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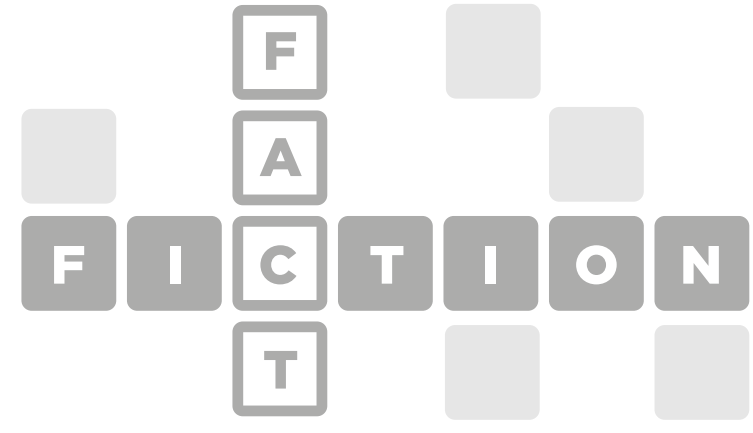
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ST. LOUIS SBM Small Business Monthly
The Source for Business Owners

MARCH 2020

14 Best Consulting Firms
16 Best M&A Providers
18 Combating The Decline of Trust
21 Top Women Business Owners
35 Top Estate Planning Providers

DEPARTMENTS & COLUMNS

6 Publisher's Letter
7 Sales Moves
7 Ask The Banker
8 Entrepreneur's Toolbox
8 Mastering Linkedin
8 Building Inner Strength
9 No Sweat Public Speaking
9 CyberSecurity Intelligence
10 High-Voltage Marketing
10 CultureCentric Leadership
11 Futureology-
11 Financial Fitness
12 Technology Trends
37 Legal Matters
37 Leader Acceleration
38 The Extraordinary Workplace
38 Value Proposition

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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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PUBLISHER'S LETTER BY RON AMELN

'It's What You Learn After You Know Everything That Really Matters'

Therapists have a saying: "When people come to us with a problem, the real problem is never what our patients think." In other words, alcohol isn't your real problem; it is something that is leading you to drink. A therapist's job is to pull back the layers and locate the real problem, and then the patient can work on solving that problem.

I thought of this the other day when talking to a local entrepreneur. This entrepreneur has been in business for about 15 years, and she attended a peer group to gain new insights into herself and her business. After attending, she came to the conclusion that she has seen everything in 15 years and none of those people could help her.



Houston, we've found the real problem.

John Wooden, the great basketball coach, has a famous saying, "It's what you learn after you know everything that really matters."

Entrepreneurs are certainly independent. Many fled the corporate world because they didn't want to answer to the man each day. Those traits are great for running a company but can also hold these owners back.

Most of the successful business owners I know are sponges, soaking in everything they can. They don't put up a wall and convince themselves they "know it all." They use what they can and are always open to new ideas, no matter who might provide them.

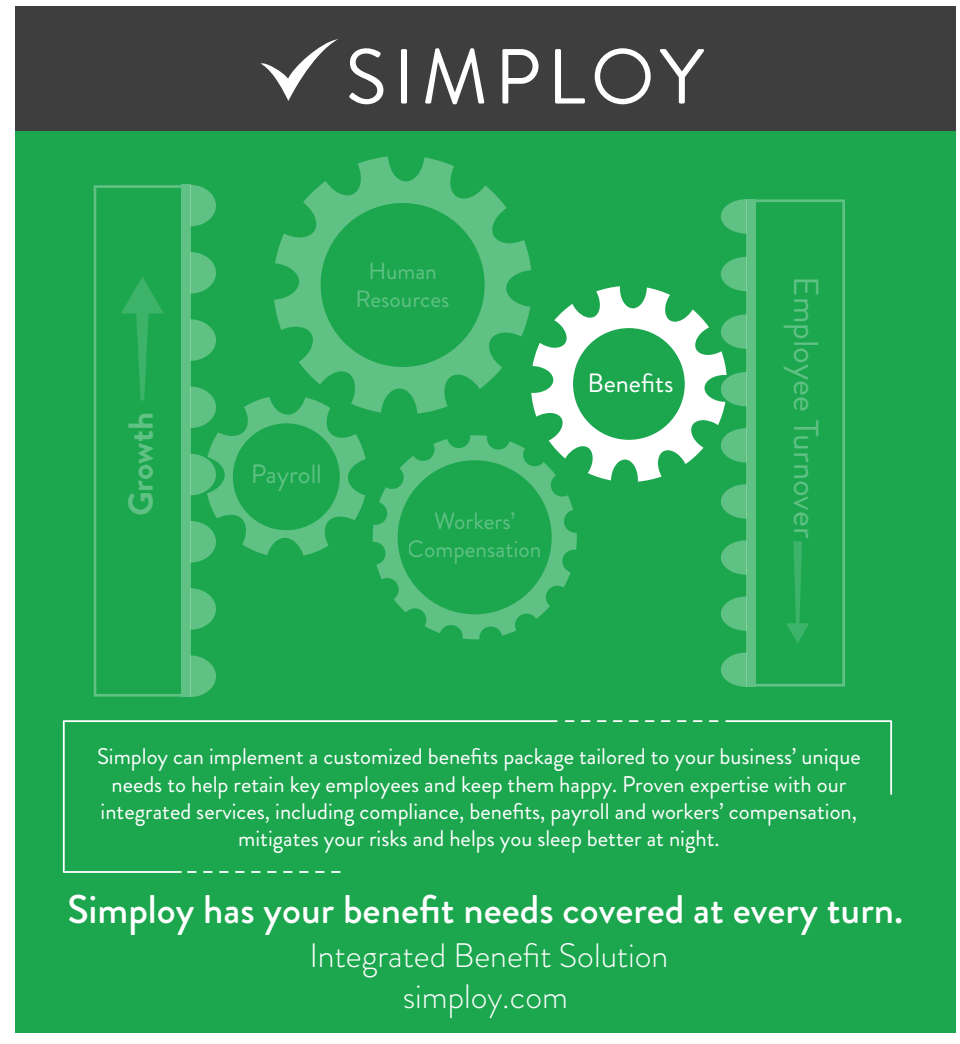
One of the best ideas for Jack Stack, owner of SRC Holdings in Springfield, Mo., came from the janitor. That idea and many others helped Stack turn the near-bankrupt firm around.

There's not much hope for the entrepreneur I mentioned above, but there is hope for you. The lesson: Put your ego to the side for a minute. You don't have to take the janitor's advice, but you should at least listen. Your future may depend on it.

That's why we continue to dedicate our company and magazine to providing the best business advice in the region. Each month we ask the area's top business leaders to share their best advice, and we're happy to share it with you. This month, for example, we've asked some of the area's top estate planning professionals to share their advice. With more and more baby boomers looking to exit their companies, now is a perfect time to tap into the wisdom of these estate planning professionals.

I hope you take the time to read through the words of wisdom. If you have any great advice you'd like to add, please email me at ron@sbmon.com. ■

Ron





SALES MOVES BY MARK HUNTER

How Often Can I Contact a Prospect?



As often as you are able to deliver new insights that your prospect finds interesting, you can contact him/her. Contacting a prospect is never about sending the stupid note that says, "Did you see my list email?" or worse yet, "I'm just checking in to see if you're ready to talk." Excuse me, but "checking in" is what you do at a hotel, not with a prospect!

What you can't afford to do in prospecting is fall into the trap of believing if you try to contact them more than a couple of times, you're bugging them. Or, since they haven't responded yet, they must be disinterested. Both of these are beliefs you can't allow yourself to accept. The only belief you can have is one that believes in your ability to help them see and achieve what they didn't think was possible, and therefore, it's your responsibility to reach out to them. If you fail to reach out to them, you're doing a disservice, because you'll never be able to help them. If you want to be successful with your prospecting, that is the one belief you must carry with you at all times.

The number of times and the methods of contact you use to interact with a prospect will vary based on what you sell, your buyer, and their frequency of purchasing from you. Don't think that the mode of communication you prefer is the same as your prospects. You may love social media, but that does not mean your prospects do. You might detest email or the phone, but those may be the best tools for your prospects. The key is using multiple tools at different times of the day, multiple days of the week.

The biggest trap salespeople fall into is relying too heavily on social media. LinkedIn is a prime example of a tool salespeople love to use for prospecting. To be very blunt, the active people on LinkedIn fall into the following four categories: salespeople, HR, recruiters, unemployed, or soon to be unemployed people. Most other people do not have time to be on social media, because they're busy working! Unless you sell to one of these groups of people, don't kid yourself into thinking its where your prospects are. I work with a wide variety of business leads, key decision makers, etc. and the last place they choose to invest their time is on social media.

Let me share with you a sample cadence that I use at the beginning when working with clients and salespeople. Typically, I start with this framework and then tighten, tweak, and adjust it as both the client and I begin to define the prospect and the specific messaging. Here it is below:

Sales Cadence:

18 Touches over a period of 75 calendar days to include 10 phone calls, 6 e-mails, 2 text messages.

Sample Cadence:

18 Touches / 75 calendar days (45 working days)

1. Day 1: Email
2. Day 3: Phone
3. Day 4: Phone
4. Day 5: Email
5. Day 10: Phone
6. Day 12: Email
7. Day 15: Phone
8. Day 18: Phone
9. Day 21: Email
10. Day 23: Phone
11. Day 25: Text
12. Day 28: Phone
13. Day 32: Email
14. Day 35: Phone
15. Day 38: Text
16. Day 41: Phone
17. Day 44: Email
18. Day 45: Phone

The specific number of leads a salesperson can manage is determined by the amount of time they have to prospect each day. The key is don't start what you can't finish! If you can't work a lead all the way through to the final step, don't even start. A salesperson doing nothing but prospecting is capable of 100 – 175 contacts per day, depending on the technology tools they're using. This means that by using this 18-step cadence, a full-time prospecting person should be able to add 10 – 20 new prospects to their pipeline each day.

If you're only prospecting 3 hours a day, the number of new leads you can drop into your cadence will be no more than 5. The key, regardless of the time you spend prospecting, is to know the amount of time it will take to keep all of the prospects in your pipeline. Do not over stuff your pipeline to start! This is another mistake made, and then they wonder why they're not getting any results. It's simple! They're not getting them, because they can't stick with their plan. Remember, the majority of the conversations you have with a prospect will not occur until you get past 10 touches. If you think your prospect will respond to your first email or be sitting by the phone ready to take your first call, you're wrong. Sorry, but it just won't happen!

As your leads move through the process, some will fall out and others will begin to engage. However, for those who get to step 18 in this process with you without any communication, here are the rules:

- If the lead gets to step 18 with no contact, put them aside for 90-120 days and then begin the process over again.
- If the lead has no potential and there's a clear indication that the prospect is not interested, move them to your email list to receive your marketing emails. This is a good way of not letting them fall off the radar completely. Do not plan to put them back into the cadence until there is a reason, i.e. something has changed.
- If the lead becomes a client, success!

Mark Hunter, of The Sales Hunter sales motivation blog, is the author of "High-Profit Prospecting: Powerful Strategies to Find the Best Leads and Drive Breakthrough Sales Results."

ASK THE BANKER

How Can I Boost My Company's Social Media Engagement?

Chances are, your company has multiple social media accounts. But are they delivering the value you want or need? If your results make you question the value of social media, it is time to readjust:

1. Set a goal – A strong social media presence can help you build brand awareness, boost sales, and build a community of fans; but it can't always do all of those things simultaneously. That's why it's important to set specific goals and develop strategies for reaching them. Increasing sales of a new product requires a different approach than improving customer service. Whatever your goals, make sure they are SMART: Specific, Measurable, Achievable, Relevant, and Time-based.

2. Know your audience – Create a profile or persona of your target audience: age, gender, education and interests and then concentrate on their preferred social media. Use the sites where your brand's voice will be at its strongest. For instance, you'll probably have more success engaging with younger audiences on Instagram than you will on Facebook. Try LinkedIn if you are seeking a more professional audience. And don't make them search for you. Include links to social media on your website and in your email signature, and give customers a reason to check in.

3. Meet their expectations – When setting goals, think about what your customers might expect from your content. For example, a study by Adweek found that more than half of consumers prefer to address customer services issues through social media rather than phone or email. Liking posts and promptly answering questions will help you build relationships. It also saves money. In fact, research by Forbes shows that it costs approximately six times less to solve customer issues on social media than through call centers.

4. Save yourself time – Automation tools make it possible to post content concurrently on multiple platforms or schedule your publications in advance. Take advantage of these services so you can spend more time taking care of customers.

The bottom line: social media is a necessity in today's business world. By building time in your day to stay engaged, you'll stay relevant and help foster long-lasting customer relationships.



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

ENTREPRENEUR'S TOOLBOX
BY JAMES CANADA

How Does Your Organization Align?

When we look at our business processes and employee empowerment, we need to check our organizational alignment. Now, I am not a proponent of changing the organization chart frequently. Even with the organizations we have today, we can make empowerment happen. Organizational change simply does not change the process results by itself–if we want to change the results, we have to change the process.

However, as we learn to understand our core value delivery processes, we can assign "process owners" who have cross-functional responsibility for customer service delivery. This is an excellent way to ensure that executive-level goals have the customer in mind first, and not the department head. Moreover, it encourages executive teamwork because the leaders have responsibility for delivery even if they have no direct reports involved. I can't emphasize enough how important it is that all executives are on the hook equally!

This concept can expand beyond the individual company and extend to intercompany learning. The trend of the future is companies linking to provide seamless customer service throughout the process experience. Empowering employees will then mean more than company goals. It will be intercompany understanding and alignment to customer values. Can you be successful with smokestack organizations? This all depends on matching your business process to the organization structure. Those of you who read case studies on business reengineering may have noticed information technology being applied along the core process.

Instead of the core process, departmental levels really empower front line employees–no matter where they are in the process. I contend that with the right amount of departmental integration of strategy, smokestacks can work too. Reviewing your organizational alignment may be the key to your next level of business growth. ■

James H. Canada is managing partner/CEO for Alliance Technologies LLC, ITEN mentor and author of "Corporate to Entrepreneur: Strategies for Success." Contact Jim at james.canada@alliancetechnologiesllc.com, 636-734-2337 or www.alliancetechnologiesllc.com.



MASTERING LINKEDIN
BY KATHY BERNARD

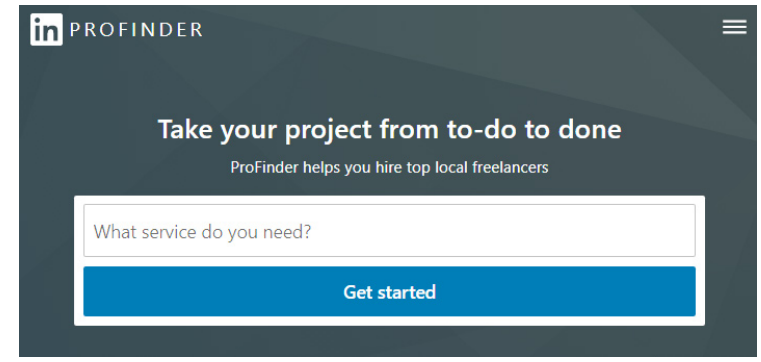


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Whether you're a freelancer or need one, give LinkedIn ProFinder a whirl! ■

Kathy Bernard (kathy@wiseru.com), CEO of WiserU.com, is a St. Louis-based LinkedIn expert/trainer who equips businesses to maximize LinkedIn for sales, marketing, or fundraising.



BUILDING INNER STRENGTH
BY DR. DEB CARLIN

The Business of Men and Women

Men and women working together. We are a culture looking at the numbers and making proclamations based upon counting and seeing who is in the lead. I actually don't get it. Why is it a good thing when the number of women are larger than the number of men when it was a bad thing when the men were outnumbering the women ~ in ownership, leadership, and overall placement?

It's such a hot topic; the sexes bantering and blaming, romancing and dancing, women furious with men in public protests about unfair advantage. Since The Garden of Eden, there has been a rift. Maybe Adam's body was aching when the Lord took out that rib and that's when the challenges really began; the setup of two genders that the collaboration and the competition started. I don't claim to own the definitive answer. However, I do know that I grew up in a time when there was an embrace between the genders that seems to have evaporated across our culture overall.

I recall when life was simple.

In today's culture, there is a high level of stress with an overarching theme of blame; women blaming men for lack of freedom and opportunity in the workplace and society overall. This mindset has actually divided us as a humanity and created an unnecessary pressure for both women and men. Progress is made not through the blame game but instead with illumination and dialogue, and with behaviors that demonstrate how to win through collaboration. Bob Chapman of the Barry Wehmiller group writes about empathic listening. Indeed it makes for an open platform where productive outcomes emerge through appreciation.

The inspiration to write this particular article emerges from conversations about awards events for successful business women. To this I say ~ great. None of us arrives at success alone, it is a team of people who rise together to guide and support a leader into success.

How sad it is that we are a culture where too often men and women have a distinct divide about power, influence, access, and position due to gender. Can't we simply celebrate together, side by side, sharing the load of life and embrace one another on the journey?!

The phrase that united we stand and divided we fall bears wisdom.

The beauty of the genders is truly in how they fit together ~ physically, psychologically, and emotionally. When it comes to the arguments and bickering, I find myself bewildered because the truth is that we need one another. There is a genuine balance that happens when the room is mixed with males and females. Time spent within our separate groups can be healthy but the idea of creating exclusion while feeling outcast from the same behavior is unfair and also unproductive.

Bottom line is simple ~ we all need one another, it's good business and it makes for a more healthy and satisfying personal life as well. ■

Dr Deb Carlin, President of Partners In Excellence LLC and presiding over the Missouri Venture Forum (MVF). Awarded numerous accolades given her leadership, authoring, speaking, and teaching, she holds a MS in Statistical Analysis & Research Methodology alongside a PhD in psychology, both from Saint Louis University. For additional information, visit www.drdebcarlin.com



Stay Secure!

Stop Email Data Leaks With MFA

Over the last few months, we've seen an increase in Business Email Compromise (BEC) cases coming into our incident response team. Email has become one of our greatest tools for work, and as such is also one of our most valuable databases of information. That data is the reason bad actors are highly motivated to steal user names and passwords to gain access to your organizations data. Most companies today send and receive quotes, purchase orders, invoice and other highly sensitive information by email.

Additionally, organizations use Google, Office 365 and other communication management solutions as a means of collaboration. If a threat actor gains access to this communication, it can be very disruptive to the business as well as cause extreme financial loss and sometimes business closure.

The need to secure our technology ecosystem and company data from bad actors has never stopped growing. There are over 300 million malicious sign-in attempts against Office 365 accounts every single day and that number is increasing. Many of these attacks take a simple and widespread approach that have been wildly successful for bad actors. Our users and data owners hold the access to this company data that is often taken for granted.

Today's threat actors are most commonly Cyber Criminals to include Organized Crime, Hacktivists, State Sponsored Hacking and even your employees known as The Insider Threat, whether malicious, unintentional or victimized.

In 2020, strong passwords alone are not enough to keep your data safe, you need Multi-Factor Authentication (MFA). Authentication is the principle in which we determine if you are who you say you are. Without Authentication, we are left in the dark as to who we are interacting with, trust would no longer exist on the internet. The rise in next-gen bot nets and targeted attacks has created data safety concerns for security professionals, technology leaders, data owners and business executives. Without proper authentication, the data we find valuable is left vulnerable to leaks and compromises of integrity. To properly implement effective authentication, layering must be made an essential function in securing our data.



Creating a mature security strategy requires strong authentication methods such as: Biometrics, Tokens, Complex Passwords or phrases, and Geofencing. Conceptually, MFA is easy, starting with something you know like your password, PIN or secure code and then something you have, smart phone, smart card, key fob to complete the additional layer.

Many of the BEC cases that we respond to today a bad actor used a multi-faceted attack approach, sometimes starting months in advance with malware or social engineering then sat dormant in the environment observing and collecting credentials prior to following up with a password spray. Today many users are making their passwords too simple leading to single points of breach for sensitive data. It is important to have a strict acceptable use and password policy to govern password compliance. Be sure to implement a more complex password or passphrase requirement to enforce and educate your workforce on security awareness and the need for confidentiality.

"Password spraying is a type of brute-force attack in which a malicious actor uses a single password against targeted user accounts before moving on to attempt a second password, and so on. This technique allows the actor to remain undetected by avoiding rapid or frequent account lockouts."

To fully secure our data it is critical that gaining authorization to a network or sensitive data, requires using a system of Multi Factor Authentication to gain access. The implementation of Multi Factor Authentication into the security strategy of your company serves as the best defense against compromised credentials and persistent threats.

Without MFA, bad actors would only need to compromise your password. One set of credentials, causing a single point of failure in the Authentication process. With MFA we are able to setup multiple sources of Authentication to reduce the chances of compromise. This idea of multiple points is crucial in mitigating the risk to the damage that can be done by account data leaks and brute force attacks. Not only does Multi Factor Authentication prevent easy compromises, it has the ability to detect an unwanted log-in attempt and notify the user and system administrator as an early indicator of attack. ■

David Wren, CISM, is President of Network Technology Partners, a regional Cyber Security Intelligence firm headquartered in St. Louis, Mo. He can be reached at dwren@ntp-inc.com.

Elevator Speech Goals and Guidelines

An Elevator Speech is that personal infomercial that clearly and quickly tells people who you are and what you do.

It is standard fare for networking events, social functions, and seminars.

The Ultimate Goal of an Elevator Speech is a Conversation.

It's a conversation with someone who has a genuine interest in finding out more about your products and services.

Specifically:

- How it works.
- What it costs.
- Availability.
- Warranties.
- Financing.
- Options.
- Etc.

The Elevator Speech also has Immediate Goals for those hearing it.

They should be saying/thinking at least one of the following.

1. I need that that product/service!

This person presented themselves as an expert. I like that!

As soon as possible, I'm going to contact them and set an appointment to get details.

2. I know exactly what they do.

Currently, I have no need for that product or service. However, if I ever do, I'd be very comfortable having a conversation to find out more and if they are the ones to fill that need.

3. I can easily tell others about this person and their products and services.

My radar is now up to refer them to anyone who is looking for what they do.

Here are Guidelines for a great Elevator Speech.

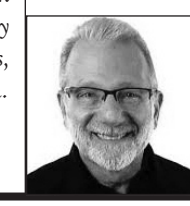
1. It must be clear, concise, and consistent. Less is more.

2. No Selling! Remember, an elevator speech is a sorting and sifting tool. Everyone is not a prospect.

3. Dis-Qualify prospects.

As an example, here is one of mine.

"I'm Fred Miller. I speak, coach, and write about networking, public speaking, and presentation skills."



Fred Miller (fred@NoSweatPublicSpeaking.com) is a Speaker, International Coach and Author. Businesses and individuals hire him to improve their public speaking and presentaiton skills.

CULTURECENTRIC LEADERSHIP
BY JONATHAN JONES

Will or Should Your Culture Last?

Few cultures are lasting, but most cultures change as people come and go. Should your current culture last?

Most industries have up and down cycles, and the changes outside the organization force changes that the typical culture does not respond to easily. If you have a great, healthy culture, why wouldn't we want it to last?

Jim Collins, author of "Good to Great," identified three elements of great organizations: superior performance, distinctive impact and lasting endurance.

Great organizations significantly outperform their industry or peer organizations.

They make a distinctive impact on the community they serve. One way to identify this is if your customers and communities tell you they cannot imagine a world without your organization. It must be extremely difficult to replace this culture with another organization.

To have lasting endurance, an organization must be able to last through three to four leadership generations. Most organizations barely last past two generations. Most leaders do not think past their own leadership. Great leaders do.

If you are confident the other two elements are in place, the first step is to ensure you are the best leader you can be, developing yourself and committing to coaching and mentoring your next generation of leaders. Be extremely clear on your vision and values that guide all leaders and employees. Don't let anyone join or stay in the organization if their values differ from your healthy culture.

Think consciously about your heir apparent. A deliberate leadership development program is essential for developing cultures. If you don't know who your heir apparent is, be prepared to find and develop that person. For the sake of your great culture, developing leaders should be your most important role as a leader. ■



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

HIGH VOLTAGE MARKETING
BY TOM RUWITCH



McDonald's Tried This: You Should Not!

McDonald's recently launched a bold outdoor advertising campaign in London. The ads don't mention the brand. No logo. No product photos. Just a few words, stacked vertically on a blank background.

Here's an example:
Muffin
Egg
Sausage
Cheese
Muffin

The ad uses McDonald's distinctive font face in various shades of the logo's yellow. But those are the only clues.

The words speak for themselves. Egg McMuffin! 'Nuff said!

This is a cool ad campaign.

But before you get any ideas, small business people, do NOT try this at the home office. You can't pull this off.

You already know that, though, don't you?

McDonald's has massive brand recognition, cultivated over many decades with millions (maybe billions) of dollars. You don't.

Same goes for Apple and Coca-Cola and Budweiser and Goodyear.

Decades of brand cultivation and millions of dollars enable you to fly a blimp over a stadium and expect that sports fans will, after seeing your logo float in the clouds, buy your tires over the competition's.

Remember the last time that McDonald's, Apple, Coca-Cola, Budweiser, or Goodyear explained to you why you should buy their products, why you will benefit?

Yeah, me neither. They don't advertise that way because they don't have to.

But you do. You have to write copy and paint pictures and tell stories that help prospects see what they'll gain (or what pain they'll lose) if they do business with you.

Too many small businesses focus too much on logos, the "look and feel" of their website and that other stuff that many call "branding." They pursue a great brand as if it's the Holy Grail.



Meanwhile, as they engage in this hapless pursuit, they're neglecting the stories they should tell. They're not focusing on crafting the tale of how their products and services will fulfill customers' aspirations and protect them from dreaded outcomes.

Don't get me wrong... I think a nice logo and an attractive website help a business.

But even the best logo and "branding" won't help you much unless you're as big as McDonald's...

...or unless you tune your story well and help prospects understand why they should do business with you. ■

Tom Ruwitch recently founded StoryUp Marketing, an agency that helps businesses tune-up their stories so prospects tune-in and buy. More at StoryUpMarketing.com



FUTUREOLOGY
BY JEREMY NULIK

We Are Strangers to Our (Future) Selves



It's only March, and, if you are like most people, you have given up on your New Year's resolutions. This is a perennial problem. About 30 days into the year, there are suddenly no more keto meals or yoga classes being posted to social media. The canonized works of great literature have already started to gather dust.

Why do we do this?

It turns out that science has an explanation for this. Our brains are actually optimized to prefer our present-day selves over ourselves in the future. When we work to visualize our future selves, our brains, according to fMRI scanning, actually behave as though we are visualizing a stranger. More pointedly, a stranger we do not trust.

And this has consequences.

It is why we will take short-term gains over long-term implications. It is why we will optimize for immediate payoffs over more audacious achievement that require time to develop.

It turns out that there is something that can be done about this. We can build empathy and get to know our future selves. You can employ proven strategies that will allow you to increase your foresight intelligence and offer you a mindset that can remain more focused on your long-term vision.

Foresight techniques are useful also when you are working with someone – an employee, colleague or even a client – and they are in a state of hopelessness. The present-day challenges are so difficult or complex that there are not useful images of the future. The only images are ones that look like a collapse.

One of these techniques is one that was developed by the Institute for the Future and is the result of decades of research into how people can develop an actionable mindset regarding their imagination.

One that you can try right now is "Remembering the Future." You need no special training. The technique is one that takes a total of no longer than five minutes.

Here is how it works:

1. Think of an activity that you care about passionately. It can be a hobby, or it can be your business idea. Any activity is fair game as long as it is something you love to do.

2. Think of a person about whom you have deep affection. I hope that this is not hard for you.

3. Think of your favorite place in the world. It can be a specific place like under a particular shady tree. Or it can be a general geography.

4. Combine the three elements into a memory. That is, place yourself in some past time and remember that you were doing that thing you love with that person and in that place. Take five minutes and allow your mind to create the contours of this memory.

5. Ask yourself some questions: What was that like? What else happened as a result? How probable could this "memory" be in the future?

If you can do this well or walk your friend through this process, you will feel differently about your present day. Those circumstances may not change, but your concept of reality surrounding them will. That is because when you do this technique, you are activating the same parts of your mind that allow you to engage long-term thinking and vision. You are developing a greater sense of empathy for yourself. And, if you are implementing this with a friend, they will feel less hopeless and be better able to take purposeful action. ■

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FINANCIAL FITNESS
BY KAREN STERN AND GREG SMITH

Data Security Risks for Small Businesses



According to Verizon's 2019 Data Breach Investigations Report, 43 percent of data breaches involved small business victims. Unfortunately, there is still a pervasive sentiment among small business owners that they don't possess enough data to warrant a security solution or that their data is unimportant to criminals. Small businesses are among the easiest targets because of a perceived lack of processes, security breach technology safeguards, and IT staff.

Here are a few tips to consider as you assess your organization's business systems and potential exposure to internal and external threats:

■ **Invest in data security technology.** Network security software can identify vulnerabilities before a data breach occurs. Data loss prevention software can identify sensitive customer data and help you manage who has access to that data internally.

■ **Purchase cyber liability insurance.** Cyber risk insurance is a specific coverage that is meant to provide financing in the event you experience a loss, but you should look for policies that offer more than just coverage of lost revenue. Appropriate cyber insurance coverage should be evaluated often, not just when a policy is first purchased. You'll also want to ensure business interruption is included in your policy.

■ **Ensure you have a plan in place before a data breach occurs.** Small businesses must plan proactively for a potential data breach. This includes creating a response and recovery plan. Encourage your employees to be vigilant against phishing and develop an ongoing plan to audit your systems for the latest security updates.

Ramifications of any data breach can critically damage your business. For more information on our comprehensive cybersecurity and data privacy services, please contact Greg Smith, Advisory Services Partner, at gsmith@bswllc.com. ■



Karen Stern, CPA, (kstern@bswllc.com), partner in charge, Brown Smith Wallace Entrepreneurial Services Group, provides tax and accounting services for companies ranging from start-ups to $20 million in revenue.

Can the Government Sue You for Lack of Cyber Security?

BY SCOTT M. LEWIS

Can the Government sue businesses for lack of network security? The short answer is Yes. However, this is nothing new; it all started back in 2015 with a court case, the FTC v. Wyndham Worldwide Corporation. The FTC won and the conclusion was that the government could sue businesses for security failures that result in substantial harm to their customers. In a more recent case against Johnson and Bell, a Chicago based law firm, they are being sued for negligence for allowing a lack of network security to evolve without taking the necessary steps to mitigate risks to customer information.

New security regulations and compliance is something that companies need to pay attention to, especially when you are spinning off divisions, purchasing companies, closing down a business, or with normal business operations. Managing your exposure to data breaches during any of these types of transitions can be tricky and costly if you don't manage the data security and network security aspects of the relationship. However, in the FTC ruling, there are limitations and some basic criteria the FTC would have to demonstrate to file suit;

- The FTC would have to demonstrate that consumers were substantially hurt or affected by the hack, i.e., Credit Card information, consumer information, loss of business, loss of corporate data.
- The consumer could not avoid the harm; in the case of Wyndham, they claimed to have proper security, but as it turns out, they didn't. These would include updated firewalls, monitoring of the network for security breaches, password change policies, and weak corporate policies as some basic examples.
- The most difficult would be to demonstrate that the benefit to the consumers did not outweigh the corporate security practices, i.e.: What did you know and when did you know that the lack of security was putting your clients and personal information at risk?

These cybersecurity suits are going to become more prevalent as the United States and many companies adopt the GDPR regulations around protecting personal and customer information. GDPR is the General Data Protection Regulation, which started as a regulation developed by the European Union, but since 2017 has spread to other countries around the world. It originally focused on the protection of personal data; however, as other countries have adopted the GDPR regulations, it has expanded into how companies are protecting corporate data and securing networks. The United States has not officially signed off on GDPR, however, with our global economy and when employing European Union citizens, you will also be required to meet GDPR.

A basic rule of thumb that came out of the FTC vs. Wyndham decision was that if a company has made a written or verbal promise that they meet or exceed industry-standard security measures, and it is revealed they didn't meet those measures, then they could expose themselves to legal action from the FTC. However, the FTC cannot mandate or force companies to meet industry standards for network security, and they cannot sue purely for that reason, only after they have been hacked can the FTC step in and initiate legal action. Another mistake that Wyndham made was they didn't follow their published privacy statement, which is a statement that outlines how the company collects, uses, and stores customer information.

These new regulations are something that all companies should be paying attention to, especially with pending GDPR regulations. If you are concerned about the state of your cybersecurity, here are some basic items to consider. According to Security Metrix, you should review the following information:

- Update and follow privacy statements. These should be part of your employee handbook, and they should be published and updated on your website.
- Use strong usernames and passwords, along with a two-factor authentication process, especially for remote or mobile users.
- Ensure that your firewalls are up to date, not only in firmware, but they are current and supported models of firewalls. Don't let these fall behind the industry standard.
- Install and update anti-virus software on all workstations and servers.
- Change passwords and usernames if a breach happens, but change passwords regularly.

The Federal Government and GDPR are not the only compliance regulations that you need to be aware of and start planning for. Many states are starting to pass some data and customer information protection acts. Georgia's Personal Data Security Act, although this hasn't passed yet, it is a sure indication of the direction states are implementing to protect personal and client information. The California Consumer Privacy Act, which went into effect on January 2020, requires that companies are completely transparent on what personal information they use and how it is shared and protected. New York's Shield Act, taking effect March 2020, is directly targeted at hacking prevention and is outlining the standard of protection that companies must maintain to protect personal and client information. Many other states are considering or have started the process of passing legislation on data protection, management, notifications, and breach protocols. Most of these legislative acts not only apply to companies located in these states but companies that do business in these states. Many of these are far-reaching legislative acts.

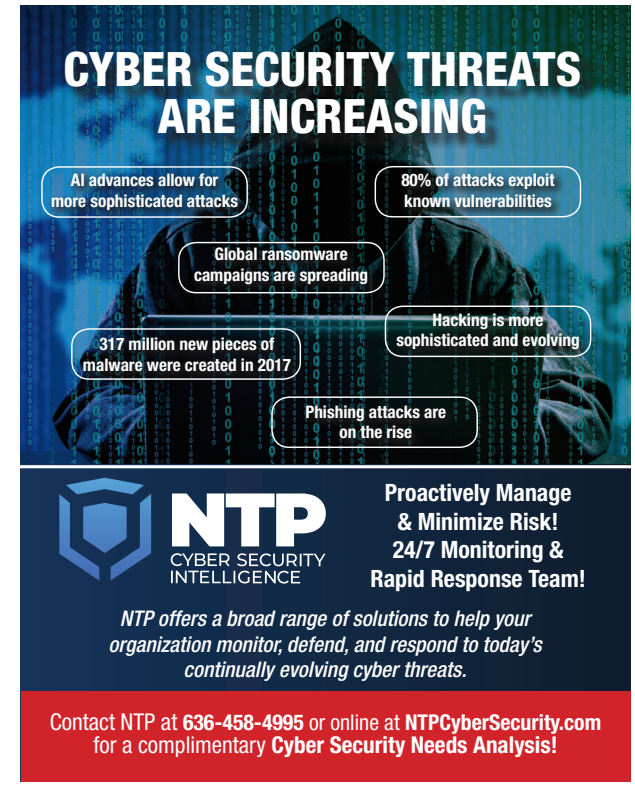


Cyber-security may seem like a simple process, and most of us are doing the right thing, but these regulations and their penalties, can be associated with non-compliance, and can get expensive quickly. GDPR and state-mandated regulatory processes are real, so you must start reviewing and working towards meeting these regulatory processes. It has been my recommendation to pick the most restrictive process, meet those regulations, and then you are covered everywhere else. This means you have to plan and budget for these new standards and processes, plus provide training to your users on what is now expected of them to remain in compliance. ■

Scott Lewis is the President and CEO of Winning Technologies Group of Companies, which includes Liberty One Software. Scott has more than 36 years of experience in the technology industry and is a nationally recognized speaker and author on technology subjects. Scott has worked with hundreds of large and small businesses to empower them to use technology to improve work processes, increase productivity, and reduce costs. Scott has designed thousands of systems for large, medium, and small companies, and Winning Technologies' goal is to work with companies on the selection, implementation, management, and support of technology resources. Learn more about Winning Technologies at www.winningtech.com or call 877-379-8279.







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THE DECLINE OF THE TRUSTED PROFESSIONAL

SIX STEPS YOU CAN TAKE TO REVERSE IT

by Andrew Sobel

We live in a low-trust world. Over the last several decades, nearly every measure of trust has declined. What's more, rates of loneliness have doubled in the last 50 years in the United States, with almost half of surveyed adults saying they feel lonely or left out. Not only is the trust deficit harmful for our health and wellness (both physical and mental), it wreaks havoc on our professional relationships. This problem, which hurts both career and organizational success, has grown in tandem with the rise of the Internet—and it's crept in so insidiously that we may not have realized it was happening.

The "normalizing" of digital relationships has masked the weakness of many professionals' face-to-face relationship-building skills.

This is especially true for younger professionals, who have grown up on a steady diet of online "friends" and connections, and are less schooled in the art of face-to-face relationship-building. Younger professionals in their 20s and early 30s often lament a lack of influence and recognition within their organizations, but they are not building the key stakeholder relationships that deliver those results.

The deterioration of our working relationships undermines our careers and the companies we work for. We feel loyal to people only when there's a real personal connection. Without that, you're a tradable commodity, and may very well be the first to be pushed out the door when times get tough. We all need a small group of trusted relationships if we're to get our ideas recognized and supported, become a successful leader, collaborate and innovate effectively, and serve our clients the way they deserve to be treated.

We simply don't thrive on hundreds of superficial contacts. In business and in life, we flourish on a handful of trusted relationships. We owe it to ourselves and to those around us to start building relationships that matter.

Organizational leadership is rarely vested in the lone genius, a.k.a. Steve Jobs, but is more often founded on a network of trusted relationships you develop throughout your career. To lead, you need followers and colleagues who trust you.

Most of us are aware that we need trusted professional relationships. In my Global Relationships study—which surveyed 2,700 professionals, including 1,000 Millennials—91% of respondents said such relationships are "very" or "extremely" important to career success. Unfortunately, only 30% said they were "very satisfied" with their professional relationships.

As we move into the future, trusting relationships will become more vital.

Artificial intelligence and automation are likely to swallow up most routine jobs, and knowledge-based jobs aren't far behind them. The only "safe" occupations are those that depend on activities humans are better at than computers—collaboration, creative problem solving, and other soft skills. All of these require strong interpersonal relationships with your manager, colleagues, mentors, and other influencers both inside and outside of your organization.

How can we combat the decline of trust and build more and better professional relationships? Here are a few suggestions:

Think eagles, not gnats. (Aim for quality, not quantity.) As we seek to form professional relationships, we now think that more is better. The trappings of the digital age only encourage that mindset. Yet counterintuitive as it may seem, focusing a majority of our relational investments on a smaller number of valuable connections is far more effective. Ideally, we need to develop and nurture 15 to 25 trusted relationships (and that's what the Building Relationships that Matter masterclass aims for).

Increasingly, our culture focuses on developing large numbers of social media connections. These are more like a cloud of busy gnats than a flight of eagles who are powerfully moving your career forward. It's better to deepen the relationships that really matter. My research shows that in most careers, there are a handful of relationships that have a disproportionate impact on your success—and for which you, in turn, can really make a difference.

As an example, one of my clients, a highly successful investment banker, told me that nearly one-quarter of all his lifetime revenue had come through one law firm partner he had developed a close relationship with early in his career.

Follow the relationship recipe. There's a process that should be followed when creating and sustaining great professional relationships:

Build Rapport > Understand Their Agenda > Add Value > Connect Personally > Stay in Touch

This process is not linear—you don't do it once and then stop. Rather, you repeat these steps many times, continuing to strengthen the relationship. Trust is a natural outcome of performing these steps well.

Assess your relationship IQ. What skills do you need to work on? There are certain attitudes and skills you need to cultivate in order to build solid, trust-based relationships. In fact, the program revolves around nine of them: generosity, curiosity, rapport, power questions, empathy, trust, agenda helping, influence, and relationship healing.

These skills need to be exercised in a balanced manner. If you demonstrate too little rapport, for instance, you'll seem aloof and distant and won't make a connection. Too much rapport and you'll come across as an inauthentic glad-hander.



Stop telling and start asking... Often in an attempt to seem smart or to impress others, we are tempted to give nonstop advice or spout everything we know about a subject. Squelch that instinct. Asking builds relationships while telling can create resistance. Learn to ask the right questions and you'll gain access to new information, uncover solutions, and understand what's really important to the other person. You'll show that you're curious and eager to learn from them. Ultimately you'll have higher-impact conversations and be seen as more likeable and trustworthy.

Early in my consulting career, I was tasked with engaging a famous business school professor known for his large ego and for being impossible to work with. At the beginning of our lunch, I simply asked, "I'm curious; how did you get your start?" and then listened for two hours as the professor talked. I barely said a word—and the professor glowingly told my boss the next day that I was "really smart" and that we had had a "fantastic conversation."

...and really listen to the answers. We don't always appreciate just how powerful deep, empathetic listening can be in building relationships. And while most of us think we're already good listeners, the truth is we probably aren't. Good listening means getting yourself and your ego out of the equation, and not trying to outshine the other person.

This doesn't mean you should sit there silently the whole time. If you just listen and never say anything, the speaker may feel stranded. Paraphrase and synthesize as you go along. Affirm that you've understood what they're saying, ask follow-up questions, and sprinkle in your own thoughts and feelings about the subject. That's the recipe for a rewarding conversation.

Get intentional about building trusted relationships. These powerful business relationships don't just happen. They must be deliberately cultivated and maintained. It means putting forth the effort to really get to know the other person, checking up on them, trying to help them, and genuinely caring about making their life better. This is why we must make our professional relationships—actually all relationships—a priority. List your "critical few" relationships—the 15 to 25 that can really make a difference—and develop a staying-in-touch plan for each one.

One of my oldest and most important relationships began over 30 years ago. This individual, later in his career, became the CEO of one of the world's largest companies. He has introduced me to many, many other top executives over the years.

Life is complicated and it's easy for us to put off relationship development until "things settle down" or we have more free time. The problem is, that day never comes. This is how people lose touch, and how relationships atrophy. You have to carve some time out of your schedule, put it on your to-do list, and commit to making it happen. Relationships rarely stay the same—they either deepen and grow, or they wither on the vine.

The effort is always worth it.

We simply don't thrive on hundreds of superficial contacts. In business and in life, we flourish on a handful of trusted relationships. We owe it to ourselves and to those around us to start building relationships that matter.

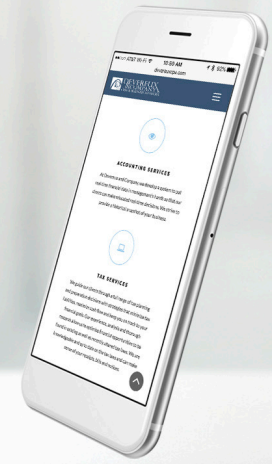
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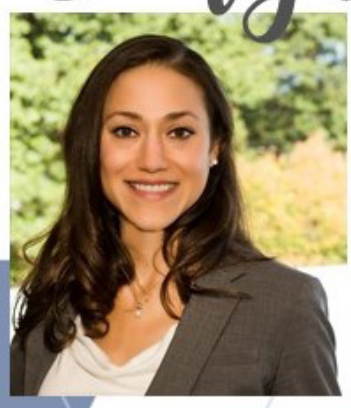
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SPECIAL FEATURE

St. Louis

TOP WOMEN BUSINESS OWNERS

Learn How They Built Their Companies



Alicia Brockland, President of Conner Ash, P.C., is one of the area's top women business owners

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True Tenacity

The Stories of 14 Women Who Had Enough Faith in Their Experience and Work Ethic to Take the Leap and Succeed

WORDS BY **RON AMELN** PHOTOS BY **BILL SAWALICH**

Whether it was taking the helm of a family business, creating new possibilities for women in their industry or the ability to see and sieze the opportunity, the 2020 Top Women Business Owners all chose ownership and found success. All 14 women carry with them industry expertise, business savvy and a drive to continuously push forward by breaking down barriers every day. Through moments of hardship and successes alike, these women concentrate on reaching goals and setting new standards, shaping their industries and the St. Louis business community. Learn where this year's Top Women get their tenacity in the following feature section.



Shannon Shores | Wellex, Inc.

Some topics are easier to talk about than others. STDs for instance. Not many people favorably anticipate looking their physician in the eye and detailing their symptoms. While the alternative may be an internet-researched self-diagnosis, the inaccuracy of self-selecting is too common and often more terrifying than it needs to be.

Five years ago, Shannon Shores began Wellex to serve the need for confidential and discreet STD testing. "We give people freedom to take care of their sexual health without judgement," she said.

The company has grown rapidly, earning $1 million in revenue during its first year and now approaching $5 million in yearly revenue.

Same Day STD Testing, Wellex's flagship program, helps consumers better understand their options, identify risks and chart an actionable plan for diagnosis and treatment. Sexual health advocates talk patients through what is going on, make recommendations on which tests are necessary and work with a network of doctors and testing centers to expedite the process.

"A lot of people call us because they are in crisis," Shores said. "What's so important to me is that we help people who need answers and reassurance, and we make it not so scary for them."

After completing graduate school, Shores worked exclusively in mental health and crisis intervention. Her heart for people in crisis links her former career to her later one. "I've brought my mental health training into the STD space," she said.

Although Shores suggests that Wellex has doubled its revenue year-over-year in part because "sex is not going away, and STDs are recession-proof," there's definitely more to the story.

A people-focused approach and a commitment to cautious and simple decision-making are the bedrock of the Wellex growth strategy. Even though the company has seen rapid growth, Shores admits they are much slower to make business decisions. She also points to the company's commitment to its core values and a focus on simplicity.

"We are where we are because we made simple choices for our business and provide simple solutions to our consumers."

Alicia Brockland | Conner Ash P.C.



Even though her father was a CPA, Alicia Brockland never really imaged a career in accounting. In fact, she didn't take an accounting course until her freshman year in college. But after attending that course, she was hooked.

After graduating from college, she earned a job at one of the country's largest accounting firm, where she specialized in the audit side of accounting.

While she liked her work at the large accounting firm, she wanted the opportunity to work more closely with clients and make a difference in their growth and success.

In 2001, she got that opportunity when she joined Conner Ash P.C., an accounting and business management firm.

"When I came to Conner Ash, I got to go out and help customers in a lot of different areas," Brockland said. "I was working more closely with businesses, and I got to see the big picture and help them reach their goals."

Brockland said the firm's culture is one of the keys to its success over the years. "We really try to cultivate a great culture so people really enjoy working here," she said. "If you have the culture, promote both professional development and personal development, the combination creates a higher level of satisfaction. This in turn creates more to offer your clients. The people here care about our clients and really develop relationships."

Brockland quickly rose through the ranks of the firm. She became partner in 2012 and she is now President of the firm.

"My job now is to set the tone and the vision of the firm," she said. "The goal for us is to grow the firm and create a place where people can grow and learn, both personally and professionally. I have a strong belief that when you create a great culture, you can attract the right people, and when you attract the right people you'll help your clients."



Shannon Burrous | Let's Do Lunch

While working at a restaurant 17 years ago, Shannon Burrous and two co-workers were talking after work about opening a catering company. Burrous didn't take the conversation very seriously because none of the three had the startup capital to turn their dream into a reality.

Then, one day, her soon-to-be partner found an investor.

The rest, as they say, is history.

Soon, Burrous and her two partners began Let's Do Lunch, a catering company that focuses on catering business-related functions and events. The business offers a large and diverse menu of freshly prepared breakfast, lunch, dinner, and snack items. The menu and services are tailored to the needs of business professionals throughout the region.

"The fact that we just focus on corporate events makes us stand out," said Burrous, who bought out her two partners three years after opening the company. "We aren't pulled in different directions. We know what our focus is and we can concentrate on really helping our customers. Our goal is to make sure our food helps you and your business stand out. Whether it's a new client meeting or product launch, we have you covered."

The company has steadily grown each year. In 2011 the business outgrew its location at 5031 Manchester Road and purchased its current location at 5381 Arsenal Street.

Burrous and her team help with every catering detail, from planning the menu to scheduling the delivery and set up. "We work hard to make your experience easy and stress-free," she said. "We love what we do."



Lusnail Haberberger | LUZCO Technologies

As the mother of two young children, Lusnail Haberberger was juggling a career as an electrical engineer and her role as a mother. She felt like she couldn't be a great mother and a great engineer. "I always felt like I had to choose between my family and being a mother or being an excellent engineer," Haberberger said. "Something inside me said it wasn't fair. I knew there had to be a better option out there."

Haberberger created that option. In 2017 she walked away from her corporate career to start her own business, LUZCO Technologies. She began the company primarily to provide her more time with her family and two young sons.

"I wanted to be the owner of my time and a better example for my boys," she said. "I felt like I could do both and not sacrifice one. I thought I would be a one-woman show and spend more time with my boys," she said. "Three months into the business, I realized there were other women like me that wanted to join me. Men also wanted to join. We were all parents that wanted the same thing."

As Haberberger began adding more business, she began recruiting more and more employees. Now, just three years after opening the company, LUZCO Technologies has 20 employees. The company is a full-service, multi-discipline engineering company with capabilities in project management, electrical substation design and transmission/distribution design. LUZCO houses a diverse team with extensive experience in working with large-scale infrastructure for utility providers.

Haberberger said customer service is one of the keys to the company's rapid growth. "We're nimble, we're agile. We are always there. We care and take every project as our passion. Our employees are incredible assets. They believe in the mission and what we are trying to do."

Another key to her success is the help she received from Ameren. Over the years, Ameren has taken many women and minority-owned firms under their wing, helping educate the owners on business practices and fundamentals. "Ameren has been a huge help," she said. "Even before I started the company, I approached them for help. They embraced me from the get go."

Now known throughout the St. Louis region, Haberberger's five-year goal is to expand the operation throughout the country.

Lisa Hu | Lux and Nyx

Are you searching for that special something to devote your entrepreneurial career? The business gurus urge you to do what you love.

Here's another idea: work on something that frustrates you.

That was the case for Lisa Hu. As a corporate finance director for a multinational company, Hu was a busy professional on the go. She'd go to the gym in the morning, go to work and then at night attend MBA classes. Along the way, she couldn't find a bag that was functional enough for the boardroom and her everyday life. When she couldn't find the right bag, she decided to create one.

Hu turned that bag into a successful enterprise, Lynx and Nyx. The company, which began two years ago, creates and sells a variety of handmade bags to women throughout the world.

"It didn't take me long to realize that if I'm having problems finding the right bag, others must be having the same problem," Hu said. "At first I thought I would work and then launch this on the side. Then, I realized, if I don't do this (start this business) now, I'll never do it."

Hu said her early success comes from her brand and the idea that consumers accepted the brand. "We have created a brand that is very women-empowering," she said. "In the beginning, I thought if you just have a good product, people will knock down the door just for the product itself. It turns out that people really loved my story of a woman on-the-go who is out to make a difference in the world. My story resonates with a lot of people."

Hu is excited about the company's future. This year, she plans to do more "pop ups," around the country, a distribution model that has paid big dividends for the company. She's also updating and enhancing the company's website.

Her advice for aspiring women-business owners is to be prepared for hard work. "Everybody always thinks businesses are an instant success," Hu said. "They are not. It is hard. If you are a problem solver and you appreciate a challenge and you won't back down, this is for you. I wouldn't recommend for everyone."





April Jensen | ADJ Interiors

It should come as no surprise to anyone who knew April Jensen growing up that she owns her own interior design company. Since she was a young child, Jensen was always drawn to fashion, color, architecture, and all things creative. On top of that, her childhood home was always beautifully decorated, which created the spark for her creative mind.

After earning her degree in interior design and working for other firms, Jensen took the leap in late 1994 and began ADJ Interiors.

"I decided I could do a better job," Jensen said of her reason for starting her own company. "I started with one client, and we've grown it over the last 25 years."

ADJ specializes in interior design, interior architecture, space planning, and complete project management—often working with the architect or home builder from a project's inception.

"The key to our success has been authenticity," she said. "I'm a good listener. When it comes to helping people, it is not about me. It is a privilege to help people in their homes. I am there to bring out the things that matter to them. We bring out something very unique and fits the story of our clients.

Jensen said focusing on the details helps the firm's designs stand out. "There is nothing that we don't pay attention to. It is a very thoughtful process and it should be. We make sure there is attention in everything we are doing. We don't settle for good enough."

Jensen takes great satisfaction from entering clients' homes and helping them tell their stories.

"This is our way of giving to people in a very special way," she said. "We are in our clients' homes. We see how they use their home, how they connect with family members, and how they use each space. People trust us with that information and allow us to act on it. These are places where people are going to experience the best of their lives, and maybe some of the worst times of their lives. I want to make sure this house is doing exactly what it needs to be doing in both of those situations."

Katie Silversmith | ThriveCo

More than a year ago, Katie Silversmith got the chance of a lifetime: to combine her personal concern for diversity with her professional ability to bring people together.

The result is Thriveco, a personalized co-working space in Clayton that Silversmith and her husband, Alex Silversmith, founded in early 2019.

"Our differentiator is that we provide companies access to the exact things they need to become successful," Katie said. "We feel we are achieving our goals when our member companies' revenues are increasing. That is our goal."

Members range from technology startups and solopreneurs to nonprofits and telecommuters.

ThriveCo provides the typical co-working services, everything from just a mailing address to a variety of offices spaces. The company also provides its members with concierge services, which includes help with such business services as accounting, marketing and website design. ThriveCo partners with business service providers who can help members at a discounted rate.

"We are a one-stop shop for businesses that have access to all the things they need to grow, thrive, and be successful," Katie said. "Anyone who wants to have a business and run a successful business, Thrive will help them do so. We make sure we meet our entrepreneurs where they are, creating a membership that will help them succeed.

Running a co-working business is a perfect fit for Katie. The former social worker spent her entire career listening to and assessing individuals' needs. "That is what social workers are trained to do," Katie said. "That's the same thing I do today with our members. My husband and I wanted to create a space where business owners and entrepreneurs feel heard and have access to exactly what they need to be successful."

Diversity is also a big part of ThriveCo. All members take a diversity pledge during the onboarding process. "One common characteristic all of our members have is that they all share our value around diversity, equity, and inclusion. That is the tying bond between all of us. We are a really diverse and exclusive community. We believe diversity is strength."

Before its first day in business, ThriveCo had so many presold memberships it had to expand its space. It took only three months to fill all of its memberships. Katie said the goal for the future isn't to scale the concept and became larger; their goal is to keep working to help its current members.



"We've been intentional about the size of our community," she said. "We are at 100 members and we want to keep it that way. In order to deliver the best service, we have to know our members by name and work with them one-on-one. We want to continue to help clients succeed and build a community that is diverse and equitable."

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Elizabeth Zucker | Interior Investment of St. Louis

Elizabeth Zucker's first job out of college was in sales. While she loved sales, the self-described extrovert didn't love what she was selling. When her insurance broker handed her the business card of his wife, an office furniture salesperson, it changed the trajectory of her career. "He said, 'You need to call her,'" Zucker said.

A few days later Zucker landed a job selling Herman Miller furniture. Eight years later, she became an owner of Interior Investments of St. Louis, an office furniture company that began in 2003.

"I enjoy sales because I like to connect the dots," she said. "I love being with people. I get my energy from them, and I love helping customers create better places to work."

Interior Investments is a Herman Miller Certified Dealer providing office furniture products and services to businesses in the Midwest and throughout the country.

"My entire career, except for the first six months, has been tied to the furniture industry and Herman Miller. "There is something special about St. Louis. It's a great place to grow a business. There is a half degree of separation in St. Louis. People here generally want to help one another. It has been a great market to grow a brand."

Zucker said the key to success for the business is quality customer service. "You are only as good as the last person you serve," she said. "Your reputation and the way you perform your business is very important. When anyone who does business with us shares the experience, they feel like we always have their best interest at heart. We're not just in it for the sale. We want to create a partnership over a long period of time."

While some might see the company's work as supply chairs and work spaces, Zucker said the company is really helping companies build a culture that encourages employee wellness and happiness.

"Most of us spend more time at work than they do at home," Zucker said. "We want to create spaces that feel good and people want to come to every day. Improving our clients' work spaces is the most inspiring part of this business for me."

Sherry Gibson | Gibson Printing

When a high school friend showed Sherry Gibson personalized note pads with her name on it, she was instantly hooked on the printing industry. So much so, Gibson signed up for classes to learn how to make those notepads for herself.

"I learned all about the printing industry," she said. "Back then, we didn't even have computers. That's how I got started in the industry."

When she graduated, she got her first job in sales for a printing company. After a few years of experience both in sales and running the presses, she branched out on her own, opening Gibson Printing in 1994. She began with just $40 and no clients. Today, Gibson Printing, located in St. Peters, provides offset and digital print, mail, and fulfillment services. The company has grown sales 20% each year during the past three years in an industry that is declining.

"Our customer service is really our strong point," she said. "With my experience in the industry, I can help clients save money and provide ideas that will work for them. My goal is to not only sell printing, but to also make you money on the printing you're going to hand out. A lot of times, that printed piece is the first impression. You want to make an impact with your printed items."

Her advice to other business owners is to "be honest and fearless." "I have come across many, many challenges over the years. You just need to plow through them and figure things out. You need to believe in yourself and know you can do it. When times get tough, you need to keep going. I've seen other print shops closing one after the other, you have to be fearless and say, 'That's not going to be me.'"





Leigh Suffian | Immerse

Growing up, the last thing Leigh Suffian thought she would be doing was working in the family business, Atlas Supply Company, a plumbing wholesaler that began in 1937. In fact, she had no interest in the business her grandfather founded. She went off to college and business school and expected to start a career as a social worker or work for a nonprofit.

Until, that is, she was asked to work on a six month project for the business. Twenty-five years later, she's still there.

"I ended up loving it," Suffian said. "The great thing about a small business is you can try so many different things. That's what happened. I got to try out all of these different departments and fell in love with sales. Once I got into sales, I was hooked."

Suffian has not only been involved with the business, she's chartered the company into new territory. For the past nine years, she's run a division of Atlas called Immerse. Located in Hanley Industrial Park, Immerse is an off-site showroom showcasing the latest plumbing and bath supplies.

"We used to showcase our products in other stores, but with the help of HGTV and the internet, people became more intrigued with all the choices available, and they wanted to experience the products in a different way—and companies wanted additional representation," she explains. "The shops didn't have room for that, so we opened our own showroom."

Suffian said Immerse has not only grown, but the division has also helped Atlas grow as well.

"What we set out to do was offer products that were different from what our competitors' offered," she said. "That has continued to be our driving factor. That has definitely paid off and put us on the map."

As far as advice to other business owners, Suffian says "pick a strategy." "You can't be all things to all people, and don't be afraid to modify your strategy after a period of time. Don't be afraid to take others' advice and be open-minded."

Janet Paley | Fox Architects

When Janet Paley was hired by Mike Fox at Fox Architects for her first job out of college, all she was looking for was her first job. Little did the interior design graduate know, Fox wasn't just offering her a job, he was offering her the chance of a lifetime.

Thirty-seven years later, Fox is retired and Paley is the CEO of the commercial architectural and interior design firm. When she began in 1983, the company only had a handful of employees. "The beauty of working for a really small firm is that you can do a lot of different things and learn a lot of different jobs," she said. "Mike Fox gave all of us the freedom to take on more tasks, which was really good. Sometimes I bumped along not really knowing what to do, but I figured it out."

That experience was the key for Paley taking over a year ago when Fox retired. Today, Fox Architects has more than 20 employees and works with clients throughout the world. The company is now a majority, women-owned firm, with Paley and Denise Fuehne, partner at the firm, owning more than 50% of company stock.

She said the keys to the company's success come from "understanding clients' needs and creating enduring client relationships."

"What drives us the most is that every client and every project is different," Paley said. "We pride ourselves on understanding our clients' businesses, their goals and objectives and what they are trying to accomplish. The question for us is: 'How do we really understand what they do and how can we enhance how they do business and support their businesses?'"

Paley plans to build on the past success of the business and continue to build relationships with new clients.

"We've got 40+ year client relationships with a few of our customers." She said. "That says a lot about what we've accomplished, the people we have, and our culture."



Kathryn Jimenez | Avid Electric and Communication

A high school dropout, Kathryn Jimenez found herself pregnant at a very young age, without an education or a decent job.

She knew she had to make something of her life and decided to pursue a career in the trades. She attended Ranken Technical College, graduated in 2000 and was soon working as a fire alarm inspector. "I decided to get into construction because it provided me with the opportunity to make a decent living and pay my bills," she said.



She soon built up her level of expertise as a fire alarm inspector, working on some of the area's largest commercial projects. Three years ago, it was time to branch out on her own. With a $7,000 loan from her father, she opened Avid Electric and Communication with just one, small contract and since, has continued to grow. The company, the first Hispanic, woman-owned electrical contractor in the region, is a low-voltage communications company. Avid caters to business and commercial facilities to ensure proper safety and communication when it comes to fire alarm, security, access control and custom AV and audio video equipment systems.

"Our customer service has really helped us stand out," Jimenez said. "Customers enjoy that I go the extra mile. I don't BS them. I don't try to take something from them. There are some other companies that overcharge. They like the fact that I'm always reachable, and I am there for them."

Jimenez is excited about her future, and she is also dedicated to providing other women with a better future.

She's the founder of Women of Technology, a nonprofit organization that exists to bridge the gap in poverty by providing education, economic development and employment to empower disparate impoverished populations of women and single mothers. The organization encourages women to get involved in the trades as a career.

"I want to give back," she said. "I came from nothing. So, the key is to help women like myself to get an opportunity."

Looking back on her career, she's proud of what she's accomplished in a short period of time. Said Jimenez: "There is a lot of pride. Not so much in the dollar amount but the fact that I succeeded. I broke the barriers. I'm succeeding without a lot of the advantages some others have had."

Debra Kinsinger | Two Blind Guys

Imagine starting a business with no industry experience, no prior business experience and very little upfront capital.

That was the battlefield Debra Kinsinger and her husband, along with another couple, faced as they began Two Blind Guys in 1998.

"We started from scratch," she said. "Sometimes we thought we were out of our minds to start this company. We looked at a lot of different companies to start, but ended up focusing on the window covering industry. We chose that because of the low cost of entry. We had young kids and we didn't have a lot of money. We had to look at businesses we could start without a lot of money.

"The end goal was to build a long-term company."

Mission accomplished. Today, Kinsinger is the sole owner of the business. The company, which reached over $2 million in sales last year, carries a full line of window treatment solutions for any window. The company offers a large selection of Hunter Douglas window treatments, such as blinds, plantation shutters, roman shades, solar shades, screen shades, wood blinds, etc. The company has showrooms in Chesterfield and Des Peres. Two Blind Guys also provides repair services for all window treatments.



Kinsinger said the key to building the business over the years comes down to understanding her strengths and weaknesses. "For the things I don't know, I've aligned with people who have those strengths," she said. "That has been extremely beneficial for our growth."

Her advice to aspiring business owners is "to go for it". "Realize there are a lot of areas you may not have strengths in and knowledge about. Seek out people who have that knowledge and those strengths in those areas. Engage in go-to resource professionals who can help you make the best decisions."

She is excited about the future of the business. Her two sons, Christopher and Robert, are now working in the business with the task of continuing its growth.

Shanna Wiechel | Christner Inc.



Back in 2002, Shanna Wiechel had just graduated from architecture school and had landed a job interview at Christner. During the interview, she was surprisingly asked: "Do you have a desire to direct people?" Little did they know that Wiechel would now be conducting those interviews as the firm's Managing Principal of Operations. "I came in as a healthcare planner," she said. "Then I became a licensed architect and evolved into a number of roles over time. The firm's supportive approach and opportunities for growth and development really attracted me to Christner."

Christner is an architecture firm recognized for strategic planning and collaborative design for healthcare, education, corporate and cultural clients. Christner has long-standing relationships with clients like SSM Health, BJC HealthCare, and Washington University, and has played a key role in notable local projects like the Jewel Box, the Pulitzer Arts Foundation, and the COCA (Center of Creative Arts) expansion.

"The firm was started by Ted Christner (back in 1963)," Wiechel said. "He built the practice on strong relationships and customer service. The next generation of leadership focused on developing expertise in core markets." Wiechel and her partners took over leadership of the firm in 2018, making it the largest women-owned architecture firm in St. Louis. "Going into the future, we want to build on that legacy of customer service and expertise. We have a great team and are striving for excellence in all aspects of our practice."

Her best advice for business owners comes from one of her many mentors at Christner: "Problems never get better with age. It's all about being proactive. Anticipate the issues that might arise, and if you really can't avoid a problem, focus on finding a solution rather than placing blame."

Twenty-Seven Years of Celebrating Top Women



Nicole Adewale

ABNA Engineering
Founded: 1994
abnaengineering.com



Crystal Anderson

Olneya Restoration Group
Founded: 2007
olneya.com



Andrea Arco

Arco + Associates
Founded: 2005
arcoandassociates.com



Tina Bader

Computer Solutions
Founded: 1996
compsolstl.com



Marlita Bassett

Overall Painting
Founded: 2001



Dee Bax

Dutchman Realty, Inc.
Founded: 1988
dutchmanrealty.com



Lisa Bell-Reim

Oculus, Inc.
Founded: 1994
oculusinc.com



Stacey Berisford

Anodyne Surgical
Founded: 1981
anodynesurgical.com



Cheree Berry

Cheree Berry Paper
Founded: 2006
chereeberrypaper.com



Bonni Burns

BAM Marketing Agency
Founded: 2008
bammarketingagency.com



Pat Blassie

Altair Travel
Founded: 1979
altairtravel.com



Beth Boggs

Boggs, Avellino, Lach & Boggs, LLC
Founded: 1999
balblawyers.com



Geri Boyer

Kaskaskia Engineering Grou
Founded: 2006
kaskaskiaeng.com



Diane Breckenridge-Barrett

Diane Breckenridge Interiors, Inc.
Founded: 1988
breckenridge interiors.com



Michelle Brady

MMB Music Inc.
Founded: 1964
mmbmusic.com



Joy Bray

Chi Chi, LLC
Founded: 2003
chichillc.com



Bethany Budde

SqWires Restaurant & Market
Founded: 2001
sqwires.com



Lorie Burkemper

iSymplify
Founded: 2009
isymplify.com



Sheila Burkett

Spry Digital
Founded: 2010
sprydigital.com



Pat Bush

Doc's Harley-Davidson
Founded: 1955
docsharleydavidson.com



Cathy Byrne

Byrne Software Technologies, Inc.
Founded: 1985
byrnesoftware.com



Susan Carpenter

MFP Employee Benefits & HR Services
Founded: 1997
mfpemployeebenefits.com



Emily Castle

Castle Design
Founded: 2003
emilycastle.com



Barbara Conrad

Conrad Consulting
Founded: 1991
conradconsult.com



Nancy Cripe

GRS Auction Services
grsauctions.com



Holly Cunningham

Hollyberry Baking
Founded: 1998
hollyberrycatering.com



Gretchen Curry

StaffLink
Founded: 1987
stafflink.liveonatt.net

For 27 years *St. Louis Small Business Monthly* has featured a Top Women Business Owners section, in which we spotlight some of the area's top businesses with women at the helm. And, each year, these business owners continue to help the St. Louis business region grow and evolve in new ways.

This section revisits our past winners who all have a majority share of their business, generate revenues of at least $1 million and have been in business for at least five years. That places them into a unique entrepreneurial class.

With their combined success, they illustrate how women are reshaping the business world and breaking the proverbial glass ceiling.



Debbie Douglas

Douglas Group
Founded: 1990
douglasgroup.net



Pam Duffy

Rhodey Construction
Founded: 1972
rhodeyconstruction.com



Tammy Duncan

Select Steel Service
Founded: 1995
selectstl.com



Cory Elliott

CMT, LLC
Founded: 2012
cmtco.net



Diane Everett

Success Promotions
Founded: 2000
successpromotions.com



Diane Fennel

American Staffing
Founded: 2002
americanstaffingstl.com



Bonny Filandrinos

Staffing Solutions
Founded: 1992
staffingsolutionsinc.com



Pepe Finn

Stern Brothers & Co.
Founded: 1917
sternbrothers.com



Candice Fowler

Utilitra
Founded: 1999
utilitra.com



Dionneshae (Dionne) Forland

Missouri Home Health & Therapy
Founded: 2005
missourihometherapy.com



Nancy Friedman

Telephone Doctor Customer Service Training
Founded: 1983
telephonedoctor.com



Julie Fry

Select Artificials
Founded: 1964
selectartificials.com



Jane Ganz

Directions in Design
Founded: 1975
directionsindesign.com



Kim Garner

Best Transportation
Founded: 2002
besttransportation.com



Mary Ann Gephardt

Quantum Technologies, Inc.
Founded: 1993
qtods.com



Dianne Gibbs

ideas4promos and ideas mobile
Founded: 1981
ideas4promos.com



Anna Goessling

Arch Express
Founded: 2000
archexpress.net



Sherrill Gonterman

LaCHEF Catering
Founded: 1981
lachef.com



Sonya Gotto

Advanced Resources Group
Founded: 2002
advr.com



Kim Guinn

Interiors By Design
interiorsbydesign.net



Linda Haberstroh

Phoenix Textile Corporation
Founded: 1983
phoenixtextile.com



Brenda Hampton

Hampton Corporate Suites
Founded: 1989
hamptoncorporatesuites.com



Tracy Hart

Tarlton Corporation
Founded: 1946
tarltoncorp.com



Barb Hartung

Turning Point Advisors, LLC
Founded: 2010
turningpa.com



Ola Hawatmeh

Ola Style
Founded: 2009
olastyle.net



Jane Hilboldt

Hilboldt Curtainwall, Inc.
Founded: 2005
hilboldt.com



Amy Heeger

AME Constructors
Founded: 2002
ameconstructors.com

Top Women from 1993 through 2019



Lauren Herring

IMPACT Group
Founded: 1988
impactgrouphr.com



Rebbeca Herwick

Global Products, Inc.
Founded: 1983
globalproductsinc.com



Sandi Hillermann McDonald

Hillermann Nursery & Florist
Founded: 1951
hillermann.com



Gina Hoagland

Collaborative Strategies
Founded: 2002
getcollaborative.com



Susan Huber

Above All Personnel
Founded: 1995
aboveallpersonnel.com



Vicky Hudson

Hudson Managrment Services
Founded: 1994
hudsonmanagement services.net



Cecily Hoffius, Judy Bellos

Ces & Judy's Catering
Founded: 1981
cesandjudys.com



Jeanine Hood

Three French Hens
Founded: 2003
threefrenchhensantiques.com



Jamie Jabouri

Schowalter & Jabouri, P.C.
Founded: 1976
sjcpa.com



Carmen Jacob

NextGen Information Services
Founded: 1997
nextgen-is.com



Teri Jacobson

Jacobson Staffing
Founded: 1999
jacobsonstaffing.com



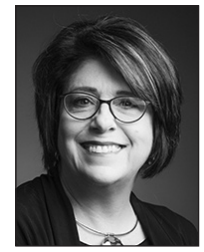
Jennifer Jermak

Clayton-Davis & Associates Inc.
Founded: 1953
claytondavis.com



Kathy Conley Jones

The Conley Financial Group
Founded: 1982
theconleyfinancialgroup.com



Kathy Jordan

Jordan Search Consultants
Founded: 2003
jordansc.com



Janine Joubert Dulay

Centaur Building Services, Inc.
Founded: 1985
centaurservices.com



Andrea Johnson

TechGuard Security
Founded: 2000
techguard.com



Ann Kastendieck

V.L. Clark Chemical Company
Founded: 1991
vlclark.com



Teresa Katubig

HireLevel
Founded: 1995
hirelevel.com



Shawn Khojasteh

Alternative Behavioral Care
Founded: 2002
alternativebehavioralcare.com



Julia Koelsch

Spry Digital
Founded: 2010
sprydigital.com



Kristin Koppen

Koppen Group
Founded: 1992
koppengroup.com



Lorrie Kramer

Gray Design Group
Founded: 1982
graydesigngroup.com



Jennifer Labit

Cotton Babies, Inc.
Founded: 2002
cottonbabies.com



Melissa Lackey

Standing Partnership
Founded: 1991
standingpartnership.com



Ann Laiben

Premiere Home Health Care
Founded: 2008
premierecarestl.com



Bonnie Laiderman

Veterans Home Care LLC
Founded: 2003
veteranshomecare.com



Vicki LaRose

Civil Design, Inc.
Founded: 1996
civildesigninc.com



Helen Lee

Tao + Lee
Founded: 1995
taolee.com



Deanna Kuhlmann-Leavitt

Kuhlmann Leavitt
Founded: 2001
kuhlmannleavitt.com



Gretchen Land

Werremeyer
Founded: 1964
werremeyer.com



Cheryl Lauer

Bakers Pride
Founded: 1991
bakerspride.com



Rita Leitensdorfer

Communitronics
Founded: 1969
communitronics.com



Lynette Lewis

Winning Technologies
Founded: 2002
winningtech.com



Phyllis Brasch Librach

Sydney's Closet
Founded: 2003
sydneyscloset.com



Jane Louer

Louer Facility Planning, Inc.
Founded: 1996
louerplan.com



Joan Long

Patty Long Catering
Founded: 1986
pattylongcatering.com



Shawna Lyonfields

Talent Assessment and Development
Founded: 2008
consulttad.com



Alaina Macia

MTM
Founded: 1995
mtm-inc.net



Suzanne Magee

TechGuard Security
Founded: 2000
techguard.com



Emily Martin

Aschinger Electric
Founded: 2008
aschinger.com



Jean McClendon

Kim's Kids, Inc., Kim's Kids of Missouri
Founded: 1993
kimskidsinc.com



Ricki McGuire

Optitek
Founded: 1992
optitek.com



Linda Moen

EFK Moen, LLC
Founded: 1998
efkmoen.com



Peggy Mitchusson

The Face and The Body, Inc.
Founded: 1979
faceandbodyspa.com



Susan Morton

Data Dash
Founded: 1991
datadash.com



Chrissy Nardini

American Metals Supply Co.
Founded: 1962
americanmetalssupply.com



Lisa Nichols

Technology Partners
Founded: 1994
technologypartners.net



Elizabeth Niedringhaus

SSE
Founded: 1966
sseinc.com



Kiku Obata

Kiku Obata & Company
Founded: 1977
kikuobata.com



Traci O'Bryan

Arcturis
Founded: 1977
arcturis.com



Laura Ortmann

Ginger Bay Salon & Spa
Founded: 1991
gingerbay.com



Michelle O'Toole

O'Toole Design Associates, Inc.
Founded: 1994
otooledesign.com



Liz Pecha-Poelker

PrintFlex Graphics
Founded: 1995
print-flex.com



Jacque Phillips

Accu-Care Home Nurses
Founded: 1994
accucare.com



Jennah Purk

Purk & Associates PC
Founded: 1990
purkpc.com



Jennifer Raeker

Bob Raeker Plumbing
Founded: 1956
bobraekerplumbing.com



Georgina Randazzo

Facilitec, Inc.
Founded: 1993
facilitec-stl.com



Lianne Reizer

All American Transportation Inc.
Founded: 1996
allamericatrans.com



Ann Ritter

Nurses & Co. Home Health Care
Founded: 1991
nursesandco.com



Lisa Rock

National Medical Billing Service
Founded: 2003
nationalascbilling.com



Carrie Roider

Erb Equipment Co.
Founded: 1944
erbequipment.com



Julia Escandon-Rozin

AW
Founded: 2001
awhealthcare.com



Carol L. Rogers

HighTower Wealth Advisors St. Louis
Founded: 1986
hightoweradvisors.com

TOP WOMEN BUSINESS OWNERS



Liz Rowland

Accounting Resources, Inc.
Founded: 1994
acctgres.com



Debbie Rudawsky

Best Transportation
Founded: 2003
besttransportation.com



Jane Saale

Cope Plastics, Inc.
Founded: 1946
copeplastics.com



Cassandra Sanford

KellyMitchell
Founded: 1998
kellymitchell.com



Kelly Schmidt

Central Air Heating and Cooling
Founded: 1987
centralairstl.com



Nancy Schneider

Ronan Signs Company, Inc.
Founded: 1996
ronansigns.com



Jill Segal

Jilly's Cupcake Bar and Cafe
Founded: 2007
jillyscupcakebar.com



Elaine Smith

e. Smith & Associates Inc.
Founded: 1990
esmithsolutions.com



Karen Spann

Professional Employment Group, Inc.
Founded: 2002
pegstaff.com



Sue Sperling

HERA Laboratory Planners
Founded: 1996
herainc.com



Sheri Jo Steffens

Heart Events
Founded: 1988
hearteventsstl.com



Mary Swanson

Swan Packaging, Inc.
Founded: 1999
swanpackaginginc.com



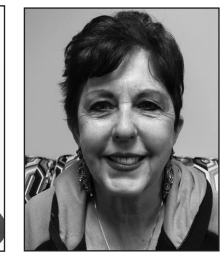
Amie Riggs Swarts

Riggs Construction & Design
Founded: 1959
riggsconstruction.com



Stacy Taubman

RISE Collaborative
Founded: 2015
riseworkspace.com



Ginger Taylor

Taylor Packaging Corp.
Founded: 1980
taylorpackaging.com



Amy Barber Terschluse

Express Employment Professional
Founded: 1992
expressstlouis.com



Kristin Tucker

TDK Technologies
Founded: 2001
tdktech.com



Stephanie Turner

Brentwood Travel
Founded: 1957
brentwoodtravel.com



Diane Brady Spellman

Spellman Brady & Co. Inc.
Founded: 1991
spellmanbrady.com



Martha Uhlhorn

Gourmet To Go
Founded: 1983
gourmettogo.com



Donna Vandiver

The Vandiver Group
Founded: 1993
vandivergroup.com



Faith Varwig

Faith Group
Founded: 2004
faithgroupllc.com



Sharon Vermiyle

Angels on Duty
Founded: 2003
angelsonduty.com



Annetta Vickers-Bentil

T.A.B. Company Inc.
Founded: 1998
tabsales.net



Tina VonderHaar

Brighton Agency, Inc.
Founded: 1989
brightonusa.com



Susan Warmann

AIE Inspection Services, Inc.
Founded: 1983
aiefirestl.com



Debbie Weaver

Alaris
Founded: 1988
alarislitigation.us



Dawn Weinhardt

Weinhardt Party Rentals
Founded: 1946
weinhardtpartyrentals.com



Angie Weigel

Destination St. Louis
Founded: 1990
destinationstlouis.com



Nancy Wideman

Mastercraft Tool Co.
Founded: 1966
mastercraftool.com



Adrienne Williams

Document Imaging Solutions (DIS)
Founded: 1995



Beth Williams

Cuisine d'Art Cafe and Catering/ Table Three
Founded: 1993/2009
cuisine-dart.com



Jennifer Q. Williams

Saint Louis Closet Co.
Founded: 1991
stlouisclosetco.com



Wendy Wilke

Faith Group
Founded: 2004
faithgroupllc.com



Catherine Taylor Yank

Jim Taylor, Inc.
Founded: 1905
taylorroof.com

2020 Top Estate Planning Attorneys

For entrepreneurs, planning is a critical component of their business and their futures. They often have business plans, budgets and game plans ready to go each year. Another plan they can no longer afford to forget is their estate plan. The following attorneys have proven their dedication to the success of small businesses in St. Louis and have been named this year's top estate planning attorneys. *Check out the advice from the Best Estate Planning Attorneys in St. Louis.*

Ronald Danna

Danna McKitrick, P.C.



Years of experience:
- Earned J.D. in 1964 and LL.M. in Tax in 1975
- Worked for family business after two years in the Army
- Began full-time law practice in 1973

What are the biggest challenges facing business owners when it comes to estate planning?
- Whether to keep the business for family to take over in the future or sell it and retire.
- How to structure ownership/control to downstream wealth with smallest tax cost.

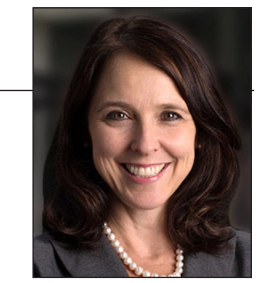
What's the No. 1 piece of advice you would give to business owners when it comes to estate planning?
- Put your plan in place as soon as the decisions are made and review it periodically for changes in circumstances.

What's the biggest mistake you've seen business owners make, and what advice would you give to solve the problem?
- Biggest mistake: Giving too much authority to the next generation when they are not capable of handling it.
- Advice to solve the problem: Work with the next generation until they reach the competency necessary for a high level of authority. Maintain control through correct governance of the family business.

Where does your motivation to help businesses come from?
- Small businesses are the backbone of our economy. Working with the founder to preserve the business is very rewarding to me.

Robynn Ragland

Lowenhaupt & Chasnoff LLC



Years of experience: 13

What are the biggest challenges facing business owners when it comes to estate planning? The biggest challenge is simply doing it. We are all familiar with the classic characterization of the entrepreneurial mindset. Business owners are focused on offense, not defense; they are energized to build in the face of obstacles, not to devote their precious time and energy to designing safety nets for fears they are unwilling to identify with – i.e. disability, death, transition. It is not a lack of wisdom that keeps the driven business owner from planning. Rather, other matters continually pressing on business owners have quantifiable benefits. Business owners need to know that estate planning can be approached like the business problems they love to solve – with clear projects, and a cost-benefit analysis that wins.

What's the No. 1 piece of advice you would give to business owners when it comes to estate planning? Business owners surround themselves with smart, trusted advisors. Tap into that professional resource. Ask your advisor this – "what is the one most essential piece of planning that I must do right now?" And advisors – this is likely the unasked question your small business owner really wants answered. Perhaps it is a Shareholders' Agreement to have a basic business succession plan in place. Perhaps it is a Missouri Spousal Trust to protect marital assets from business risk. Perhaps it is a Will to name guardians for minor children. This becomes doable and value and understanding can be ascertained.

What's the biggest mistake you've seen business owners make, and what advice would you give to solve the problem? The biggest mistake is relying on retroactive planning versus proactive planning – e.g. building your business and waiting until you reach your goals to plan. Opportunities are lost, and you are no longer in control. Suddenly you are in business with your partner's spouse, who knows nothing about widgets. The tax laws changed, but your estate planning never did. You are diagnosed with an unforeseen illness that threatens the value of the legacy you have given your life to build. Allow your trusted advisors to get through to you. Ask them to design the process that makes it palatable for you.

Where does your motivation to help businesses come from? I have great respect and admiration for the driven entrepreneur and have had a lot of experience with business owners in my life. I am also inspired by our business clients who have achieved significant wealth and have become motivated to leverage that success in other ways – such as new projects, philanthropy, or other endeavors that further the legacy of their guiding values and their passionate mindset.

TOP ESTATE PLANNING ATTORNEYS

Meredith Murphy, SmithAmundsen LLC



Years of experience: 15

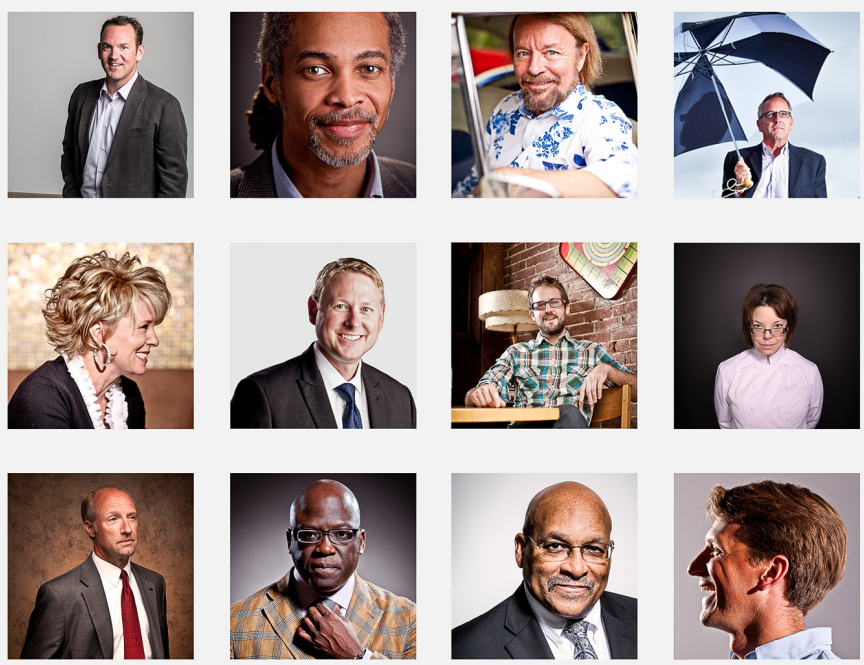
What are the biggest challenges facing business owners when it comes to estate planning?
For most business owners, the biggest challenges in estate planning have to do with family dynamics. A lot of times business owners have an estate plan that transfers the value of the business in their estate, but do not have a management succession plan in place. Upon death, the business goes through a period of uncertainty and chaos because everyone knows who the new owners of the business are, but there may be confusion over who is managing the business. In addition, business owners are busy and put their estate plan on the back burner, and think it is too early to start an estate plan/succession plan, it is too complex, or there is conflict with family or employees.

What's the No. 1 piece of advice you would give to business owners when it comes to estate planning? Just start. Start an open and honest conversation, including your attorney, your accountant, and your financial advisor, about what you want to happen with your estate and your business when you either become incapacitated or when you die. Most business owners had a vision for their business, they need to think about what the vision is without them in the picture. It is definitely a difficult conversation to have, but it is important to just start.

What's the biggest mistake you've seen business owners make, and what advice would you give to solve the problem? Having an estate plan that gives everything to the surviving spouse, with the surviving spouse as trustee, and thereafter, everything divided amongst the children. This is actually a good plan for most people, but if you own a business, there are nuances. Really think about who you name as trustee of your trust. A grieving spouse who was not involved in the business may or may not be the best choice. Business owners should consider naming a trustee that can run the business, vote shares, and conduct a board meeting. This person does not have to serve as trustee forever, or with regard to all assets, but may be the best option for the critical time period following the owner's death. Also, take into account any children that are not involved in the business. I have seen many clients who have left business to both involved and non-involved children. The children who were not involved want to get their cash and get out, and they start to resent their siblings who want to grow and maintain the business.

Where does your motivation to help businesses come from? I have seen how powerful a well-drafted and well-implemented estate plan can be. When a loved one dies with a comprehensive estate plan, the family can focus on grieving and not have to worry about trust or estate administration. Things can run smoothly and easily. I want my clients who have worked hard to grow and develop their businesses to feel assured that their vision for their business, and their family, will continue after their death.

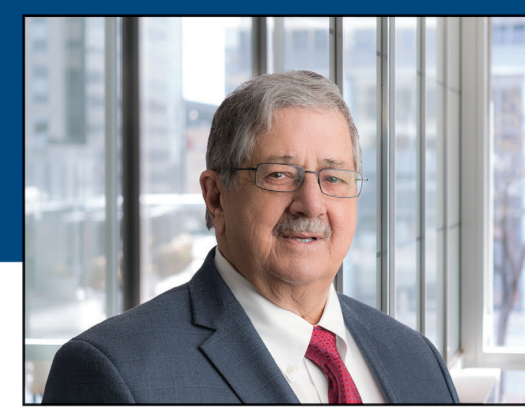
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314.994.9990 info@barlowpro.com www.barlowpro.com

Congratulations to
Ron Danna
on being named one of the
2020 Best Estate Planning Advisors
in St. Louis!



Ronald N. Danna
Attorney at Law

DANNA MCKITRICK, P.C.
ATTORNEYS AT LAW

7701 Forsyth Blvd., Ste. 800 | St. Louis, MO 63105 | 314.726.1000
dannamckitrick.com | info@dmfirm.com

The choice of a lawyer is an important decision and should not be based solely upon advertisements.

LEGAL MATTERS
BY ROBERT BRANDT



Plan Ahead, Avoid Stress and Litigation

Let's face it, a phone call to your attorney is typically an afterthought, not a before thought, e.g., before you find yourself on the wrong end of a lawsuit.

Hiring an experienced business lawyer early in the game helps to ensure you still have a business, and greater profits come the ninth inning.

Even small business operations are complicated, with a plethora of decisions to be made and plenty of handwringing and second-guessing. You will want, and need, the advice and involvement of an attorney when it comes to important decisions, interpreting contracts, and drafting critical documents. Your business attorney is there to act in your best interest and help you understand the hidden risks in each situation or agreement.

There are many topics of interest to focus on, and we will have time to cover many of them throughout the year in this column, but let's start with these common trouble spots.

Structuring Your Business

Your business structure is more than the entity classification following your company's name on your business card. How you structure your business affects the amount of tax you pay, your ability to raise capital, it determines the necessary paperwork to file, your personal liability, your freedom to operate, and more.

What are your choices? Sole Proprietorship, Partnership, Limited Partnership, Limited Liability Company (LLC), C Corporation, S Corporation, Limited Liability Limited Partnership (LLLP), Close Corporation, or a Non-profit Corporation.

This is your first step. Choose wisely.

Shareholders' Agreements

Many business ventures have ended on a sour note by the mere utterance of this simple phrase: "Let's shake on it." Stop right there. Even the best of friends, or once-upon-a-time, like-minded partners can, and often do, develop opposing visions of the company's future.

In many instances, the owners will disagree as to a major corporate action, such as the appropriate time to dissolve or sell the business.

By entering into a solid shareholders' agreement, operating agreement, or partnership agreement (as applicable) from the outset, you can make quick work of resolving these issues. The strategy is to minimize or eliminate litigation. If the owner's rights are clearly spelled out in the agreements from the outset, then there is often no need to litigate.

Common Employee Issue

You do your best to hire the right people, and with each new hire there is a sense of accomplishment and hope. However, this time, it was a "bad" hire for any number of reasons. It happens.

If termination is the only option, make sure your attorney has drafted a termination and release agreement for the soon-to-be-exiting employee to sign, clearly setting forth the post-termination obligations of both employer and employee. Terminating an employee without doing so can leave you vulnerable to litigation.

It is important that all employees sign written agreements at the outset of their employment addressing such issues as confidentiality, post-employment restrictive covenants, such as non-solicitation of employees and customers, and IP Assignment.

Intellectual Property Licensing

For some companies, intellectual property holds more value than tangible, real property. It is no surprise the high-tech industry is becoming a driving force in Intellectual Property Licensing.

If your business model involves licensing rights, make certain you know the difference between Assignment Agreements and Intellectual Property Licensing. In addition, you will need to brush up on the differences between Exclusive License, Non-Exclusive License, Revocable versus Irrevocable Licenses, and fully paid licenses.

These documents are complex and require careful consideration and negotiation.

Protecting your business, and yourself, from debilitating and costly legal matters means thinking and planning ahead. Before you make your final decision, or sign that piece of paper, pick up the phone and call us.

Upcoming Topics

We will be covering a wide range of important legal topics related to your business in the coming months. If you have a question or a topic suggestion, please contact me. ■

Robert Brandt is a business transactional attorney with Clayton-based Blitz, Bardgett & Deutsch, L.C. He has been advising business owners, from small operations to major corporate brands, for more than two decades. A recognized Super Lawyer® in Missouri & Illinois, he can be reached at: rbrandt@bbdlc.com, or 314-881-4833.

LEADER ACCELERATION
BY KATHY COOPERMAN



Leading Change

What is the one thing in life you can depend on? From the moment of birth until you take your last breath, change is a constant companion.

Once you stepped into your leadership role, leading others through change becomes a critical success factor. That's especially difficult when you're trying to come to grips with a change yourself.

Stages of Change

William Bridges is referred to as the "granddaddy of change management". He describes three stages people go through with any significant change.

1. Endings.
2. Neutral zone.
3. New beginnings.

Facts About Change

The way you react to change depends on:

- The number of other changes you are juggling.
- Past experience with changes in your life/work.
- How you are impacted.
- Whether you initiated the change, or it's being imposed on you.
- How much control you have over it.

Endings

Although counterintuitive, all change starts with an ending. It doesn't matter whether it's a positive change (move to a new neighborhood, promotion, etc.) or a seemingly negative change (divorce, loss of a job, etc.). Something will end. Example: a promotion or new job. Some endings include:

- Loss of your former teammates.
- Loss of your expert knowledge in performing your role.
- Familiarity with your daily routine.

When the change involves an unwanted situation such as the loss of a loved one, the endings can feel devastating. Endings may include:

- Permanent absence of that person's companionship.
- Future plans.
- Emotional support.

Neutral Zone

The most difficult part of change is letting go of what used to be and coming to grips with the New Beginning. You will likely experience confusion, frustration, and ambiguity. Some have referred to it as the feeling you'd get if you were between trapezes. It's a scary time. People feel anxious when their security is threatened. There are typically more questions than answers during transition or the neutral zone.

New Beginnings

This is the change event. The new state is in full gear. You have managed to navigate your way through the first two stages. Instead of focusing on the past or what used to be, you're fully engaged in what's happening now and looking toward the future. You may experience:

- "This is not as bad as I thought" . . . or "I can do this!"
- Looking for ways to improve the new state.
- Supporting others in their journey.

Once you understand the journey of change, your job is to help guide others through the phases. Avoid telling people to just "get over it." Allow people to experience the natural reactions to change.

Your Role as Leader

Once you understand the journey of change, your job is to help guide others through the phases. Avoid telling people to just "get over it." Allow people to experience the natural reactions to change. You can be the most helpful by:

- Providing information about the change, explain why the change is happening.
- Listen, encourage questions/concerns, offer support, celebrate small wins.
- Celebrate progress and achievement of the journey, model expectations of the new state.

Change is a constant. It's the time to be patient with the people who can make or break the success of a change implementation. Remember, the next change is just around the corner! ■

Kathy Cooperman, an executive coach and leadership expert, is the president and founder of KC Leadership Consulting LLC. For more information, contact her at kathy@kathycooperman.com, www.kathycooperman.com or 720.542.3324.

THE EXTRAORDINARY WORKPLACE
BY JUDY RYAN



The Crucial Element for Employee Engagement

In order to understand employee engagement, you must first understand what undermines it.

Control Tactics

One of the most difficult things I find in my work is helping people realize the costs of using centuries-old control tactics in an effort to bring about responsible, engaged behavior. By control tactics, I mean domination ("Do it or else."), incentives and rewards ("Jump through this hoop for your prize."), judging – both favorable or unfavorable ("I'm so disappointed in you." or "I'm so proud of you.") or pampering and spoiling ("If you don't like it or it feels too hard, I'll just do it for you or try to motivate you with more benefits."). The use of control tactics is rampant and has been internalized in so many people for so long, most are not aware they are doing it or experiencing negative effects from it. Here's elements of the control dynamic and price:

1. People interpret that they have no choice and that their personal power is small. This begins in childhood as children are over-powered by adults in homes, schools, churches and neighborhoods. The belief many conclude is that they have no choice and must bow to some mythical or real authority figure. This is a harmful idea. When people believe their power is small and impotent and even dangerous, they will automatically make choices of resentful compliance or by rebelling and resisting as a weak sister of authentic power. This is hard to overcome when being powerful has often been misjudged and resulted in punishment and subjugation.

2. People lose touch with their inner compass and wisdom. I see this play out first with teenagers who express rebellion, likely in reaction to years of resentfully complying. They then go on to play out a refined version of rebellion and resentful compliance as they enter the workforce. This is demonstrated in the high levels of disengaged behavior (C- effort; mediocrity) and actively disengaged behavior (sabotage, gross underperformance, negative behavior). To be personally powerful and responsible, they must go inside and ask, "What am I feeling? What do I want?" and consider all consequences before making decisions. Because this has not been encouraged for years, they often report this feels alien, overwhelming, and something they fear will be dangerous because it was in their primary relationship and they fear it now in all relationships. And it still is. Many leaders say they want strong, proactive, engaged employees, but often make it difficult for them to be so. Failure to listen and be led by one's inner compass and wisdom causes deep confusion, unhappiness and stress.

The Crucial Element for Employee Engagement: Personal Responsibility.

It is only when I get leaders to dismantle the use of control tactics and commit to adopt conditions and conversations that help people re-engage with personal power and autonomy within a responsibility-based context, that employee engagement emerges. They can do this with confidence when they understand a few key guidelines for doing so:

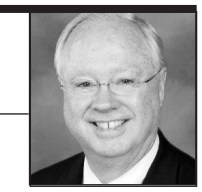
- Committing to celebrating personal power in people through recognition and appreciation of unique worth.
- Creating psychological safety by equipping people to replace harmful behaviors with encouraging ones.
- Supporting all in focusing power in service to group and individual purposes and values that benefit everyone.
- Cultivating intrinsic motivation in people rather than relying on extrinsic motivation inherent in control tactics.
- Promoting social interest; the awareness of the effects one's power can have on others and how to guide this.
- Encouraging more from people, including their ideas, contributions, values, and distinctive talents.
- Giving everyone opportunities to both lead and follow, with generous support for self and one another.
- Monthly mentoring to transfer responsibility to people for owning their tasks; the management of relationships, productivity, engagement and a plan for progress, so they have the adequate support they've rarely been given.

Hopefully by now, you realize that the crucial element for employee engagement is first a changed mind about people. Control tactics reflect a lack of faith in people; responsibility-based functioning holds that people are and want to be great. When you build upon this idea, you will see extraordinary outcomes you never dreamed possible. ■

Judy Ryan (judy@LifeworkSystems.com), human systems specialist, is owner of LifeWork Systems. Join her in her mission to create a world in which all people love their lives. She can also be reached at 314-239-4727.

People hire LifeWork Systems because we help businesses become agile and manage their priority system: their human system. I hope this article helps you make sense of what's most crucial to your evolving organization!

VALUE PROPOSITION
BY DAVE DRISCOLL



The Keys to a Successful Transition

Last month I shared what it takes to start your own business. Sometimes, buying an existing business is a wiser decision. You can avoid significant infrastructure start-up costs, have a built-in, trained workforce, and inherit an established customer base – all in all, a good foundation for success.

There are several keys to ensure a business transitions relatively smoothly from one owner to another...

Be patient: A new owner needs realistic expectations. There will be things that are different than you expected, despite a thorough due diligence process. Accurately understanding every aspect of operations and the various internal and external relationships of any company is nearly impossible until you are living it. There will be hiccups. There will likely be employees who are wary of change, and probably anxious about a new owner's style. Employees inevitably worry when a business changes ownership; reassure them that they are your greatest asset – they will teach you how things really work, while ensuring consistency for customers. In reality, their jobs are much more secure with a new owner than a burnt-out owner risking declining profits or even closing the company.

Listen and learn: Expanding on the patience theme, take the time to observe the systems and processes in place. Ask clarifying (not judgmental) questions. Of course you will see things you would do differently, but **resist the urge to make changes.** There may be ripple effects or other aspects you don't yet understand. Find out the "secret sauce" that has made the company successful. What special niche is your product or service fulfilling? Later you can assess how to further capitalize on strengths, but first you must thoroughly understand the nuances. Balance the advantage of having a fresh, objective perspective with respect for the current process, and eventually you'll identify and implement well-founded efficiency improvements.

Identify the leaders: Determine who you can count on – which employees know how to solve problems? There may be an unofficial leader that everyone relies on to put out fires or set the tone. That person is an asset, not a threat. Convey your appreciation and learn from that person; chances are, they also have practical suggestions for improvements. Build trust and groom your second-in-command. No healthy business should be owner-dependent, so establish from the beginning that the company does not revolve around you. You should not be responsible for every decision, even though everyone will be seeking your approval.

Learn the company culture – what is the overall atmosphere and attitude? What motivates your employees? What makes them proud to work at the company? Invest time in getting to know your employees as individuals and reciprocate by letting them know you. Also look for tribal knowledge; who knows the little tweak that's needed to make a quirky machine work correctly? Who knows where the printer toner is kept? Your dependable, stable employees in any role are extremely important.

Meet customers: Ideally, the former owner will introduce you to key customers or clients as part of the transition. Realize you will need to build trust by ensuring a seamless continuation of service. After proving that, sincerely engage customers in conversations to learn what they value about your company, as well as what changes they would like. You may not be able to make all their dreams come true, but knowing their realistic concerns or suggestions is crucial. This is also an opportunity to find out about related needs or pain points that your company may be able to solve.

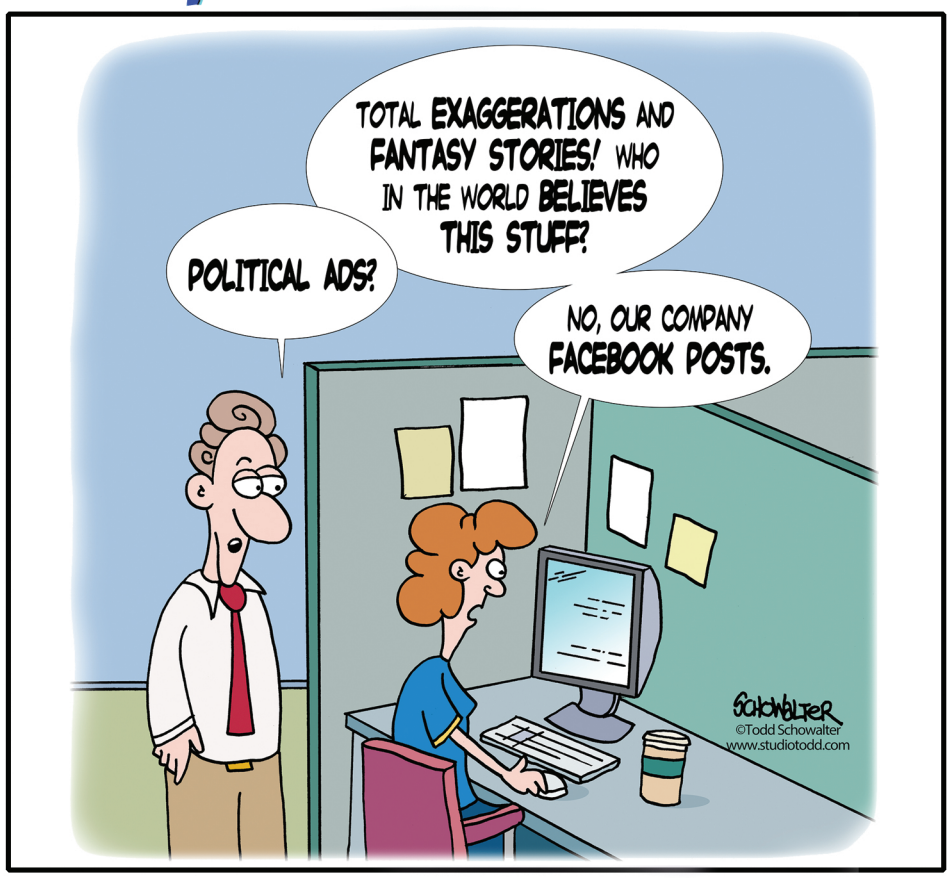
Examine the competition: Research what your competitors do well and where they are lacking. Customer reviews are widely accessible now and will highlight real life examples. Industry peers outside of your geographic area or demographic might have a unique approach or product that is being overlooked in your area. Search for specialties or niches that are not being met in the industry. Remember to include your key employees' input when considering the realities of expanding your offerings.

Build a team of advisors: You will be very busy (even without an owner-dependent business). Focus your energy on your strengths; identify your weaknesses, and hire professionals to help. Taking the reins of an existing business works best with a healthy dose of humility, curiosity and openness. Building relationships, appreciating experience, and establishing trust will gain a new owner respect, loyalty, and success. ■

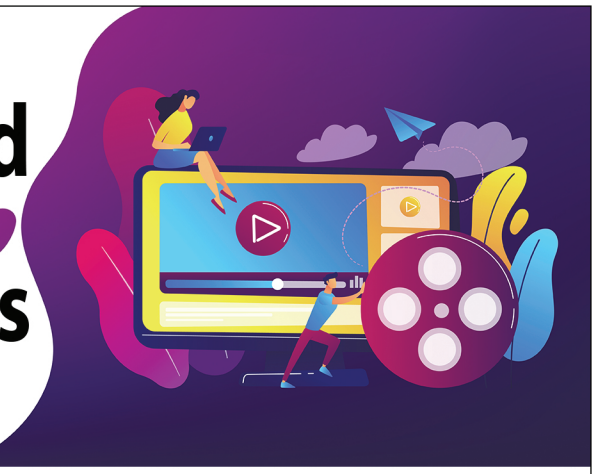
Dave Driscoll is president of Metro Business Advisors, a business brokerage, valuation and exit planning firm helping owners of companies with revenue up to $20 million sell their most valuable asset. Reach Dave at DDriscoll@MetroBusinessAdvisors.com or 314-303-5600. For more information, visit www.MetroBusinessAdvisors.com.

Funny Business

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