tend to linger. Take care to spotlight employees and your customers with the occasional portrait shot and profile in the break room or near the elevator to reinforce their importance. Using your organization's branded colors will ensure that any chart, poster, graph or other visuals will be subliminally connected to your organization.

A dress code, whether a uniform or branded clothing, can also reinforce the aspects of your desired culture and how people act within it. If you want people to remember a specific theme or tagline, use supportive graphics in all your visuals. For example, health organizations can use apples, and environmentally friendly companies can use plants, trees and clean-water symbols.

People understand visuals faster than words. The right supportive graphics can help you achieve your company's vision goals faster than any motivational seminar. ■

Jonathan Jones (Jonathan.jones@vistagechair.com or 314-608-0783) is a CEO peer group chair/coach for Vistage International.



Seasonal Transitions Inspire Good Content Marketers

I love this time of year in St. Louis. As we transition from summer to fall, we have warm, clear days and crisp, cool nights. Pennant races unfold. The promise of a new school year blossoms. The joy of the holiday season beckons.

As a marketing professional, I also love this time of year because seasonal transitions create wonderful content opportunities.

Our friends at Mosby Building Arts last month used my company's email marketing software to create and deliver a newsletter with "September Home Maintenance Tips." Among the tips: Paint interior rooms while it's still warm enough to keep windows open; inspect storm windows; check chimney flues.

This is a great example of engaging, topical, valuable content. Mosby does not explicitly sell anything here, but the company reinforces its brand as a trusted authority in home maintenance. By offering tips tied to the season, Mosby delivers content relevant to the moment. Those with a home maintenance issue that requires professional attention are more likely to call Mosby because of this email.

Last year around the holiday season I wrote a post for my company's blog (and followed up with an item in our email newsletter) about holiday thank-you cards. It was relevant to the moment. "Holiday time is thank you time in the business world. My desk has a stack of holiday thank you cards. And my inbox is full of emails from vendors expressing their gratitude for my business," I wrote. "I welcome the sentiments, but I wonder: Why now? Why once a year? Most businesses that choose to thank their clients do so once a year around the holidays. Shouldn't we be grateful the other 11 months of the year?"



I then offered multiple tips on how to show gratitude to your customers 12 months a year.

Like the Mosby email, this post used a seasonal transition or a holiday to get readers' attention. But in my post and Mosby's email, we did not say, "Happy Autumn ... Hire us" or "Merry Christmas. Thanks." We said, "Here are some helpful tips, relevant to this moment."

When business owners don colonial wigs and announce a "Presidents Day Sale," they engage in sales gimmicks. That's OK. Sales gimmicks can work under the right circumstances for some businesses.

Good content marketing is not about sales gimmicks. It's about engaging prospects and customers with content they will value so that they will choose you when they need the products or services you offer.

Speaking of Presidents Day, I just came up with a content idea for February: Five Things Marketers Can Learn From George Washington. ■

Tom Ruwitch is founder and president of MarketVolt. To attend a free webinar in which Tom demonstrates how to quickly and affordably set up automated marketing processes, go to MarketVolt.com/automation.



6 Reasons to Have a Logo

Don't Have A Logo? 6 Reasons You're Crazy

One of my favorite projects I get to be a small part of is clients' logo design. It is so fascinating to see an initial idea get grabbed out of the air, be jotted down on a pad, change, morph and somehow magically end up as a symbol that helps define your entire company. Crazy.

I do not resemble a designer in any way, but I do understand the importance of your business having an identity. This is especially important for local small businesses because the opportunity to separate yourself from your competitors is enormous.

If you have not embraced the importance of having a quality logo, please allow me to convince you with the following six arguments:

1. Stand out from competitors. In our local market, this is going to give you the most bang for your buck. For most companies, taking the time and effort to put together a logo is just another expense that they have and that either doesn't ever get done or gets done poorly. The opportunity to separate yourself from the other guys by having a nice, tight, clean visual appearance that shows you are serious about your business is right in front of you.

2. Build trust. How many times have you been driving down the highway and seen a pickup truck with a company name and phone number printed on a magnet stuck to the door? Are you going to trust that guy to landscape your front yard and guarantee the work? You won't because you don't trust that he's going to be in business long enough to guarantee the sun will rise tomorrow.

3. Look more established. A magnet on the side of your truck does just the opposite. Having a logo that customers can see on your business card, collateral materials and polo shirt conveys that you have been around the block and are a real business.

4. Show commitment. Your customers know it costs money to look like a



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professional and they want to believe that you are going to do a great job for them. When they see you invest in yourself, they are much more willing to invest their trust in you.

5. Be memorable. Nobody remembers names. But they do remember logos that make them stop and say, "Hey, that's pretty cool."

6. Keep your customers loyal. There comes a time when your logo will become so familiar to your customers that they won't even think about buying from your competitor. I know a guy who knows a guy, and that guy worked with MillerCoors. Although they'd never admit it, they knew that consumers were brand-loyal to their beer by 19 years old. That is just one

of thousands of examples.

If I have not made the case, then don't take my word for it, but certainly listen to the hundreds of millions of dollars that Nike, Starbucks, Disney, McDonald's, Coke and the rest of the giants out there spend to promote and protect their brands and logos.

The opportunity to grow your business in the local business world just by a well-thought-out logo and brand identity is real. Most of your competitors aren't doing it, your customers aren't expecting it and it gives you a tremendous advantage when making deals. ■

Ryan McMullen (ryan@stlouismarketinglab.com) is the owner of St. Louis Marketing Lab.

Chip and Pin and Your Small Business



Thanks to advancements in technology, it has become increasingly simple and profitable for businesses of all sizes to accept and process credit cards. However, as data security breaches remain a constant fear for many merchants, it's important that you remain compliant with the various policies put in place for increased security.

One way credit card companies are fighting back against fraud is by upgrading their technology. Smart cards (or chip-and-pin cards, chip-and-signature cards or EMV, which stands for developers Europay, MasterCard and Visa) have embedded microchips that store data rather than the magnetic strips on current credit cards.

Since merchant banks are taking the necessary steps to prevent fraud on their end, the liability is now shifting from them to you. This means that if you don't adopt EMV processing technology in the near future, you could be held responsible for fraudulent charges. American Express, Discover, MasterCard and Visa are implementing a liability shift for point-of-sale terminals as early as October 2015.

By updating your point-of-sale (POS) system to accept EMV payments, you are taking the necessary steps to ensure your business will support the latest payment innovations and reduce risk.

For you to remain secure and compliant, updated POS devices should be properly integrated into your system. A PCI compliance audit or review will help ensure the EMV technology has been implemented securely. If you have any questions about these compliance requirements, contact your adviser. ■



Karen Stern (314-983-1204 or kstern@bswllc.com) is partner in charge of BSW Small Business Services, which provides small business tax and accounting services.



'Tis the Season



Believe it or not, we are rapidly approaching another "Obamacare" enrollment period. This year's individual enrollment period will begin Nov. 1, 2015, and run through Jan. 31, 2016.

If you do not currently have health coverage, this will be your only opportunity to enroll in an individual health plan for 2016. Also, it is important to note that the penalty for not having insurance will increase in 2016. This penalty in 2016 will be 2.5% of your yearly household income, or \$695 per person – whichever is greater.

We've talked with many people who simply say they will pay the penalty just because it is less than the cost of having insurance. The real cost to consider will be the cost if you're diagnosed with a serious illness over the next 12 months and do not have coverage.

If you do have coverage, it will definitely be worth your time to talk with an experienced broker, who can compare your options. Many insurance companies have requested double-digit rate increases, while others are reporting a decrease in their premiums.

Another strategy consumers are using to control premium costs is to select a plan that offers a smaller network of health care providers. Premiums for plans with smaller networks can be as much as 15 to 20% less than plans that provide larger networks – another great reason to work with a local broker who can provide insight into the local market and help you find a plan that provides the coverage you need. ■

Holley Maher (hmaher@SmartBenefitsPlus.com) is a partner at Maher, Rosenheim, Comfort & Tabash LLC, specializing in group and individual insurance.c



Are All of Your Eggs in Your Business? A Cautionary Tale

If you're a small-business owner who has watched your company grow over the years, you probably have dreams of retiring on your dividends or maybe cashing out. But your business, no matter how successful, is not the same thing as a retirement plan.

Here is one horror story I ran across recently: Richard (name changed, of course) was a small-business owner who started a small shop decades ago. He did it as most entrepreneurs do: with grit, determination and a good understanding of risk. Over time his business grew from just two to 38 employees, with several million dollars in sales.

Part of Richard's strategy for driving growth was to take most of his profits and reinvest them back into the company. At the time, this strategy made sense – his business was growing, and he was confident about his returns.

But then Richard was diagnosed with a serious medical issue. Though still relatively young, he could no longer work in the business. It also became apparent that Richard needed long-term care. This put Richard (and the company) in dire financial straits.

Though his health insurance paid most of the hospital bills, the extensive in-home care he needed was only partly covered. The business had to take on a new significant salary to replace Richard's expertise and skills. He and his wife still needed money to live. While he could continue drawing a small salary, it was not enough to cover his expenses.

This is a tragic situation – not least because Richard was a good businessperson. He should have been in a place to retire early and comfortably. So what happened?



The first problem is that Richard had invested all of his money back into his business. And that meant that almost none of that money was liquid. What Richard could draw was held hostage by the company's cash flow.

The second issue is that chronic care and income replacement (for Richard and his company) can be easily and inexpensively covered – but weren't.

Richard could have consistently moved his wealth into a number of other assets. Doing this helps keep your retirement plans and wealth management on track even as you retain business ownership.

There are other benefits to diversifying out as well, even for those with a long, healthy life ahead of them:

- Flexibility when developing plans for the business

- Most other assets require minimal financial management, meaning you can focus on operations
- Liquidity, or ease of access to the funds

Successful entrepreneurs put their money and their "sweat equity" into their businesses because they correctly believe in themselves. But you can continue to believe in your business while recognizing the value of diversifying your own asset allocation. ■

Thomas Mengel is a founding partner of MSMF, where he advises clients on matters including portfolio management, family wealth planning and business succession. Tom can be reached at 314-677-2550.



Cultivating a Sustainable Advantage

David Webb, Director of the Emerson Leadership Institute at the John Cook School of Business at Saint Louis University, heads up initiatives to foster ethical decision making.

How often do we see a headline about a public figure or corporate executive and wonder, "What was he thinking?" Or, we see polluted waters from production waste and think, "There must be a better way." As businesses face rapid changes in technology, increasing pressure for profits and competing interests from stakeholders, the "clear answer" of what is right or wrong in the workplace is becoming a cloudier choice. Business leaders are increasingly scrutinized by the public and their employees as they navigate the ethical dilemmas that force them to choose among justifiable alternatives that may have mixed consequences.

In 2015, Emerson, a long-standing civic leader in the St. Louis community, furthered its 23 year partnership with Saint Louis University (SLU) by pledging \$3 million to launch the Emerson Leadership Institute (ELI) within the John Cook School of Business at SLU (www.Business.SLU.edu/Centers-of-distinction/Emerson-Leadership-Institute/). The ELI will establish a leadership "hub" that supports programs with core tenets of ethics and responsible leadership. October 7, 2015 marks the official launch of the Emerson Leadership Center, with an inauguration and dedication ceremony at SLU.

David Webb, a Saint Louis University alumni, spent 15 years in the corporate world as an IT Consultant prior to joining the Center for Sustainability at SLU in 2010. Recently appointed as Director of the Emerson Leadership Institute, Webb oversees ELI's program development and operations. His background in sustainability and corporate leadership shapes his belief in the "triple bottom line," i.e., environment, society and economy as it relates to sustainable business.

Webb sees a close connection between sustainability and ethical business leadership. "To be sustainable, businesses need to care about the environment and the community," Webb explains. "Sustain-

ability in business is about more than considering your organization's impact on the environment. It is about principle-oriented leadership, values-driven decision making, innovative operations, responsible profitability and creating practical solutions to complex problems for the benefit of the company and society. Sustainable business is ethical business."

ELI's planned curriculum will rest on three pillars:

1. Academic Programs, including education and training via on-line programs in executive development addressing sustainability initiatives, ethics & compliance, and workforce inclusion & diversity.

2. Research Programs, to develop a stewardship program of scholars and fellows (community leaders in business, non-profit and governmental organizations) to promote research and bring the academic and business communities together for dialogue and collaboration that might not otherwise occur.

3. Community Engagement, via conferences and a speaker series, to help community leaders learn more about ethics and responsible business.

In April 2015, ELI's conference series kicked off with the "Leadership Matters" series, bringing together thought leaders

and experts on workforce diversity and inclusion to explore initiatives to build a diverse and inclusive workforce in Saint Louis.

As part of the continuing curriculum, the ELI and Lopata Flegel will collaborate to host a Business Ethics seminar to address the ethical concerns that CPAs encounter. Join us on October 23 from 7:30 – 10:00 a.m. at the Emerson Leadership Center at Saint Louis University. The event is complimentary; however, registration is required. Two hours of Ethics CPE for CPAs will be awarded to attendees. To reserve your seat and to view the agenda, visit www.SharpAndOnPoint.com or www.LopataFlegel.com. ■

Laurie Griffith is a principal at Lopata, Flegel & Co. Accountants and Management Consultants. Join us at the free monthly Sharp & On Point Business Advisory Speaker Series from 7:30 to 9:00 a.m. on the third Tuesday of every month at the Lodge Des Peres. (Please note the location and time change for our October event.) Learn business strategies you can immediately put in place to point your business in the right direction. For more information, visit www.SharpAndOnPoint.com.

Head in the Game



I wish I had a longer commute! Can you believe I wrote that? Five years ago I changed companies and started working for Mosby Building Arts. One of the benefits I gained was cutting my commute time from 30 minutes to less than 10. What I didn't realize was that I lost something valuable. I lost the time I previously used to get my head in the game before setting foot in the office.

As a leader, I think it's critical to have your mind in the right place at all times. My team members are relying on me to be there for them 100% of the time. Can you imagine a professional sports coach not being present and motivated the moment she or he steps in front of the players? There's no doubt that the best coaches have a pre-game routine. The same, I believe, applies to us as leaders.

So, how does wanting a longer commute relate to this? Ages ago, during my long commute, I found myself listening to talk radio or music, both of which I enjoyed. However, it dawned on me that I was wasting valuable time. Time I could be using to improve myself. That's when I discovered podcasts, which at the time were fairly new. Now they're ubiquitous.

I began using my commute to get my head in the game. I focused my attention on podcasts that would better my management and leadership skills. There are hundreds and hundreds of podcasts to choose from. I favored podcasts from Manager Tools, Harvard Business Review, and Jack and Suzy Welch. I attribute a significant portion of my success to this change. This was truly a watershed moment for me. ■



Mark McClanahan (mmcclanahan@callmosby.com or 314.909.1800) is the president at Mosby Building Arts.

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Risky Technology Management

Part 1 of 3

BY SCOTT M. LEWIS

Technology risk management is often an interesting topic of discussion with customers. Most commonly, there is confusion regarding the many different types of security and risk management in conjunction with liability and responsibility for overall risk mitigation to their business. Many times customers do not understand the differences between business risk management and mitigation in comparison to technology based security risk management. As a general rule people often want to combine the two and in the process have not fully managed the expectations for either. Another misconception is that just because someone is an expert on business risk management that they are by default an expert in technology security risk management. In my experience, these are two distinct skills that are not often found in a single resource. The technology industry defines security risk management in general as "the implementation of the business decisions regarding risk mitigation and to provide a support system for the business to achieve a higher level of security and risk awareness."

Throughout this article we will discuss the differences between risk management, technology security risk management, outsourcing risks, and cloud risks. We will also cover controllable risks and uncertain risks along with operational and transaction risk. I will be pointing out mistakes or commonly overlooked items in a security strategy along with giving you some real life examples from my own experience. Risk is something that has to be managed on an ongoing basis, there is no such thing as fully secured and the human factor is going to ensure that managing risk is an ongoing challenge. We live in a world where data is for sale and your systems access is an opportunity for some. How we manage risk and how we approach our overall strategies concerning risk is something we simply can't overlook any longer.

When discussing risk with a client, we often have the discussion around the

perception of outsourcing. It's assumed that by outsourcing to an IT managed services company or moving your servers and infrastructure to the cloud, then, by default, it will in some manner reduce the overall risk to your organization. In some cases this may be true based on the ability of your in-house staff to understand and mitigate the continued technology risks associated with either of these strategies. To mitigate technology risks the development of an overall IT strategy is a critical step with risk mitigation as a part of that strategy. As an example from a corporate perspective, could include the purchase of cyber insurance. If you are outsourcing or using cloud based systems or applications you should have the expectation that your outsourced provider has also implemented security and risk mitigation processes that coincide with your overall strategy.

An important topic in today's world when discussing technology risk and security mitigation is the understanding that you may now have the potential of three, four or five layers of outsourced partners and risk due to the popularity of cloud based systems and hosted applications. An example of this multi-layered partnership would be if you are hosting your primary systems in-house or in the cloud, you may also have your project management or time collection systems hosted by other vendors, creating a multi-layered security and integrated risk management process that must be managed. The baseline risk awareness when you have a multi-layered process is that each one of these systems could be transferring data back and forth or integrated with one another in some manner. This could create security holes that can be exploited. The exploitation of these security holes could come in the form of a full-blown hacker breach or as simple as a virus, malware or ransomware infestation. In the case of outsourced managed services or utilizing cloud based systems, don't confuse risk management and mitigation solely based on the fact that you have now outsourced, which in

turn transfers your risk to the vendor, you would be mistaken. Consider risk transference as part of your strategy, including liability, error and omission processes, but, remember to cover yourself. In most cases insurance does not reach through to protect vendors or you from vendor mistakes.

A common mistake companies make during the development of a security management process or risk mitigation process is simply starting over from scratch. People often feel that the only way to improve is to assume that nothing you are doing is working and throwing it all out and starting over. This often does not yield the expected outcome but, could give you a false sense of security which results in lower perception of the risk awareness factor actually raising the risk level of some kind of breach. The full replacement strategy which could be very tempting can become an expensive strategy in the process. One of the biggest reasons not to start over is technology tunnel vision. Technology experts have many different views on security awareness and protection, most of them are similar in nature with a different package or terminology used to convince businesses that their view is new and improved. Often these strategies yield no level of improvement, but contain the same shortcomings, so before you throw out everything you have been doing make sure that there is some manner to measure the current strategy in comparison to the new. Our approach has been to use published standards to evaluate the existing security measures, implement improvements on top of those, as well as identifying areas that may have been overlooked then implement new strategies to deal with those specific shortcomings. We have found that not only do we achieve a higher level of protection it is also more cost effective and sustainable for a longer period of time.

Operational and transactional risk is an area that often does not get the attention that it is deserved or required. Simply put, operational risk is the workflow

processes of how data and information flows through your business. Where it is stored, who has access to it and what processes are needed to transitionally use, access and manipulate that data. In order to have an effective security awareness program, it is important to understand how data is created within your organization, such as field or mobile users, customer access portals and suppliers and vendors. Then, you have to understand how that data flows through your business utilizing the software applications you have implemented to manage the data as it is collected. Transaction risk is the understanding within that workflow, of different risks that you are exposed to and how to mitigate those risks to the proper levels. This is basically an understanding of what could go wrong, such as multi-layered vendors and suppliers; what could go wrong? What are the risks associated with outside integration processes? Transactional risks are often not understood and often overlooked due to the complexity of dealing with them, most are simply too focused on the benefits of securing the operational aspects of which there are many, but it could be a risky technology strategy to ignore transactional risks.

Read part two next month in the *Small Business Monthly*. ■

Scott Lewis is the President and CEO of Winning Technologies Group of Companies. The Winning Technologies specializes in the selection, implementation, management and support of technology resources. Scott has more than 30 years of experience in the technology industry, having worked with more than 1000 companies on technology initiatives and strategies. Scott is a nationally recognized speaker on technology subjects such as Cloud based computing, software, Security, CIO level Management, Data and Voice Communications and Best Practices related to the management of technology resources. Learn more about Winning Technologies at www.winningtech.com or call 877-379-8279.



Best in Value

Everyone wants to get the most out of their money. The following were voted the businesses with the best value in St. Louis. Make sure you check out the **Awards** page at www.sbmmon.com to stay up to date with other **Best in Business** nominations for 2015.

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Berger, Cohen and Brandt LC	314.721.7272 bcblawlc.com
Bremer Conley, LLC	314.725.2700 bremerconley.com
Byrne Software Technologies, Inc.	636.537.2505 byrnesoftware.com
Creason-Edwards & Cimarolli	618.233.1001 ceccpas.com
Da-Com Corporation	314.442.2800 da-com.com
Destination St. Louis	314.727.2400 destinationstlouis.com
Employer Solutions, Inc.	314.514.0700 esipayroll.com
EPC, Inc.	636.443.1999 epcusa.com
Evans & Dixon, LLC	314.621.7755 evans-dixon.com
Lowenbaum Law	314.863.0092 lowenbaumlaw.com
Microgrid Solar	314.292.5350 microgrid-solar.com
Modern Business Interiors	636.946.2500 mbioffice.com
Mueller Prost LC	314.862.2070 muellerprost.com
NextGen Information Services, Inc.	314.588.1212 nextgen-is.com
Paradigm New Media Group	314.621.7600 pnmg.com
Paycor St. Louis	855.551.2006 paycor.com
Rapp Payroll Solutions	314.504.6789 rapppayrollsolutions.com
RBF Office Interiors	314.383.7003 rbfinteriors.com
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The Enterprise Law Group	314.282.8725 theenterpriselawgroup.com
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Is DATA Driving Your DECISIONS?

Eight Ways Customer Analytics Can Give Your Company a Competitive Edge

by Jeff Sauro

In a global economy that's becoming more competitive each year, every customer (and customer's opinion) counts. Every customer interaction counts. Certainly every dollar spent on keeping customers happy and coming back counts. That's why every leader needs a good working knowledge of customer analytics. (Yes, even if your company has data scientists and statisticians on the payroll.)

Once upon a time your company may have been able to shake it off if you threw a marketing idea against the wall and found it didn't stick or developed a line of products customers didn't seem to like. That's not true anymore. Companies just can't afford to have "black hole" departments, like sales and marketing, where costs and outcomes are fuzzy to those on the outside.

Your company's success and even its survival depend on attracting customers and keeping them happy – and proceeding based on guesswork and assumptions just isn't a viable strategy. Everything is measured and evaluated these days. That means decisions across all departments must be made using solid research and cold, hard numbers – and leaders must understand this data.

The bottom line? If you know what those numbers (also called metrics) are, how to collect them, and how to evaluate what they mean, you will increase your understanding of what drives your customers. You'll also be better equipped to meet their constantly evolving needs.

Here are eight things customer analytics can help you and your company do:

Develop products customers want. Figuring out what customers want and what they will purchase is one of the holy grails of product development. If your company has been on this quest for years with limited success, fear not: Customer analytics offers several methods to help you define and prioritize what features to include in your products.

For example, one of these methods is a technique called "follow me home," which I learned while working at Intuit. You literally follow a customer home or to his workplace and then spend the day watching him do his job. Look for pain points and problems that might shine a light on opportunities for improvement.

Conduct product usability tests. Chances are your company field-tests products before mass-producing and selling them. (If you don't, perhaps you should consider it!) Customer analytics can help you collect the right metrics when working with volunteer test subjects and mine your findings for valuable information about product usability (in other words, how effective and efficient your product or service is, as well as how



satisfied customers are).

The customer analytics umbrella covers not just number-crunching but also facilitating a product usability test in the first place. Even the way a question is phrased can impact the quality of the participant's feedback. For instance, instead of directly asking, "Why did you click that link?" it's better to ask, "What about the link led you to click on it?" This will get the participant thinking about her motivations and mental models, whereas the first question might leave her feeling defensive. Small details like these really can make a huge difference in your company's product development, marketing, and overall strategy.

Figure out which "touchpoints" are most effective. Touchpoints are the places where customers find out about your company and products: commercials on TV and radio, ads on social media sites, newspaper coupons, brochures, word-of-mouth recommendations, etc. Customer analytics can help you pinpoint the number of potential customers each touchpoint reaches, how well the message resonates, and – perhaps most important – whether the touchpoint motivates people to buy your product or service.

For example, I once worked with a national advertising agency that placed ads in weekly newspapers. We wanted to find out whether a coupon for Pier 1 Imports increased (or decreased) revenue. Controlling for differences in markets, we found that sales in cities that received the coupon did increase in a statistically significant way that weekend. We were also able to determine that the discount from the coupon was offset by the increase in sales.

Identify “pain points” on the customer’s journey with your company. Let’s say your company manufactures and sells laptop computers. You may think you understand each phase the customer goes through when engaging with your organization, from the initial decision to buy a new computer to becoming a loyal customer. But how much of that “knowledge” is based on assumptions, incomplete impressions and wishful thinking? Where, really, are the barriers to making the sale? Customer analytics will tell you.

Let’s say you thought price was your biggest barrier to improving sales. But when you really analyze the data, you find that 30 percent of prospective customers aren’t aware of your company in the first place, that more than a quarter misunderstand the product’s features, and that half feel that the setup process is too difficult. The point is, if you do not evaluate and measure each stage of engagement, you’ll miss vital opportunities for damage control, improvement, and innovation – and you might waste resources trying to alleviate pain in the wrong places.

Decide how much money to devote to customer acquisition. As its name suggests, customer lifetime value (or CLV) is the total profit that a customer generates for your business from his or her first purchase to the final purchase. This metric is important because, among other things, it can help you evaluate how much money can reasonably be devoted to customer acquisition.

If it costs \$1,000 to acquire a new customer through marketing, sales, and production costs but that customer generates only \$750 in revenue over the typical lifetime, that’s obviously bad for business. And the longer the customer lifetime is, the less likely you are to come to this conclusion organically. Sounds simple, but unless you proactively gather

the numbers and weigh acquisition costs against CLV – which many companies don’t – you might not realize you have a losing strategy until it’s too late.

Keep customers satisfied after the purchase. You may think that once a potential customer becomes an actual customer, your job is done. Not so! Now you have to ensure that the customer will return and (ideally) recommend your company. One of the most effective ways to understand what drives customer loyalty is to use customer analytics to conduct a key driver analysis.

Key drivers are things like quality (Are your products reliable? Do they work as described?), value (Does your product give buyers the best bang for their buck?), utility (Does your product offer essential features?) and ease of use (Can customers use your features without frustration?).

A key driver analysis tells you which features or aspects of a product or service have the largest statistical impact on customer loyalty. It can be conducted for all customers but also for each of your different customer segments. At the end, you’ll be able to identify the most popular or unpopular features or aspects of your product or service and have customers rate that experience as well.

Identify and reduce bad profits. How does it feel to pay the check at a restaurant where you had terrible service and bad food? Or how about paying \$150 to change your airline ticket reservation? In these examples, companies financially benefit from a customer’s negative experiences. However, they’re “bad profits” because they lead to resentment and a decrease in customer loyalty and eventually they impact profits negatively.

Customer analytics can provide an accurate picture of your company’s bad profits. Even if you don’t have access to financial data for your company or a competitor, you usually can estimate the percentage of bad profit revenue. For example, when my company measured customers of consumer software products a couple of years ago, we found that about 17% of Adobe Photoshop users were detractors. Assuming everyone pays around the same price for a Photoshop license, some 17% of Adobe’s revenue from Photoshop comes from detractors.

Find out who your most and least profitable customers are. Some customer segments are more profitable than

others. For instance, depending on your industry, you may have “regulars” who do business with you on a weekly basis (or even more frequently) and others you see only once in the proverbial blue moon. But have you ever drilled down on what your regulars may have in common? What’s their age range? Their income level? Their education level? Where do they buy your products: in a store or online? Do they tend to make significant purchases after a life event like having a baby or during a particular time of year?

An examination of revenue by customer segment usually reveals that the Pareto Principle holds true: A minority of customer segments create the majority of profits. Identifying more profitable segments allows you to focus your efforts on keeping these customers happy while increasing their purchases. For instance, maybe you decide to funnel a larger percentage of your marketing budget toward creating advertisements that target millennials after segmenting your customers. What’s more, segmenting can reveal underserved customers for whom specially designed and marketed products or services can be created.

Good customer management comes from good customer measurement. The more you know about collecting and interpreting data, the better decisions you’ll be able to make about – and for – your customers.

Jeff Sauro is a Six Sigma-trained statistical analyst and pioneer in quantifying the customer experience. He specializes in making statistical concepts understandable and actionable. He is the founding principal of MeasuringU, a customer experience and quantitative research firm based in Denver. Clients include

Wal-Mart, PayPal, eBay, Lenovo, Google, and Charter Communications. Jeff has published over 20 peer-reviewed research articles on statistics and the user experience. He has written four books, including “Quantifying the User Experience: Practical Statistics for User Research” and “A Practical Guide to the System Usability Scale.”

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Is Your Business Protected Against Fraud?

BY COLLEEN LANG

Fraud can come in many forms, from counterfeit checks to stolen credit cards and from trusted employees to savvy hackers. For businesses, fraudulent activity is always bad news. According to the Association for Financial Professionals' (AFP's) 2015 survey, 62 percent of companies were targets of payments fraud in 2014, with financial losses that ranged anywhere from a relatively small amount to millions of dollars.

The good news for businesses is that there are many measures out there that can help prevent and detect fraudulent activity. In addition, advanced technology that will help companies better protect their operations and their bottom line is being developed and deployed.

The Many Forms of Fraud

According to the AFP, the most common forms of fraud that businesses encounter are through checks, corporate credit/debit cards, wire transfers and ACH debits. Paper checks continue to be the payment type most vulnerable to fraudulent attacks and account for the largest dollar amount of financial loss, even though their use continues to decline. Credit and debit cards are the second most popular form of business fraud, with the percentage of organizations experiencing credit/debit card fraud declining from 43 percent in 2013 to 34 percent in 2014. Companies with wire fraud incidents almost doubled, from 14 percent in 2013 to 27 percent last year. And last, ACH debit fraud is the fourth largest form of fraud – nearly equal to that of wire fraud incidents.

The newest form of fraud is cyberfraud, in which criminals create an email account for corporate executives or vendors and send emails with payment instructions to employees in the accounting department. Employees who are unaware of the fake or altered email account will

follow the instructions and make payment.

Be Prepared

While it may seem daunting, businesses can take steps to protect against fraudulent activity. Positive pay is one example of how companies can get ahead of the game. Positive pay is an automated fraud detection tool offered by most banks. Here is how it works: Companies cut checks every month and send the bank a list of all those checks, including check numbers, amounts and payees. As checks clear against the account, the bank makes sure the checks match up, eliminating any fraudulent or altered checks.

To protect against ACH payment fraud, consider the use of ACH blocks or filters. With ACH blocks, all debits are automatically returned without

any review because a “block” has been put on that certain account. ACH filters allow companies to review an ACH debit being presented before it posts to their account and determine whether the debit should be accepted or returned.

To protect against internal fraud, business owners should implement dual con-

trol and separation of duties, particularly for electronic payment processes such as ACH originations or wires where one person initiates a payment and a second approves or confirms it. Businesses also should understand who is in charge of what responsibilities on the financial side and make sure there are no gaps. Last, business owners should review financial statements on a weekly or monthly basis.

To mitigate compromise in these areas, businesses should review all areas of their operation and put the proper preventions in place to protect against fraud. For instance, businesses should ensure their employees have the proper education and training for fraud detection.

They should install, maintain and update spam filters, anti-virus software and firewalls.

Reducing check writing, outsource-

ing payroll and having dual controls are additional actions that can help prevent fraudulent activity.

New Technology on the Way

In addition to being prepared, businesses will soon be able to rely on new technology to help protect against fraud. The latest and most anticipated technol-

ogy is EMV (Europay, MasterCard and Visa) chip cards, which will have a major impact on lessening credit and debit card fraud. So much so that 92 percent of financial professionals believe EMV technology will be effective in reducing fraud at the point of sale.

Traditional magnetic stripe cards require a signature for security purposes, whereas the new chip cards will add an additional layer of sophisticated fraud protection through an embedded microchip that turns the cardholder's information into a unique code that is difficult to duplicate or copy when used at a chip-enabled terminal.

Merchants and retailers are currently in the process of investing in new card-reading technology that will accept EMV chip cards. If they do not update their technology, they – rather than the user or card issuer – could potentially be liable for fraudulent transactions. Visa intends to institute a liability shift in the U.S. for domestic and cross-border counterfeit transactions effective Oct. 1, 2015. This shift will encourage Visa issuing banks to begin issuing EMV chip cards and merchants to begin deploying card swipe technology that can process the chip-on-chip transaction.

While new technology and preventative measures can help businesses protect against fraud, the truth is that it will always exist in one form or another. What businesses can do is educate their employees, make sure they are using the most up-to-date technology and work with their financial partners to ensure the best practices and protective measures are in place. ■

Colleen Lang is vice president, treasury management sales officer for UMB Bank in St. Louis. She can be reached at Colleen.Lang@umb.com.

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Bankers Answered: The Services to Use Now

What banking services are businesses not using or underusing that could be helping them or saving them money?

The hot topic today is fraud. Fraud costs business owners numerous amounts of time and money to resolve. A product called positive pay helps to combat fraud. My suggestion is that every business owner look into adding positive pay to their accounts. ACH block is another product that eliminates debits that aren't authorized by the business owner.

From a lending standpoint, I don't believe business owners think about obtaining an operating line of credit until they are in need of one. My suggestion to business owners is to apply and obtain an operating line of credit for their business even if they don't think they will ever need one. Growth of a company always spurs the need for cash, and having an operating line of credit available is a good backup to have in place.

-Stacia Peterson, senior vice president, commercial lending, The Business Bank of St. Louis

One of the best services that can help businesses save money is the use of commercial cards. Commercial cards are often times confused with business credit cards, but, in fact, they offer more services that can help businesses simplify their operations and improve the bottom line. One example is a purchasing card, which can be used for monthly purchases of raw materials, recurring monthly payments and much more. The cards streamline complicated purchase order processes, simplify the payment process, reduce the number of checks and invoices issued, and provide timely payment to suppliers. Another option is a commercial card that helps manage employees' travel and entertainment expenses, monitor vendor expenses, and control cash flow more effectively.

-Dave Bauer, senior vice president, region manager of business banking, UMB Bank St. Louis

Generating cash flow is crucial for every business – new or existing, small or large. Businesses need it to survive and grow. Think about how your customers pay you and how you pay suppliers and employees. Consider the methods and frequency of how your cash flows in, out and through your business. Can your customers pay you using a credit or debit card? Can they pay you online or on a mobile device? Is your data secured? Do you receive checks? If so, how long do you hold on to them before making a deposit? How do you pay your suppliers, make purchases or manage daily expenses? All of these questions are important to the success of your business. Banks offer a number of different products and services to help you get paid faster – including merchant services, remote deposit capture and electronic invoice presentment. In addition, they offer electronic bill payment options to pay your suppliers, employees and daily expenses, saving you valuable time and money by no longer cutting paper checks.

Leveraging financial technology is another time-saving best practice for small-business owners that is often underutilized. A number of different options exist, all of which will help keep your financials organized and easily available. Instead of spending time creating income statements, balance sheets and cash flow statements, business owners now have available to them a number of technology solutions that can be easily synced with business checking accounts to provide valuable financial insights and help you make better decisions. Solutions like these can save you money at the end of the year when your tax specialist doesn't need to incur additional time and expense in organization.

-Debi Enders, vice president, small business banking, Commerce Bank

Despite the fact this approach is far more common today than it once was, there are still too many companies not taking advantage of electronic payments.

Checks are a high-cost payment for most companies: Generally, the all-in cost is \$3 or more per check. Not only do clients eliminate these costs by utilizing an all-inclusive credit card payment platform or ACH payment network, they also generate revenue from the payment process. Creating a payables optimization strategy around e-payments will help a company maximize working capital, extend days payable outstanding (DPO), generate income, and eliminate paper.

-Brandi Craig, vice president, treasury management, Fifth Third Bank

What services will businesses be using more of in the future, and how do those services work?

Mobile banking will continue to grow as a popular product because not every bank offers it yet. The wave of the future is technology, which only prompts the mobile banking product into the market. Many businesses already use remote deposit capture to make deposits, and popularity continues to grow. In banking we also noticed that more credit card processing is between business to business these days as checks are becoming more obsolete.

-Peterson

With recent innovations in technology and the convergence and scale of data, it's become increasingly easier for small businesses to access financial tools previously only available to larger companies, such as online accounting software. Also, new technologies like robust mobile banking applications, accounts payable automation and remote deposit allow small-business owners to spend more time focusing on their business and less time making trips to the bank. Using mobile banking is often as simple as downloading the app – then you can view account balances, transfer funds and even make deposits with a few taps. Remote deposit solutions are often just as easy to use with a simple scanner to

install that will scan and deposit checks right from your office, any time of day or night. Funds are typically available the next business day.

-Enders

More and more businesses are outsourcing key parts/portions of their professional team needs to help them manage their businesses. For example, outsourced controller/CFO services to provide timely services for monthly financial statements, budgeting or to monitor and prevent theft within their organization. The need to have strong relationships with a business's professional team, from their CPA, insurance agent, attorney and their banker, should be managed and evaluated as a consistent part of their annual strategy no matter the stage or life cycle of the business.

-Sean McKenna, St. Louis market president/commercial banking group, The Bank of Edwardsville

Payables optimization utilizes a range of solutions. A commercial card program has an all-inclusive payment platform to manage AP and provide better access to information and security. Migrating check payments to card will improve cash flow by extending payment terms and mitigate risk by enforcing tighter controls for cardholders and workflow. Next, an ACH payment network gives clients the ability to make repetitive payments to vendors and generate income from the network fees which vendors pay to receive payments on the network. Businesses will also utilize solutions to optimize their financial supply chain. Client-centered solutions like dynamic discounting, which accelerates payments to vendors for a discounted price, and supplier financing, when the bank pays client vendors earlier than AP terms, will represent key components of a payables strategy.

-Craig

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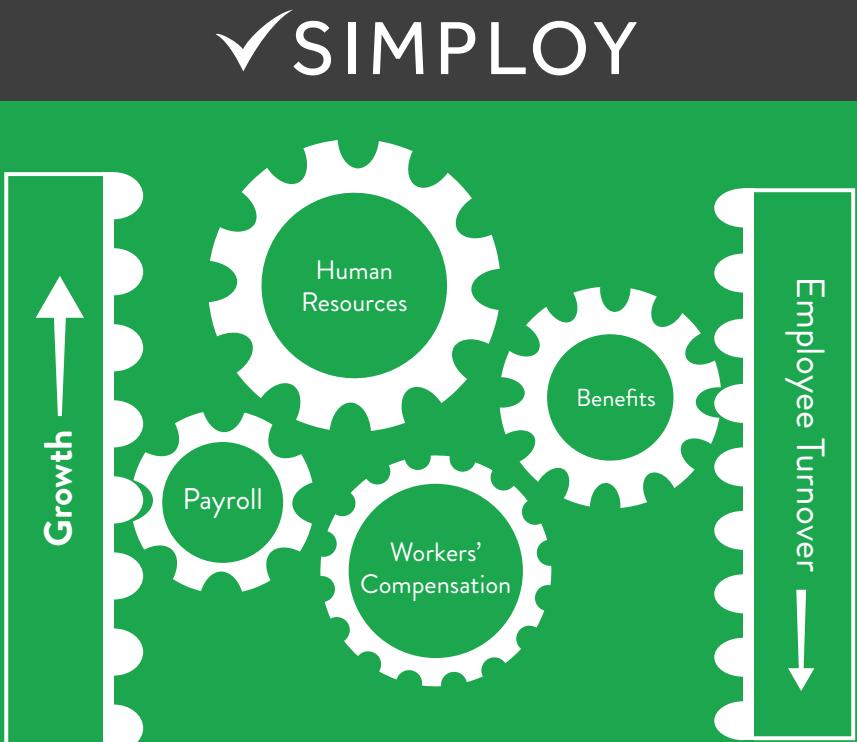
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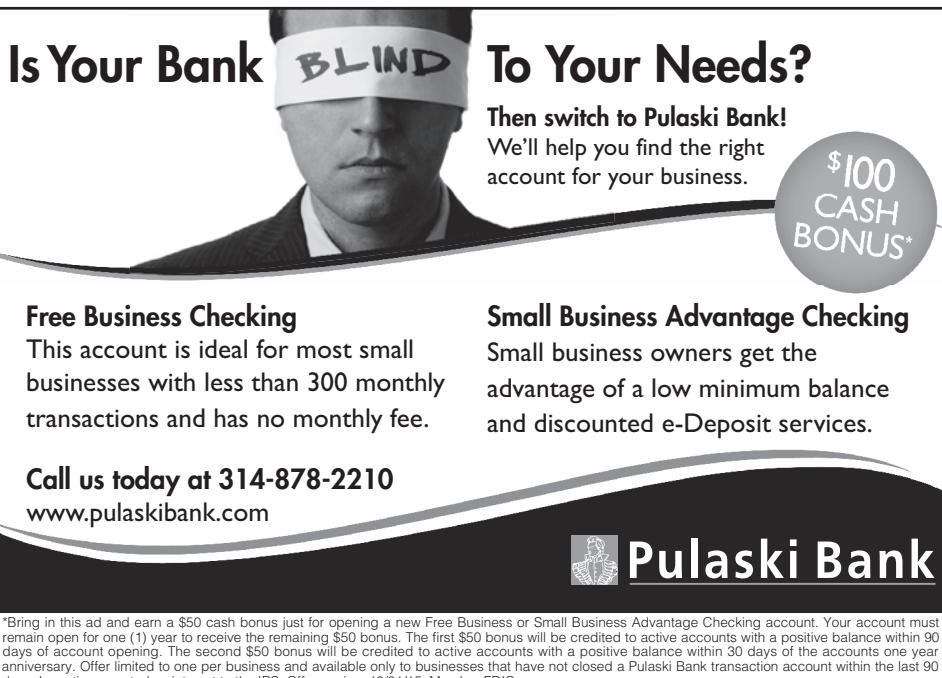
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BANKING SERVICES: BANK SERVICES CHART

Bank Branches in St. Louis area	Business Checking Min. Balance Overdraft No Fee Protection	Credit/Debit Cards & Processing	Internet Banking	Business Loans Areas of Specialization	Other Special Products/ Services and Information
Bank of Washington 6 branches	No minimum balance, no transaction charges and no maintenance fee. Analysis and Money Market accounts available.	Yes	Free Business Check Card/Debit Card. Full suite of Merchant Services allowing processing of all major card providers.	Free Online Banking. Online Bill Pay, Online ACH access, and Online Wire access available.	Commercial loans to finance/refinance real estate, equipment, leasehold improvements, accounts receivable, inventory, and working capital. Experts in SBA 7a, Express, International Trade and 504 programs.
BMO Harris Bank 15 branches	We offer customized deposit account solutions for your specific deposit and cash management needs. Waive monthly fees by maintaining qualifying balance specific to each account.	Yes, with money market or business line of credit (with select accounts)	Check card available. Rewards and non-rewards commercial credit cards available. Merchant credit card processing. Gift cards and payroll cards also available.	Online solutions that simplify payroll, accounting and reporting without overwhelming business owners and staff. Features include the ability to provide direct deposit, delegate account access as appropriate, use various payment methods (Bill Pay, ACH, Wire), view deposited and paid items, online statements, customize reports and more.	Creative structure of credit for working capital, equipment, acquisitions and real estate investments. Term loans; revolving lines of credit; SBA loans, letters of credit and equipment leasing.
Business Bank of St. Louis 1 branch	No minimum balance Required. Full analysis business checking-competitive fees and earnings credit applied to offset charges based on relationship deposit balances.	Yes, upon credit approval.	Business and personal debit cards, business and consumer Visa credit card products. Merchant processing services available.	-Free personal online banking with bill pay and free business online banking with the first 20 bill pays per month free. -Comprehensive cash management services online, including ACH, wire transfer, TT&L payments, stop payments, internal transfers and balance inquiries. -Remote capture also available. -Mobile Banking with remote deposit capabilities. -Online banking now includes: Person to person transfers and bank-to-bank transfers.	-Working capital lines of credit, equipment loans, term loans, owner occupied real estate loans, investment real estate loans, SBA and SWAP products available. -Credit decisions are made locally and our approach allow us to be quick and creative so that you can get back to running your business.
Commerce Bank 46 branches	May use personal account relationship or personal balances to waive fees and receive discounts. Up to 300 free transactions (varies by account type).	Yes, via a savings account	Business debit and credit cards (including Rewards). Credit card processing. Purchasing cards, travel and entertainment cards, and fleet cards. Merchant gift cards.	Free small business online banking and bill pay. Account balance and transaction detail information, account transfer, reconciliation, multiple user functionality, check images, online statements, bill payment, and export capabilities to Quicken and QuickBooks.	Lines of credit, term loans. Equipment and real estate loans. Equipment leasing. SBA preferred lender for loans and lines of credit. Many loans feature a one-page application and a quick decision to make the process of getting a loan hassle free.
Commercial Bank 4 branches	Interest-Bearing Account Analysis Checking; Competitive rate and fee schedules.	Lines of credit available upon credit approval.	-Debit & Credit Cards -Visa Gift Cards -Merchant Credit Card Processing Services -Free withdrawals at MoneyPass Network ATMs	-Free Online Banking, Bill Pay, and eStatements. -Cash Management services with ACH and Wire Transfers. -Free Mobile Banking and Mobile Deposit.	Full line of customized commercial, mortgage, and personal loans to meet your needs. SBA 504 loans also available.
First Bank 65 branches	We offer a variety of business checking accounts available to meet your business needs. From small business to commercial accounts, we have an account that will fit both your budget and your need for simple or more complex transaction services. OD protection available through line of credit options.		You get both choice and variety with our suite of debit, credit, and gift cards. They offer convenience, safety, and the ability to buy what you need without having to carry cash. You'll receive benefits from MasterCard®, including fraud protection, 24-hour lost/stolen reporting, price protection, and more. We also offer a comprehensive portfolio of innovative Merchant Services products that allows your business to expand its payment acceptance options, increase sales, and reach out to more customers.	First Bank offers two digital solutions for small business clients. Both solutions run on either the PC and Mac (desktop) or Apple and Android (mobile) platforms. Business Online Banking is designed for those clients with basic online needs and has a similar look and feel to our consumer platform. Gateway Mobile is a small business portal for clients that may require additional services or have more complex needs.	Whether you are looking to buy, improve or purchase commercial real estate, purchase equipment or simply need short-term working capital First Bank has the financing option for you. In addition, First Bank is designated by the U.S. Small Business Administration as an SBA Preferred Lender and is very active in the 7(a) and 504 loan programs.
Jefferson Bank 5 Branches	Community Business Checking, 250 Free Transactions, No minimum monthly service fee. Analyzed business account with earnings credit also available.	Yes, subject to approval.	Business Debit/Credit cards, Merchant credit card processing services available.	Free internet banking and bill pay. Access account 24/7, View Transactions, Check Balances, ACH Origination, Transfer between accounts. Cash Management services also available.	Business lines of credit, Commercial Real Estate loans, SBA 504, A/R, Equipment, Vehicles & Aircraft lending. Other term loans also available.
Meramec Valley Bank 2 branches	Business Checking – No fee with average collected balance of \$5,000 and up to 250 items per month	Yes, line of credit sweep service subject to approval.	Business credit and debit cards.	Free Internet Banking – 24/7 balance & transaction inquiry, check images, e-statements, stop payments, export capability. Online Bill Pay – multi-user permissions, Payroll direct deposits, email payments, reminders, recurring payments.	Small to medium sized financing for construction and development, equipment, lines of credit, SBA financing and more.
					Remote deposit capture, cash management services, wire transfer, night depository, and interest earning accounts.

BANKING SERVICES: BANK SERVICES CHART

Bank Branches in St. Louis area	Business Checking Min. Balance No Fee	Overdraft Protection	Credit/Debit Cards & Processing	Internet Banking	Business Loans Areas of Specialization	Other Special Products/ Services and Information
Midwest BankCentre 7 branches	We offer a variety of checking accounts that deliver flexibility and security. We will perform a detailed analysis and identify the most cost-effective business checking account for your needs.	Yes, with money marketing sweep or business line of credit for select accounts.	Credit and debit card processing. Business credit and debit cards. Gift cards.	We offer Online Banking, Online Bill Payment, Mobile Banking & Mobile Deposit. Obtain up-to-the-minute transaction data, carefully monitor balances and maximize earnings on your accounts.	Commercial and industrial lines of credit, equipment and owner/user and investor real estate financing.	Commercial & Small Business: -Lines of credit. -Term Loans. -SBA Financing -Credit and debit cards. -Full line of cash management solutions.
Pulaski Bank 13 branches	Free Business Checking: 300 free transactions; No minimum balance; No monthly service fee.	Yes, subject to approval	Business debit and credit cards that earn reward points as you use them. Merchant credit card processing services available.	Free online banking with real time balances, check images, electronic statements, transaction export to Quicken/QuickBooks, internal transfers, stop payments, and bill pay. Additional services for effective cash management include ACH origination, Positive Pay, ACH Filter/Blocker, Remote Deposit, Wire Transfers, and more. Some services may have additional fees.	Tailored lending for lines of credit, real estate development and construction loans, SBA guaranteed loans, loans secured by inventory and accounts receivable, loans secured by fixed assets. Construction loans, loans secured by negotiable securities.	Complete Treasury Management services including lockbox, sweep accounts, and other services. Additional checking account available with discounted remote deposit services. Pulaski Bank also provides increased FDIC insurance coverage on deposits through CDARS and ICS programs. As one of the top mortgage lenders in the St. Louis Metro area, Pulaski Bank's mortgage division offers a variety of mortgage products.
Rockwood Bank 4 branches	Business Checking - No fee with average daily balance of \$2,500 or more.	Yes, subject to approval.	Free debit cards and full merchant processing services. Surcharge-Free withdrawals at MoneyPass ATM's.	Free personal online banking with bill pay and free business online banking with the first ten bill payments per month free. E-statements also available.	Small to medium sized financing for construction and development, commercial loans, lines of credit, and other types of loans for various financing needs.	Various mortgage loan products, wealth management services, night depository, safe deposit boxes, and 24-hour telephone banking.
Royal Banks of Missouri 5 Full Service Branches 2 Limited Hour Branches	Free Business Checking.	Yes	Business debit cards and credit cards. Merchant services.	Online cash management, online bill payment, balance inquiry, check images, e-statements, wire transfers, external transfers, ACH origination and receipt.	Lines of credit for small businesses, commercial real estate loans, term loans and SBA express loan program, Business Partner accounts, receivable financing.	Royal Banks of Missouri offers a variety of residential mortgage loan alternatives, as well as cash management services, remote deposit capture, lockbox services, sweeps, ACH, tax payment services, analysis checking, Internet banking, automatic 24-hour account information line, debit card alerts, and mobile banking.
St. Johns Bank 5 branches	Free Business 150 Checking; Small Business 250 Checking; Business checking; Business interest checking.	Yes	Free VISA business debit card. Visa business credit card and merchant services.	Free NetConnect OnLine Banking. Net Connect Online Bill Pay is available for business accounts for \$5.95 per month plus 50 cents per bill pay. Free eStatements for checking and money market accounts. Online Cash Management Suite: ACH Origination, Positive Pay, Wire Transfers, Remote Deposit Capture and more.	Up to 25-year amortization available on Commercial and Investment real estate loans. Commercial and Industrial equipment loans with competitive pricing and structures are also available. SBA Loans: 504, 7(A) and 7(A) Express.	-Full line of cash management services, including ACH origination, positive pay, wire transfers and remote deposit capture. -Sweeps. -Lockbox checking for businesses and organizations that receive remittance by mail -ReSubmit It, electronic check recovery service. -Night depository and safe deposit boxes.
UMB Bank 15 branches	UMB offers a variety of business checking and treasury management solutions that provide you and your business with the banking account service you need for continued growth. No monthly fee with a \$2,500 average collected balance. Several other account options designed to meet your specific checking and treasury management needs.	Yes	Free business credit card, Free Visa business check card, Rewards Visa Business Card, and merchant card processing.	Free online banking to access accounts, initiate bill payments, view real time balances, transactions, check images, account transfers, which integrates with Quickbooks, Quicken, and Microsoft Money. Comprehensive suite of Treasury Management Solutions designed to help you effectively manage your cash position and protect against fraud, including: ACH, Wires, Mobile Deposit, Remote Deposit, Positive Pay, Payroll Processing, and others.	Customized lending solutions, including Lines of Credit, Commercial Real Estate loans, Term Loans (vehicles and equipment), Practice Finance Solutions, Credit Cards and SBA Loans SBA Preferred lender, offering 504, 7(a), Express, and Export Financing Programs.	UMB is a diversified financial services institution that can serve both the business and the business owner with: -Private Wealth Management. -Institutional Investment Management -Health Savings Accounts -Brokerage -Corporate Trust -401K
U.S. Bank 100 branches	Combine business checking with a credit card, debit card or savings account for greater convenience and extra benefits.	Yes	VISA business credit card, debit card, ATM card, merchant services and payment acceptance solutions.	Online banking and bill pay. Access account info, view transactions, check balances, ACH origination, full integration with Quicken/Quickbooks, image view, wire transfers, stop payments, transfers between accounts and loans. <i>Credit products offered by U.S. Bank National Association and subject to normal credit approval. Deposit products offered by U.S. Bank National Association.</i> Member FDIC ©2015 U.S. Bank	Commercial real estate, term, lines of credit, equipment leasing, medical practice loan programs. SBA Community Express, Express, Patriot and 7A.	Business sweep products, lockbox services with image look, remote deposit, fraud prevention, treasury management, merchant processing, workplace banking, 24 hour customer service.



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Amanda Majewski | Extra Help, Inc. *Helping Herself And Others Succeed*

While Amanda Majewski admits, working on a farm at a young age was not ideal for a kid, it's also what has made her excel in customer service. "At the time, I mostly despised my parents, but today it has made me appreciate what they were really teaching me – work ethic," she says. "I have always held a job that required customer service. From retail and banking, I've learned the value of serving customers."

Since accepting a role in business development for Extra Help, an employment and payroll service company, in May 2011, Majewski has applied her work ethic and focus on customer service to better the business. "Just this month, I am taking on a new position as director of payroll services. I will be focusing on streamlining and overseeing the payroll department operations. From ensuring our team members are getting the support/training they need to seeing that our clients are getting

the service they expect from a payroll service provider.

Majewski's work ethic has not only helped her own career at Extra Help, but that of her coworkers as well. "Amanda has moved from the role as business development to director of payroll by working hard to learn how a payroll service operates, taking each piece of the payroll business and learning it inside and out," says Teresa Katubig. "She then has taken that knowledge to train fellow team members so they can also excel at their positions and Extra Help can grow."

Interacting with fellow team members and clients is what keeps Majewski enthusiastic for the business each day. "I love knowing that every day I will either help a team member or client succeed," says Majewski. "I enjoy educating and teaching a team member or a client something new that challenges their previous book of knowledge."

TOP EXECUTIVES

Laurie Sybert | St. Johns Bank

Enjoying Ever-Changing Work

With degrees in marketing and mass communications, Laurie Sybert has spent her career working in marketing and writing roles. Her extensive experience working in marketing for financial services and banks and a desire for the hands-on work for a smaller company led Sybert to accept an opportunity to join the team at St. Johns Bank in September 2011.

According to Christina Dean, senior vice president and Sybert's supervisor, she was as much the right fit for St. Johns as the company was to her. "Laurie was very friendly, outgoing and knowledgeable," says Dean. "She portrayed a confidence and proactive work ethic that I felt would be a great asset in our marketing department."

Since joining the bank, Sybert has remained equally enthusiastic about her role, which includes managing marketing, branding and communications and assisting in employee relations. "Constant change keeps me excited to come to work every day," she says. Banking is ever-changing so we have new initiatives and ideas every year."

Over the past four years, Sybert has been integral in the launch of a new logo and tagline as well as a newly redesigned website. "Since websites are now the biggest marketing piece for any organization, this is a major accomplishment," she says.

Continuing to keep up with change,



Sybert is now focused on the launch of the bank's mobile banking app this fall as well as its 90th anniversary in 2016. While working on major projects like these and her day to day objectives, Sybert successfully works with different departments within the bank. "She is always coming up with new ideas and suggestions; even if one idea is turned down, it does not deter her from coming up with another," says Dean. "She multi-tasks very well and is a great team player."

Sybert looks forward to continuing to help grow the bank and educate customers about the bank. "Although St. Johns Bank is a smaller community bank, it still offers all the products and services of the larger banks," she says.

Dianne Feltz | Lathrop & Gage

Anticipating And Managing Needs

Growing up Dianne Feltz developed an interest in the business world early on while spending time with her dad at his savings and loan office. Although she wasn't necessarily a numbers person like him, she loved the environment and interaction he had with employees and customers at all levels. "I enjoyed, and still enjoy, the stimulation of being around talented professionals and had a position as a 22 year old where I was managing projects with teams of people also at all levels," she says. "From there I pursued paralegal

courses and moved to my first position in a law firm. I continued to be exposed to different areas of the law and various levels of client involvement."

Soon Feltz was led to an opportunity in administrative management at a law firm, which brought her to where she is today, office administrator with Lathrop & Gage. "A position like mine is never boring, never the same day to day, minute to minute, and for me, stimulates me and keeps my enthusiasm strong," she says. "I am enthusiastic about helping our partner owners and our employees

Jolene Chullen | MBI Worldwide

Making A Difference In Her Organization

Jolene Chullen's mother always told her that no matter what she acquired her degree in, she would probably end up doing something completely different after graduation. However, with a passion from her degree in Administration of Justice, Chullen refused to let her words become reality. "Right after college I took a job at MBI Worldwide doing criminal research and record review," she says. "I felt like I had one small victory, not knowing where this path would take me."

According to Kandi Chapman, president of MBI, Chullen was hired initially as a data entry position but quickly rose through the ranks due to her quick adaptation to the company's process and to the industry as well as her professional ability to manage others. Chullen was most recently promoted from vice president of operations to vice president in October of 2011. "I wear many hats from day-to-day and week-to-week, but my overall role is ensuring the entire company runs seamlessly while meeting our overall company goals and expectations," she says.

Chullen stays dedicated to MBI and her industry as she sees the return of hard work and personal investment into the company. "I see its growth and positive change," she says. "I believe that this is key for me and all employees, in general, to know that what they do and say, actually makes a difference within



the business."

Chapman believes MBI would not be as successful as it is today without Chullen. "Her intelligence, knowledge of industry-related issues, ability to stay up-to-date with all industry legislation and her loyalty to the overall company make her an asset to myself personally as well as to the company," she says. "Jolene is a top-notch, professional, A+ team member."

In the future, Chullen looks forward to helping MBI grow and develop from a small company to an even larger organization and to offering even more services to customers, benefits to our employees and all around improvements from an organizational standard.

manage their needs to help our clients. And as a result of the caliber and personalities of attorneys and staff Lathrop & Gage employs, I believe we do a good job of creating an enthusiastic work experience."

According to William C. Migneron, Jr., chief operating officer of Lathrop & Gage, who hired Feltz, her experience and knowledge as well as her HR and problem-solving skills all made her an ideal office administrator and team member. "If the Office administrator is doing their job properly, the office runs smoothly without the timekeepers noticing," says Migneron. "That's Dianne's reputation. She anticipates issues and heads them off before they become a

'visible' problem."

Now and in the future, Feltz hopes to share career possibilities in her field through her legal management association with high school and college students. "I am always happy to share my path to where I am and make contacts for them with others," she says. "I feel I made a great decision to pursue what I did after following my Dad around at work and want to help others do the same."



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Larry Scherer and Liz Crawford | O'Brien Swimming Pool Service

In The Company Of Top-Notch Employees

When Kevin O'Brien founded O'Brien Swimming Pool Service in 1985 it was as a one-man company. Since its founding, O'Brien grew his business from just himself to a team of more than 30 employees. "In 2010, my father passed away suddenly from melanoma," says Jamie O'Brien, Kevin's son and the current owner. "I took over the business immediately following his passing."

Since taking over the business, O'Brien has relied on his team of employees, both old and new, to continue moving his father's company forward. One such employee is Larry Scherer who began working for the company in 1991. "He started out working in the field learning his way from the bottom up," says O'Brien. "Larry is now our service manager and go-to guy."

While he already has an industry expertise, Scherer is driven to continue learning as much as he can and teach others what he knows. "I am trying to keep Kevin O'Brien's dream alive and well," he says.

Scherer's commitment is evident. "Larry has been with the company for so long, he knows most of our customers by name or pool," says O'Brien. "They love his approachable and easy going personality. He is also the best teacher we have because of the depth of his knowledge and his patience during the learning process."

In addition to long-time employees



Liz Crawford



Larry Scherer

like Scherer, O'Brien has added new key employees to his team as well, like Liz Crawford. "Liz is the best office coordinator we have ever had, and we have had a few," says O'Brien. "She has made our invoicing process more efficient, stepped up our customer communication resulting in improved customer satisfaction, and keeps everyone in the office on their toes. I have never met someone who could learn the business so fast. It was within a month that she was answering technical questions and giving out accurate estimates. We could not imagine the company without her."

Crawford's love for helping customers and knowing she is making a difference in their experience with the company keeps her enthusiastic each day and looking forward to her future with the company. "I hope to continue growing O'Brien through excellent customer service and streamlining our processes to be more efficient and effective," she says.

Erin Gilbert | Ferguson Roofing

Putting Creative And Tactical Skills To Work

While working for a print shop, Erin Gilbert always noticed how well Ferguson Roofing, a marketing client of the shop's, treated their employees and how dedicated the company was to doing the right thing when interacting with customers. So, when the print shop closed and she heard of an open position with Ferguson Roofing, she jumped at the opportunity.

Ferguson Roofing was equally excited to have Gilbert join its ranks. "I knew Erin at her previous employer long before I recruited her," says Jason Shupp, one of

Ferguson's owners. "She was always very pleasant. As well, she was equally committed to results and customer satisfaction. As her customer, I valued all of those attributes. With all of this, she is one of the few people who is equally capable with both left and right brained tasks. Creative and tactical has proven to be a winning combination for her and us."

Gilbert started with Ferguson Roofing in September of 2010, her role as CIO has put her in charge of everything related to IT as well as managing the administrative processes throughout the majority of the

Kelley Hoffman | Spellman Brady & Company Developing A Business Within A Business

After receiving her degree in interior design from the University of Missouri - Columbia, Kelley Hoffman found an immediate passion for the senior living arm of her field and spent six years developing an expertise in it. When the owners of a smaller local interior design firm, Spellman Brady & Company, noticed her talent, they spent months wooing the designer in hopes she would join their team. "Kelley was extremely passionate about designing for the senior care market and she was very dedicated to her current employer," says Stan Spellman, senior vice president. "It took us several interviews and months of discussion to win her over. Overall her passion for senior living design and her dedication to growing her career was what drew us to Kelley. We have always told Kelley to treat her job at SBC as her very own business within a business. She has done exactly that and both the company and Kelley have grown beautifully because of it."

While Hoffman started as a designer in 2006, it was not long before she showed her leadership potential. "When I came on there were only two of us focused on senior living," she says. "As the amount of work we had grew, I moved into less production and more project management and then to the leader of the team as it grew. I am now the vice president of senior living, one of



the three markets we serve. We now have eight designers focused on senior living and I lead that team. I have oversight of all projects."

Hoffman's ability to mentor her team, oversee great design and look out for the company, make her a standout employee, according to Spellman. "But at the end of the day, Kelley is passionate about her clients and seniors and that is what makes her successful," he says.

Hoffman's end goal is to continue doing high quality design with a positive impact on seniors. "I hope that our previous clients keep coming back and bringing new work," she says. "I want to continue to grow our team too."



In the future, Gilbert looks forward to continually building her knowledge base and serving as a mentor to her team to help the company.

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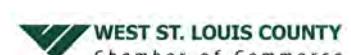
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Stephanie Austin | AIE Inspection Services

Exceeding Expectations For Her Company And Clients

Although Stephanie Austin was initially hired to fill a part-time role at AIE Inspection Services, Inc. in 2010, her business background, passion, and take-charge personality quickly allowed her to take on more responsibilities, including streamlining accounting processes and work order reporting. She happily became a full-time part of the team.

"There are many things that attracted me to AIE," she says. "As a woman owned business, AIE empowers women and cultivates the family environment in which I desired to work. Their primary focus truly is their clients and providing them with the highest level of service. AIE is actively involved with serving the community that we work in which was another attractive characteristic of this organization."

When the company restructured last year, Austin was tasked with taking on the role of leading its Client Services Team. "I was drawn to the vice president of client services position by the opportunities it presented to help streamline processes, develop reporting systems for our service coordinators, and build on our existing corporate relationships," she says. "I was thrilled for the chance to impact AIE's overall client experience."

Austin continues to exceed expectations within AIE, helping her team and company to do the same for its clients. "Stephanie ensures her team has the tools needed to succeed and sets high expectations for them to do so," says Kati Smith, president. "She is a results driver. She sets goals and works tirelessly on any project until completion. Whether it requires creating a new process from scratch or adjusting systems already in place, the zeal with which she takes on a challenge is rare in today's business world and is a definite benefit for our company."

Austin is excited about what the future holds for AIE and looks forward to developing even stronger relationships with clients in the years to come. "Over this past year I have been able to implement many changes in my department with additional improvements on the horizon," she says. "My goal is that we are able to develop a cross training program that will help enable staff to react as needed to our clients fluctuating demands and expectations, as well as bring on new clients seamlessly."



TOP EXECUTIVES



Albert Gilkey | JED Transportation

Becoming The No. 1 Knight

After taking an early retirement from his career as a St. Louis police officer in 1985, Albert Gilkey still wanted to provide as much as he could for his family. Shortly after his retirement, Gilkey found a job driving executives for Monsanto Company, introducing him to the world of professional chauffeured services.

With two children attending school in New York, Gilkey also began working at a limousine company on the weekends. Thirty years later, Gilkey has remained a loyal JED Transportation/Country Club Limousine driver and has built a well-known roster of clients from executives to performers and athletes for himself and the business. "Every executive of a company or organization needs to build it up," says Gilkey. "To do so, they surround themselves with good knights I say, like King Arthur and the Knights of the Roundtable. He was successful because of his roundtable. Companies have to be successful in battle all the same. I recently

told Jed's owners that their drivers are the key to the limo services success. We are who keep the clients coming back for more."

Vince Schneider, managing partner of the company, says that to many clients, Gilkey is JED. "His professionalism and dedication to delivering superior customer service insures that all new clients become 'long term' clients and all existing clients stay clients," says Schneider.

Today Gilkey is JED's go to chauffeur for its top clients like David Steward of World Wide Technology, Bob Costas of NBC and the majority of the celebrity and VIPs that visit St. Louis each year. "The well-known clients and entertainers who call on me are my greatest accomplishment," says Gilkey. "Ray Charles, Janet Jackson, Natalie Cole, Ray Romano, and Gladys Knight are among them."

In the future, Gilkey hopes to retire as JED's, Sir Lancelot, the No. 1 knight, he says.

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Employee Performance Reviews

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For many years businesses and health care facilities, along with practically every other industry, has emphasized, taught and expected business owners and management to implement formal performance reviews of all employees on a regular base, typically biyearly or at a minimum yearly.

Although when asked, employers generally agree that these reviews are often delayed and in many cases neglected for years.

The question is then: Why do we need performance reviews at all? Has this practice actually made an impact on the performance of employees? Do they really offer an authentic appraisal of an employee's performance and capabilities?

The answer is no, they really do not work at all and are generally a waste of time and energy.

Rather than the typical performance review format, consider using "management by objectives" (MBO), a completely different approach to measure, monitor and encourage an employee's performance.

This process brings the business owner/manager and employee together to identify areas for personal improvement, establish specific job performance goals, or objectives, and develop a plan of action and timeline to reach or surpass them. The goals need to be clearly defined, measureable and achievable; otherwise they may have an adverse effect on both the manager and the employee.

MBO is not a new system and is used primarily as a tool for enhancing productivity and employee motivation and, it is hoped, resulting in increased profitability. It serves as a means to improve communication and relationships between employees and management, increase employee understanding and buy-in of the company's goals, and provide a clear connection between pay and performance. The MBO system emphasis is on the employee's personal achievements

and not on the general duties associated with their jobs.

Periodic review sessions help monitor, measure, and advise employees on meeting or exceeding the established personal and professional goals. The use of RBO sessions eliminates subjectivity and perceived favoritism; the process is specifically related to meeting, exceeding or failing to meet goals and objectives in a timely and efficient manner.

These sessions can also serve as a means to revise and develop additional goals and to discuss what has worked and what hasn't. The frequency of sessions will vary from employee to employee based on the complexity and length of the goals and their significance to the overall operations of the company.

Owners and managers need to be consistent with sessions to emphasize their commitment to being supportive, mentoring and monitoring progress.

The advantage of this process over the traditional method of evaluating performance is that both parties involved benefit. Employees learn, improve and accomplish the goals established because the owner/manager has the opportunity to be directly involved in guiding, mentoring and teaching them as they work toward their goals. Employees know exactly when and how they are being measured and what is expected of them. The business owner benefits because employees respond positively to the process and guidance and become actively engaged, motivated, proud and rewarded for their performance. ■

Richard Avdoian is founder/CEO of the Midwest Business Institute Inc., a business coaching, consulting and training firm. For more information about coaching and training, contact Richard at 618-972-8588 or Richard@RichardAvdoian.com.



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Controlling vs. Developing Your Staff

Your greatest asset is a team of committed employees. When you are disappointed in any of them, you may be tempted to choose the expediency and pseudo power of control methods instead of making long-term responsibility in them your top priority. When you choose to control them, you likely do not realize the costly chain of negative events that occurs. In my work, I repeatedly see an alarming pattern: employers who do not take time to develop responsibility in those they lead. They use control methods in an attempt to influence thinking and behavior. Whenever you choose control of others, you hold a negative view of them, engage in power-over and diminish their accountability. Below are three common control methods used, sometimes simultaneously and then a contrasting alternative that develops responsibility. The first three are an attempt to change an employee using extrinsic rather than intrinsic motivation, which is never a sustainable solution.

1. "Because I said so." Are you an autocrat? Sometimes you have decided your employees cannot be trusted; that you must stay on top of how they behave and what they deliver. You think you should manage them. The problem is that when you are doing all the managing, the ownership for tasks, relationships and results lies with you. Then your employees become less responsible. You attempt to hold others accountable to your policies or procedures and this top-down approach makes others resentful and rebellious.

2. "If you do this, I will give you that." Are you a proponent of dangling carrots? What you may not know is, according to multiple studies, is the negative results this creates. First, you hold a belief your employees are basically lazy and selfish and that your job is to motivate them. You determine goals and people get busy jumping through your hoops. What you may not notice is that to get the goods, they often hide mistakes, develop a "What's in it for me?" mindset, cut corners, and teamwork suffers because competition trumps collaboration. Rewards reduce commitment

to the desired behavior and discourage people from doing work from purpose and task satisfaction.

3. "You must earn my respect and approval." Are you superior, deserving respect while others must prove themselves? In this top-down approach, you see yourself as right, wise and all knowing and others as suspect, needing to earn your respect and favor. Your approach in keeping people in line is to judge them, bestowing privilege from above. It sure feels good when your employees focus on making you happy but this is at the cost of legitimate care of others. If you are not aware, you develop brown-nosers and conformists who lose their edge, creativity, and initiative.

When you own outcomes, your employees become less responsible. You discourage them by lack of faith in them. No one likes to be controlled, especially by someone responsible for their livelihood. And, the more you control, the more apathetic your employees become, which further confirms your belief control is needed!

The Key: "I have faith in you. I am here to support you in being successful."

A great leader is one who creates other leaders and who at the end of the day has a team of employees who think and feel, "I did it!" and "We did it!" You expect greatness and are consistent in helping each develop skills and achieve their successful outcomes. You become wise counsel, coaching and supporting them to develop their motivation and initiative. This is a much tougher job and requires you to have faith in their goodness and want them to enjoy the ownership of their role and responsibilities. And the payoff is ten-fold. You are now the boss you always imagined and they become the employees you always dreamed of leading! ■

Owners, leaders and educators hire Judy Ryan and Lifework Systems because they want the advantages of an extraordinary environment at work, school or home. Judy's book, *What's the deal with workplace culture change?* is coming to Amazon soon. She can be reached at 314-239-4727 or judy@lifeworksystems.com.



Great Customer Service is No Accident

Here's a personal experience that left me wondering whether to stop doing business with a long-time vendor ...

For years I've been doing most of my automotive maintenance business with a locally owned auto center. The customer service is usually pretty good, and I've generally been satisfied with the products and repair quality.

Twice in one month, I found my tire pressure low right after a service transaction. In both cases, checking air pressure was part of the service that should have been provided.

The first time, I went back to have my tires checked and was left with the distinct impression that nobody made note of the incident. In other words, no follow-up to make sure nobody was skimping on the old family recipe.

When it happened the second time, I spoke with the store manager. He immediately got defensive and told me he would refund the money for the service – in this case, a front-end alignment. I explained that I didn't want my money back and that I was concerned with my confidence in their quality.

During this exchange, he said two things that bothered me:

- A) "Don't judge me on my mistakes. Judge me on how I make it up to you."
- B) "I can't control what my technicians do."

Statement A tells me he doesn't understand the simple premise that it is the customer – not the seller – who decides what criteria to use when rating a transaction or a vendor. While I appreciate his willingness to refund my money, that's not what I wanted. Offering to refund was

fine; ordering me to like it was not.

I told him I simply wanted some assurance that they would address the quality problem I'd identified. That's when Statement B came out.

It looks like his main tool for "fixing" quality problems is the refund. If he never goes after the root cause of the issues, he's going to give away lots of free service.

He's right about one thing: He can't "control" his technicians. But it's not about control. It's about hiring people who want to do a good job, giving them the needed training and resources, measuring results (including customer feedback), and making adjustments when needed.

I would have been thrilled if he had told me he would just hold a quick meeting. ("Folks, we need to make sure we're checking tire pressure. After all, we're a tire company!")

Think about your business. When your team members are faced with a challenging customer interaction, can you count on them to respond appropriately? Will they respectfully listen to your customers or get defensive?

Be proactive. Create a clear definition of outstanding customer service for your company and then train and equip your people to deliver it. ■

Bill Collier is the St. Louis area head coach for *The Great Game of Business*. He works with organizations that want to improve financial results, engage their employees and create a winning culture. Bill can be reached at 314-221-8558, GreatGame.com/stl, GGOBSTL.com or bcollier@ggob.com.



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Learn from Other Owners When Preparing for Business Transition

EXAMPLE 3: LIQUIDATION

St. Louis-area owners are learning the essential themes of planning and timing – sometimes the hard way. Metro has conversations with those ready to sell or planning to sell and occasionally with owners who must reach the emotional understanding that their life's work will not sell for an amount greater than the liquidation value. This is the third and final example in this series to help you plan or avoid missteps in your journey to your Life Beyond Business.

Example No. 3. After three decades, the owners of a successful family retail business were ready to unplug from the daily responsibilities of business operation. They were well past the "burnout" stage but were willing to stay on with a new owner as long as needed to ensure a smooth transition. They enjoyed the industry and had a tremendous amount of insider knowledge and contacts to benefit a new owner.

When we connected, it was their second attempt to sell. Several years earlier they had contracted for one year with a local business broker whose business model was to gather listings, place the information on the Internet and wait for inquiries. During that year, they saw the broker only once, when he introduced one prospect. He didn't invest the time to understand the business, assess the financials to determine sellability, create marketing material to promote the sale or offer any advice to improve the business's value.

When we met the owners, they were 1) skeptical of "business brokers" from their past experience, 2) even more burned out and 3) experiencing strained financial performance – a symptom of owner fatigue.

First we overcame the skepticism by diving into the history of the business, getting our arms around the current financial condition and producing a comprehensive marketing plan, approved by the sellers, before launching the business into the market. The clients commented that we "delivered more value within the first 10 minutes than the previous broker delivered all year." I know that sounds like a self-serving statement, but it's intended to serve as

advice: Any business intermediary must fully understand the client and the client's business to have any chance at successfully selling the business. Lack of broker preparation may contribute to the International Business Brokers Association statistic of only one in three listed businesses selling.

While investigating the financials, we discovered incorrect reporting and account classifications that resulted in a much lower recommended selling price, further disappointing the exhausted sellers.

Ultimately, only three individuals were seriously interested in the business because of the reputation the owners worked hard for 30 years to build.

Sadly, the offers supported by the market were less money than the seller would realize by liquidating the business, so that's the transition they chose: liquidation. Avoiding a few mistakes might have resulted in a different outcome:

- Waiting too long to begin the sales process meant burnout damaged performance.
- Poor bookkeeping led to incorrect financial information, resulting in a disappointing value assessment.
- The false start with the initial business broker wasted valuable time and energy. Perform your due diligence before selecting a partner for this process. Remember: You get what you pay for, and anyone offering "free" services will not invest the resources needed to sell your business.

The sellers in this example are relieved and enjoying their newfound freedom, but proactive planning and investigation may have yielded more financial security for their Life Beyond Business. ■

Dave Driscoll is president of Metro Business Advisors, a mergers and acquisitions business broker, business valuation, and exit/succession planning firm helping owners of companies with revenue up to \$20 million sell their most valuable asset. Reach Dave at DDriscoll@MetroBusinessAdvisors.com or 314-303-5600. For more information, visit www.MetroBusinessAdvisors.com.



Do You Need to Update Your Employee Handbook?

It's hard to keep up with all of the recent changes in employment law and even harder to make sure your employee handbook is up to date. Plus, it's a real pain to have to make revisions to your handbook and much easier to just let it be. But, employers who choose the latter do so at their peril. Here are three examples of changes in Illinois law that may require you to update your handbook.

Pregnancy

The Illinois Human Rights Act has been amended to specifically require employers to include information in employee handbooks regarding the right to use a reasonable accommodation for pregnancy or childbirth. Failure to include this information in your handbook is a violation of the Illinois Human Rights Act. Unfortunately, the Act does not specify the language that should be included in your handbook. We can help you with this.

Note – you are also required to post a notice in the workplace regarding the employee's rights under this Act. These posters can be found online.

Criminal Background Checks

You also need to check your handbook to make sure it complies with the Job Opportunities for Qualified Applicants Act, which prohibits private employers from asking about a job applicant's criminal background until after the employer has determined that the applicant is qualified for the job and notified the applicant he or she has been selected for an interview. If the employer does not conduct interviews for the job, the employer cannot ask about criminal background until after making a conditional offer of employment.

Note – you should also check your job application to make sure it is compliant with this Act.

Guns

Now that Illinois permits concealed carry of guns, you will need to decide whether you will permit, or not permit, concealed carry in your workplace. Your

handbook should be updated to include your policy regarding concealed carry.

Note – Concealed carry is prohibited on public transportation, at a bar or restaurant that gets more than half its revenue from the sale of alcohol, at a public gathering or special event that requires a permit (e.g. a street fair or festival), at a place where alcohol is sold for special events, and on private property where the owner has chosen not to allow it (and, unless the property is a private residence, has posted an appropriate sign). Concealed carry is also not allowed at any school, college or university, preschool or daycare facility, government building, courthouse, prison, jail, detention facility, hospital, playground, park, stadium or arena for college or professional sports, amusement park, riverboat casino, off-track betting facility, library, zoo, museum, airport, nuclear facility, or place where firearms are prohibited under federal law.

However, permit holders who are in the parking lot of a prohibited location (except a nuclear facility) are allowed to carry a concealed firearm when they are in their vehicle, and to store their gun locked in their vehicle and out of plain view.

These are just a few of the recent changes in the law that may require you to update your handbook. Our Employment Law Team is ready to assist you with making sure your employee handbook is up to date.

Courtney Cox is a shareholder with Sandberg Phoenix & von Gontard. He can be reached at 800-875-0793 or ccox@sandbergphoenix.com. For more news and updates, visit www.employrlawblog.com. ■

Funny Business

By Todd Schowalter

WHY ARE YOU HOLDING A DOLLAR BILL UP OVER YOUR HEAD?

I DUNNO! BUT DAD SAID IF SOMEBODY DOESN'T RAISE UP SOME MONEY HIS BUSINESS IS IN TROUBLE!

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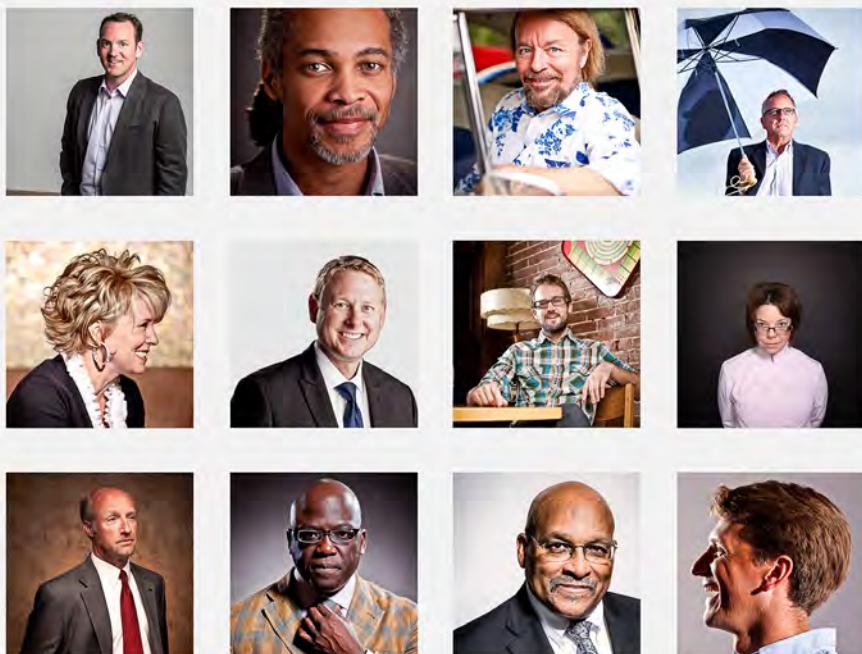


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TIME WITH THE BOSS

Steve Randazzo PRO MOTION



Website: promotion1.com

Industry: experiential marketing - event marketing, marketing tours and street teams

Education: University of Central Missouri, bachelor's degree in communications, minor in marketing

Family: Patti (wife of 25 years), Paige and Stephen (children)

What is your mission?

Pro Motion's mission is to be the best experiential marketing agency, not the biggest. We create memorable experiences between brands and consumers on a personal and emotional level through face-to-face engagements.

What was your first job?

My first job was also my first company: Steve's Lawn Service. I was 12 years old, and I cut individual and businesses' lawns. That experience taught me a lot about the fundamentals of running a business. I remember getting a bank account and a receipt book, and that was pretty cool.

What was your worst job?

In college I worked on an asphalt crew for the city of Florissant. It was hot, and the chemicals used in that line of work are nasty and smelly. I would have to take off my work clothes in the garage because my mom wouldn't allow them in the house.

What led you to your industry?

I was born with the skill set you need to be successful in my industry:

- I'm more street smart than book smart.
- I love controlled chaos.
- I love that every day is a different challenge.

My first "real" job was in the Kansas City Royals' marketing department, and I worked a lot on the events inside and outside the stadium. That's the best job I would never want to have again!

Who is your industry role model?

I really don't have any industry role models. There are some brands like Disney (client since 2009), Jeep and Nike who continue to do great work in our industry.

How do you try to differentiate your

business from others in your industry? We only work with 10 brands at a time, so we provide crazy good service to our clients. In fact, many think they are our only client. We also have the best brand ambassadors because we recruit and train more extensively than other agencies in our space; some even get hired on by our clients afterward since they are so good. Another differentiator is we have been in business 20 years and we've never been fired by a client. That is unheard of in the agency business.

What's the hardest part of your job?

Finding the right brand ambassadors for our clients' brands. We spend a lot more time recruiting today than we did 20 years ago. While it is easier to connect with brand ambassadors, it takes more time to weed through the candidates to find the perfect one for our client's brand.

What's the best part?

Seeing our ideas and concepts come to life. Activations are usually months in the making. When the idea finally jumps off the page and becomes tangible and everyone loves it - that's a good feeling!

What best advice would you share with new entrepreneurs?

Find a team that believes in your vision and owns it like you do. I was fortunate to have a great core team who started with me back in 1995, and one of them is still with me 20 years later.

What's your favorite place in St. Louis?

I really like my backyard. I can relax, drink a beverage, watch the Cards game and escape with friends and family for a while.

What do you like to do in your free time?

I love playing golf with my kids and traveling with my family. I am also on the boards of Big Brothers Big Sisters and the Business Bank of St. Louis, and we support Angels' Arms Foster Homes too. Everyone in my family enjoys giving back to organizations focused on kids. ■

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