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Monthly

The Source for Business Owners SEPTEMBER 2015

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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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The Future 50

Our Next Business Greats Are Poised For Success

It seems there is a race going on around the country to build businesses. Communities across the nation are working to locate entrepreneurs and help incubate, nurture, mentor and help build the next, great enterprises.

Economic development agencies have discovered that stealing other firms from neighboring towns and moving smoke stacks from town to town was a failed economic development strategy. Today, cities are focused on building their own corporate giants.

Who could argue with that strategy? Here in St. Louis, we've seen the impact home-grown entrepreneurs have on our community. Companies like Enterprise, Build-A-Bear, Express Scripts, Edward Jones, World Wide Technology and Scottrade, all began right here in St. Louis. And they all began as small businesses.



Back in 1986, Express Scripts had 5 employees. Today, they have over 30,000. David Steward had a handful of employees in 1990. The company now has 3,000, \$6.6 billion in annual revenue and is the largest African American -owned company in the country. Enterprise Rent-A-Car had just one employee in 1957. Now, it's the largest rental care company in the world.

You can't underestimate the contributions these companies have made and continue to make in the economy. Not only do they hire thousands of employees (who buy groceries, pay mortgages, etc.), but they've also made a lasting impression charitably throughout the region (just ask the folks at the United Way).

So the search is now on for the next up and coming greats. At SBM, we believe the next, up-and-coming businesses are already here and entrenched in our community. We've dedicated this issue to introducing many of them to you. They are now small and nimble (just like World Wide Technology 15 years ago), and their leaders are on the cusp of taking these firms to the next level.

Leaders like Bryan Jefferson and Scott Mosher, owners of SOHO Shop and SmartCare. These are two entrepreneurs economic development officials dream about. Jefferson began The SOHO Shop in 2008. The company designs and installs state-of-the-art residential or commercial technology systems.

Jefferson and Coy Reeves launched the company from a kitchen table in St. Charles, Mo. Their goal was a simple one: "To find a technology that would make our friends envious of our homes." The rest of their goals and company culture aspirations were written on the back of a McDonald's bag that still hangs in the office today.

This past year The SOHO Shop was recognized as the fourth fastest-growing business in St. Louis.

Jefferson didn't just stop with one successful business. Along with SOHO employee Mosher, the two began SmartCare, a company that provides around-the-clock transparent care to protect seniors and the disabled. SmartCare is expecting revenue to exceed \$25 million in 2016.

These top entrepreneurs aren't alone. I hope you are inspired as you read through the features and descriptions of this year's Future 50 Class (the fastest-growing small firms in St. Louis) written by Julia Paulus Ogilvie (Pages 20-34).

It's going to be fun watching these entrepreneurs continue to build their companies in St. Louis. They are all on the cusp of even more greatness, and we can't wait to help them celebrate.

Ron



SPEAK WORDS THAT MAKE YOU SOUND SMARTER

REALITY: As a customer, I do not need a salesman. I need greater productivity, an idea that helps me grow, improved morale, a profit provider and a trusted adviser. Is that you?

Jeffrey Gitomer, page 9

If you put testimonials in your web pages, social media profiles, emails and other marketing materials, your prospects will read them and they'll be more likely to do business with you.

Tom Ruwitch, page 10

Only worry about things that you can control. With experience and maturity, I have become much better able to deal with stress and have become much more easygoing about things, which makes me a more relaxed and happier person.

Larry Weinberg, page 22

You are your brand. Be impressive.

Todd Staley, page 39

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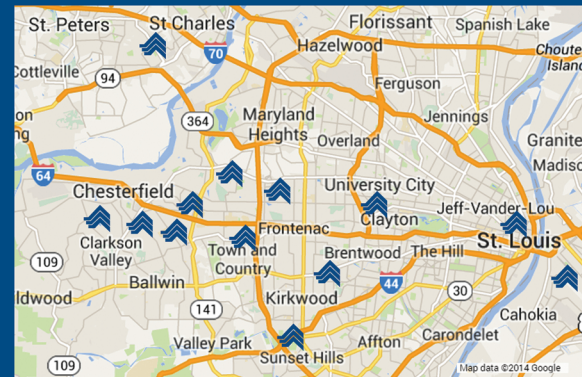
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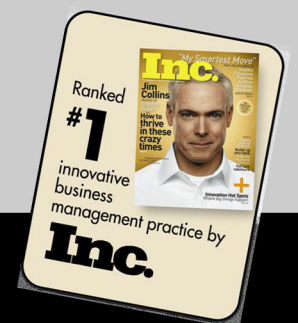
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HR BY THE NUMBERS

Is a 401(k) Automatic Enrollment Right for Your Company?



Even though retirement is a major concern, employees tend to focus on the near future rather than the long term.

According to the U.S. Department of Labor, approximately 30% of employees eligible to make contributions to their employers' 401(k) retirement plans do not participate. A way to increase participation at your company is to automatically enroll your employees in your retirement plan.

The Survey Says

According to a 2015 survey of 134 metro St. Louis and central Illinois businesses conducted by AAIM Employers' Association, 41% of employers automatically enroll their employees in their 401(k) or 403(b) plans. Of that group, 12.6% also have automatic escalation increases annually.

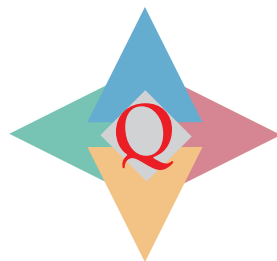
Issues to Consider

If your company automatically enrolls employees, you must ensure the funds are invested according to applicable rules and regulations. The Department of Labor and the Internal Revenue Service have set forth requirements for automatic investing when plan participants have not made their own investment elections.

It is also vital to communicate plan information to employees when they are hired. Creating and providing a written policy will ensure there are no surprises when there is a 401(k) deduction on the employee's paycheck.

Last, it is imperative to accurately keep records of any plan participation. This will provide a record of employees who are participating as well as those who elect not to participate. ■

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



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

What fall activity, in the business community or otherwise, are you looking forward to most?



I think Missouri has a best-kept secret: its wine country. My favorite activity in the fall is to celebrate the harvest of grapes by visiting our regional wineries in October with friends and family.

~Mark McClanahan,
Small Business Sense (Page 13)



1. Of course, like everyone else, the St. Louis Small Business Expo on Oct. 20.
2. On a national level, the Annual Gathering of Games Conference by the Great Game of Business in St. Louis on Sept. 9-11.
3. Locally, on a higher level, the St. Louis Vistage All-City event for CEOs, business owners and their Key Executives on Oct. 8.

~Jonathan Jones,
CultureCentric Leadership (Page 10)



This fall I'm looking forward to delivering my keynote "Creating an Extraordinary Workplace" to 300 senior living facility owners with my client RehabCare beside me, sharing our work on a two-year proof-of-concept project involving 15 of their facilities!

~Judy Ryan,
The Extraordinary Workplace (Page 35)



Thanks to the Affordable Care Act, fall marks the beginning of our busy season. I'm looking forward to helping clients better understand how to plan for ACA changes and develop strategies on how to control benefit cost and manage compliance changes. I'm also looking forward to cool weather and the leaves changing colors!

~Holley Maher,
Smart Benefits (Page 12)



I am looking forward to the Learning Workshop that AAIM Employers' Association is hosting on Wednesday, Nov. 18, 2015. This one-day event will provide the opportunity to experience four of our eight most popular courses, condensed versions, and learn more about what AAIM has to offer in the training/organizational development arena. For more information, visit www.aaimea.org.

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



I can't wait until football season. Every few years I head back to Mizzou and meet up with some of my college friends to catch up and watch football. Since we are all so busy it seems like the only time we have to catch up.

~Ron Ameln,
President, SBM

OUR NEXT QUESTION: *What was your first job, and what did you learn from it?*

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

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



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How Is Your Ability to Make the Sale?



“Jeffrey, what’s the *best* way to make a sale?”

When I’m asked this question (I’m asked it all the time), what the salesperson’s really asking is “What’s the *easiest* way to make a sale?”

EASY ANSWER: The easiest way to make a sale is to lower your price to a point where you make no profit. Not a good option.

REAL ANSWER: There is no *easiest* way to make a sale.

And just like there is no easiest way to make a sale, there is no best way to make a sale – *but* there are several elements that contain the word “best” that you must self-evaluate to discover why the sales take place or why not.

KEY POINT OF UNDERSTANDING: Selling is not manipulating. Selling is harmonizing.

Oh, you can occasionally make a manipulative sale. But if you’re still in the 1970s trying to “find the pain” or “sell an up-front contract” or “make a cold call” or “close the sale,” you’re toast. Sales toast.

Here are the BEST ways to make a sale:

- The best way to make a sale is to have your reputation precede you by word of mouth from your Google ranking and from your business social media presence.
- The best way to make a sale is to be known as a valued resource before you start.
- The best way to make a sale is to be friendly before you start.
- The best way to make a sale is to meet with the CEO or actual decision maker.
- The best way to make a sale is not to be salesy or cocky or condescending.
- The best way to make a sale is to find some common ground before you start the selling process.
- The best way to make a sale is to ask intelligent, emotionally engaging questions that draw out both needs and buying motives.

REALITY: As a customer, I do not need a salesman. I need greater productivity, an idea that helps me grow, improved morale, a profit provider and a trusted adviser. Is that you?

- The best way to make a sale is to walk into the meeting with two ideas in favor of the customer.
- The best way to make a sale is to have done pre-call preparation in terms of the customer.
- The best way to make a sale is to convey value rather than features and benefits. I know how it works and what it does. Tell me how I win.
- The best way to make a sale is to focus on how they profit and produce.
- The best way to make a sale is to focus on outcomes and ownership.
- The best way to make a sale is to relax throughout the entire sales conversation.
- The best way to make a sale is to respond in a heartbeat.
- The best way to make a sale is to make yourself available when a customer needs you.
- The best way to make a sale is to support and prove all your claims with video testimonials from existing customers who love you and are loyal to you.
- The best way to make a sale is to ask for a date of beginning or some type of commitment to move forward, *after* you are certain you have removed all risks and removed all barriers from your prospect’s buying process.
- The best way to make a sale is to have multiple relationships at different levels and departments within the same company.
- The best way to make a sale is to earn the status of a trusted adviser.
- The best way to make a sale is to create the atmosphere where the customer wants to buy.
- The best way to make a sale is to make the passion of your belief transferable.

And there are questions you must ask yourself that enable the list of the BEST ways to make a sale:

- Am I always achieving my *personal* best?
- Am I always *preparing* my best for every sales call?
- Is my *attitude* set on positive and positive outcome?
- Is my *belief* in product, company and self always at the highest level?
- Do I believe in my *heart* that the customer is better off having purchased from me?
- Am I always doing my *best* for every customer, every time?

REALITY: As a customer, I do not need a salesman. I need greater productivity, an idea that helps me grow, improved morale, a profit provider and a trusted adviser.

Is that you? ■

Jeffrey Gitomer is the author of 12 best-selling books including “The Sales Bible,” “The Little Red Book of Selling,” “The Little Gold Book of Yes! Attitude” and “21.5 Unbreakable Laws of Selling.” His real-world ideas and content are also available as online courses at www.GitomerVT.com. For information about training and seminars, visit www.Gitomer.com or www.GitomerCertifiedAdvisors.com or email Jeffrey personally at salesman@gitomer.com.

ASK THE BANKER

Should I upgrade to chip-based cards?

New rules that take effect Oct.1 may shift financial liability to your business for fraud costs associated with the use of counterfeit, lost or stolen “smart” credit cards. The new rules are the result of a shift by credit card companies to chip-based cards that are easier for businesses to authenticate and very difficult for criminals to copy. These smart cards, also known as EMV after the three companies that worked together to create them – Europay, MasterCard and Visa – contain a tiny computer chip that merchants with chip-enabled payment terminals can read to authenticate the card and the cardholder when a PIN or signature is required. They replace cards that rely on less secure magnetic strip technology. If your business hasn’t made the switch to EMV technology, there are many good reasons for making sure you do so by Oct. 1. Here are three of the biggest:

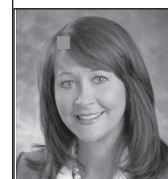
1. You’ll lower the risk of card fraud.

One reason credit card fraud has been so prevalent in the United States is that the country has delayed implementing smart credit card technology.

2. You’ll reduce your own financial liability. Historically, the bank that issues a card has been held financially responsible for any losses that occur when a counterfeit, lost or stolen card is fraudulently used in a transaction. The new chip-based cards, however, make it much easier to stop potential fraud in its tracks.

3. You may be able to expand your payment options. The switch to EMV technology offers additional value to you and any customers who are interested in making purchases using mobile payment technologies like Apple Pay, Samsung Pay and Android Pay.

The bottom line: The cost of an upgrade may be a small price to pay compared with the financial consequences of fraudulent transactions processed using magnetic strip technology. And it just may give you an advantage with customers who are looking ahead to the future of payment technology. ■



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



Volunteerism Enhances Organizations

Many company leaders I talk with understand, vaguely, that employees who volunteer their time and talents to organizations they believe in – whether charities, causes, services or campaigns – bring something extra to whatever they do. But I wonder whether they fully comprehend not only the value of volunteerism in the community but also its potential benefit to their workplaces and their bottom lines.

Consider the following ways by which you can, in recognizing and encouraging volunteer work among their work force, leverage personal qualities inherent in their generosity and dedication to the company's benefit.

In supporting a specific charity, for example, you can reinforce your values and your mission. For instance, if your product or service is targeted at the youth market, choose a youth program, such as a sports team, to support.

You can also model your employees' personal volunteering efforts by organizing company-wide volunteer days. Many companies support their local United Way fund drives. However, supporting employees in working directly with a local United Way-funded charity will not only benefit the charity but also give you a chance to observe skills your employees have but lack opportunities to use at work.

Ask your managers to identify employees they know to be dedicated volunteers and bring them to your attention. In making clear to your employees that your company supports them in giving the best of their talents to causes they believe in, you encourage not only their initiative but also their excitement in what they are doing.

Encouraging volunteering not only helps develop your people's productivity but also enriches your company – and your community. ■

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



The Value of Testimonials

And How to Get Your Happy Clients to Share Their Experiences

A few weeks ago my wife and I received an email from our insurance agent that gushed with marketing savvy.

She wrote: "I wonder if you would consider writing a brief testimonial describing your experiences over the years with our personal risk management services and handling of your family's personal property and casualty insurance account. We are rebranding ... and are building a new website. We would like to include comments from (hopefully) happy clients on the personal insurance section and I thought of you."

I replied that I would happily write a testimonial.

Have you ever sent an email like that to your clients? If not, I suggest you draft something similar and add it to your marketing mix.

I like her email for several reasons:

1) It's personal. This wasn't a mass email sent to a list. This was a one-to-one message. Sending individual requests takes longer than mass mailing. But if you're going to ask for a favor, a personal request works better.

2) "I thought of you" are words every client likes to hear. She's asking me to do something for *her*, but she does so while reminding me she doesn't take me for granted.

3) The request is humble and polite. She seeks testimonials from "(hopefully) happy clients." That's a nice touch. She



also isn't pushy. Her request doesn't rush me and doesn't seem like a burden.

4) Most important, the email reflects knowledge of a core principle: Testimonials strengthen brands and help businesses sell.

Testimonials from happy clients help businesses establish trust, answer questions and address objections. Prospects are naturally skeptical of your marketing claims. But when happy customers share their experiences, prospects listen more receptively and less skeptically.

The day after I received the testimonial request, I was searching online for vacation home rentals. I found 10 properties that matched my criteria. Each property listing included basic data – number of bedrooms and bathrooms, amenities, and so forth – and a photo gallery. I skipped

all of that and jumped first to the reviews/testimonials. If the listing didn't include multiple positive reviews, I bolted – no matter what the data and photos showed.

Most of us gravitate to the reviews when we visit restaurant directories, property listings or other online catalogs.

If you put testimonials in your web pages, social media profiles, emails and other marketing materials, your prospects will read them and they'll be more likely to do business with you. ■

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



The No. 1 Marketing Lesson Donald Trump Is Teaching Us While Running for President

It sure seems these days that the only way to open a story about Donald Trump is to continue to overuse the phrase “Love him or hate him...” and then move on with your thought. It’s pretty much a given that he is a polarizing figure, so let’s skip the politically correct nonsense and talk about how he is, in real time, illustrating the single greatest marketing lesson everyone should know but few actually put into practice.

Candidate Trump continues to make headlines by saying things that are seemingly outlandish, ridiculous and offensive. Is he saying these things only because he loves to read about himself, or is he making calculated statements? Let's review a number of more memorable comments throughout the years:

- “Black guys counting my money! I hate it. The only kind of people I want counting my money are little short guys that wear yarmulkes every day.”
- “You know, it doesn’t really matter what the media write as long as you’ve got a young and beautiful piece of ass.”
- “Our leaders are stupid, our politicians are stupid, and the Mexican government is much sharper, much more cunning. [So] they send the bad ones over because they don’t want to pay for them, they don’t want to take care of them.”

In just three very publicized remarks, Donald Trump has alienated the black population, Jewish people, women and Latinos. Also, I'm sure there are some collateral groups who overlap there, but let's just stick to the directly offended.

How on earth can he possibly be com-

peting to be the next president by saying these things? The answer is that he knows his target market. He's not trying to win the vote of the aforementioned groups but rather is going after the portion of the population that is very conservative, is frustrated with politicians and appreciates his no-BS attitude, aka his target market. Strangely enough, these are the same people who consistently show up to vote.

The lesson here is that you need to market your business to your target audience. Are you promoting women's clothes on ESPN Radio because you got a deal? Conversely, are you trying to sell jock straps on a mommy blog because you want to help out your neighbor? If you do not know who your target market is, you have no shot of effectively marketing your business to the ones who want to spend money with you.



How old are your customers? What sex are they? Do they have money? Are they educated? Where do they live? You need to ask yourself all these questions and more. Once you know your target market, then you can begin to build an effective marketing campaign.

Only time will tell how Trump's campaign will turn out, but there is no denying that he understands the value of knowing who his market is. It's going to pain some of our readers to hear this, but take a page from the Donald Trump marketing guide because it will help you grow your business. ■

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

Maximizing QuickBooks

QuickBooks Online accounting software is one tool small businesses can use to maintain their tax and accounting records, but there are countless aspects of the software that are often underused. Here are some features you should be aware of to get the most out of your software:

Attachments

Attachments can be added to bills, checks, invoices and other transactions within QuickBooks Online. The attachment can be any type of file, and this eliminates the need to retain paper receipts. Attachments can also be added directly to the “Attachments” list without attaching them to any specific transaction, so you can go back and link the attachments to particular transactions later.

QuickBooks Labs

A new feature of QuickBooks Online is the QuickBooks Labs, where you can find experimental plug-ins. Some of the “experiments” may turn into real features of QuickBooks and others may not. QuickBooks is relying on users to give it feedback about these plug-ins; however, there is no support provided.

QuickBooks Apps

This is an area that you should check frequently to see what new apps that sync with QuickBooks and might benefit your account are available. These apps are listed by “Newest,” “Top Rated,” “Featured” and “All Apps.”

Connect Your Accounts

Using QuickBooks Online, you can connect your bank accounts or credit cards to automatically download transactions daily as long as you are using a participating bank. When you connect your account for the first time, you can download up to 90 days of transactions.

QuickBooks and other accounting software can streamline your small-business tax and accounting needs. For help in selecting the software that is right for your small business or if you have questions on how to better use your current software, contact your adviser. ■



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



If You Like Your Plan, You Can Keep It



When the Affordable Care Act (ACA) was first passed, it included a grandfathering provision. In other words, if your plan was in existence on March 23, 2010, employer contributions didn't change by more than 5%, and the plan design didn't change to shift more cost to the insured, an employer could keep the current plan. Because of a variety of factors, very few have a grandfathered plan today.

The latest Supreme Court ruling reaffirms that the ACA is here to stay, but that's not to say legislation won't continue to evolve. At the beginning of 2014, another form of grandfathering, known "transitional relief," was introduced.

The way things stand today, employers with two to 100 employees will face significant benefit, pricing and compliance changes in 2017. In a 2015 survey conducted by the International Foundation of Employee Benefit Plans (IFEBC), 59.9% of employers said they consider administration challenges to be the biggest issue, with 20.6% concerned about cost. Another 53.4% anticipate participant confusion when it comes to communicating benefits.

How can employers plan for 2017? Consider the transitional relief option. Employers with two to 50 employees must take advantage of this offer before Sept. 15, and employers with 51 to 100 employees need to evaluate their options in the fourth quarter.

Before taking advantage of the transitional relief, be sure you're working with a benefits consultant who is aware of how changes will affect the open enrollment period, the ERISA plan document, etc. Transitional relief is a Band-Aid; 2017 will be here before we know it. Start planning now. ■

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



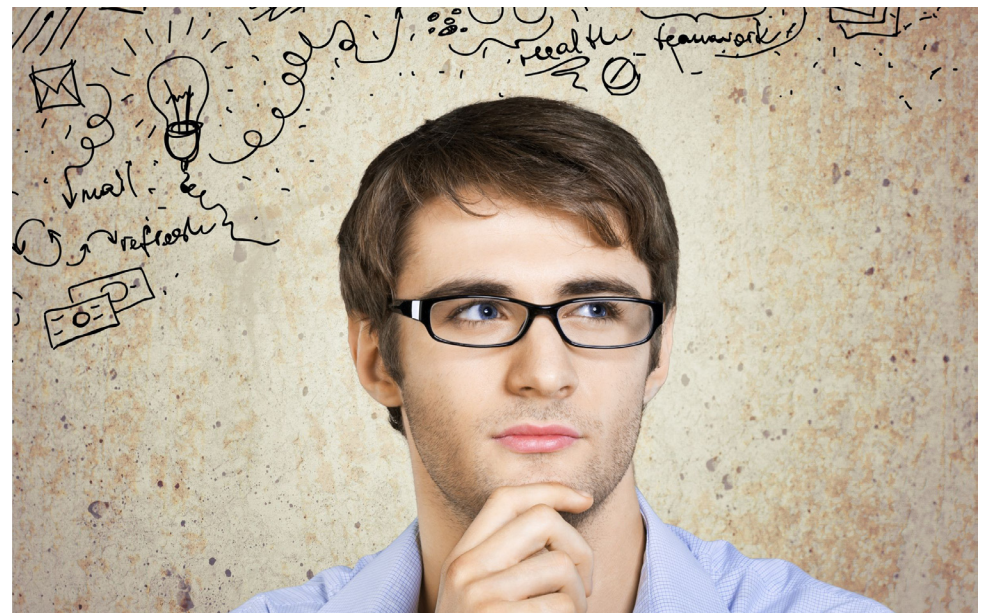
Productive Thinking

One of the Hardest But Most Profitable Things to Do

One day at the office, my employee Steve mentioned to me that I looked a little lost and distracted. I replied that I was just thinking. He then looked lost himself, like I was speaking in a foreign language. I paused and then said: "You know, Steve, your job is to give great customer service, check prices, clean the store and organize inventory, among many other things. And you do all of this well. My job is different than yours. Yes, I help with all of those things too, working on customer complaints, ordering inventory, setting up our computer system, hiring additional team members, etc. But I also have to come in every day and think of work to assign my employees to do based on what the store needs to get done. I then have to come up with an implementation plan on how the office is going to accomplish those responsibilities."

I didn't slow down once I was on a roll. Maybe Steve was right. I was a little tightly wound that day. His eyes were glazing over, but I just kept telling him what was on my mind. He brought it up, after all! Besides, bilging all of my responsibilities out at Steve kind of helped. "I also have to work with bankers to decide how I am going to get all of this funded. I also have to file taxes with my accountants – not an easy task. Also, I have to work on the store expansion contracts and real estate deals we are pursuing."

Steve was looking more lost with every sentence I laid on him. "I regularly ask myself, 'Do I have enough cash in the bank to close on an investment property, fund growth, buy inventory or handle payroll?' I have to work with my institutional partners and make sure they're taken care of and happy. I watch my wholesalers and



distributors and make sure they're paid but didn't overcharge me. I have to balance family life and church service. And I can't forget to go to the shooting range to blow off some steam. It sounds weird, but maybe I look a little off right now, Steve, because I'm thinking about everything I have to do in the next few days and planning how I'm going to get it all done." I'm sure he would have been content with an "I'm cool! You?" response, but I wasn't in the mood for general banter right then.

Overall, my employees are well-rounded and entrepreneurial. It's a character trait I look for when hiring. I try to teach the "thinking principle" to my employees regularly, saying that over a lifetime it's the most financially rewarding type of work they can do. Not all of them get it, but most do. I like helping them learn every aspect of the business and then helping them out personally as well, if I can.

We're a family, and I like it that way. But even so, my job is to be the entrepreneur, and I am responsible for everything crazy that happens in the store. I have to steer the ship – or ships when there are multiple locations involved – to safe waters. As an entrepreneur, you may look haggard sometimes too, even though you're not. It's just a part of the deal. Thinking is tough. Maybe I need an eye-soothing cucumber spa day. Kidding! ■

A self-made entrepreneur, Rick Duree launched four successful businesses and had four kids by the time he was 30. A professor of entrepreneurship, inspirational speaker and community builder, he founded the Duree Center for Entrepreneurship, where he actively mentors young creators ramping up their startups. He is also the author of "The Entrepreneur's Bible: 52 Proverbs of Profit."



Think Your Business Is Too Small to Be a Target of Cyber Hackers?

Jarrett Kolthoff, president/CEO of SpearTip, a cyber-security and counterintelligence firm, sends an alert to small businesses.

As a business owner, you take precautions. You have an annual audit. You implement network security practices. You've protected your systems, data and assets, right? Wrong.

Jarrett Kolthoff, president/CEO of SpearTip, a cyber-security firm specializing in cyber counterintelligence, warns that traditional and technical audits are not enough to protect against emerging unknown threats. Although it sounds like something from a scary sci-fi movie, cyber criminals who lurk in the Darknet, i.e., the hacker world, are increasingly using Zero Day malware to compromise small to mid-sized businesses. The hackers may be interested in the assets of the business itself but are more likely using a smaller company's network to "pivot" into larger firms with richer assets, data and impact.

Small to mid-sized businesses are often easy targets for hackers because of lower levels of awareness, security precautions and adherence to prescribed practices. For example, most banks set fraud prevention parameters like IP restrictions, two-factor authentication and private certificates to help prevent and deter fraudulent activity. Because of the cost, most small to mid-sized businesses fail to implement this level of protective barrier, putting themselves and other unsuspecting trading partners at risk.

Kolthoff, a former special agent who uses military investigative techniques, shares that on average, an organization is compromised for roughly 240 days before the threat is detected. That gives hackers plenty of time to gather information about the company, its customers and its suppliers and to gain access to the end-targets.

Generally there are no indicators of the compromise until a serious data breach has occurred. Oftentimes a business learns of a hack after wire fraud is discovered, or it may get a call from the Secret Service or a reporter advising that client

Compromised systems often go undetected until a data breach has occurred. The first sign of a cyber-security breach could be a phone call from the Secret Service.

data has been sold. A larger end-target business may be the unsuspecting victim of the hack, compromised via transactions from the smaller company's network. While the small business may have its own loss of data, assets and reputation, it also may be at risk of litigation from the larger end-target of the breach.

What can a small business do to protect itself?

1. Consider fraud vulnerability assessments. Sources of threats include disgruntled employees or others who see a weakness in controls within an organization.

2. Enact strong network security measures and implement recommended security practices from banks and other trading partners.

3. Periodically conduct a pre-breach assessment through a qualified cyber-security investigator. Particularly if your business is party to an M&A transaction, it is crucial to identify the presence of malware and a compromised network before integrating with another business.

4. Implement a monitoring system to continually protect against advanced malware.

5. Purchase cyber-risk insurance coverage to manage your exposure to cyber threats.

6. Be aware that a data breach is a matter of when, not if. Work with external counsel, auditors and security advisers now to set your game plan to avoid making decisions while under fire. Do dry runs. Create communication plans. Prepare for the unexpected.

Cyber security is a scary topic – primarily because of the unknown. But the risk can be managed. Awareness is the first step.

Join us at our next Sharp and On Point Speaker Series on Tuesday, Sept. 15, from 7:30 to 9 a.m. at the Lodge Des Peres as Kolthoff shares what you need to know about cyber threats and how to manage that risk in your business. To reserve your seat or for more information, visit www.SharpAndOnPoint.com or www.LopataFlegel.com. ■

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

Change from Within



Jack Welch once said, "Change before you have to." As leaders, we're constantly helping our team adapt to change. We coach and coach and coach to improve the performance of our players. We regularly ask them to change. What happens, though, when you are the player who needs to change in order to perform better?

I'm fortunate to have some great mentors and coaches in my life. My coaches and mentors give me valuable insights into their experiences that help me perform better. Some of their advice is really challenging, which forces me to be creative in ways that effectively change my behavior.

Changing a behavior can be as difficult as breaking a bad habit. A technique I started a few years ago to help me create new behaviors was very simple. I boiled down the recommended behavior into a single phrase or word that would remind me to improve. For instance, I had a coach tell me recently that I needed to be a better listener. It was great insight into how I could be a more effective leader. So my simple technique was, and still is, to create a small sign that I carry around with me to remind me of the behavior I'm trying to change. In this case, I typed out the word "Listen" in a large font and printed it on a piece of paper. I carried this around with me to every meeting to remind myself that I needed to listen. I did this until it became natural for me to change from within.

The simplest of solutions are sometimes the most effective, and I can tell you this simple solution has been very beneficial for me. ■



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

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Why don't you maximize your IT investment?

BY SCOTT M. LEWIS

Maximizing your technology investment has always been one of those elusive goals of company owners and technology professionals. There are many factors that go into determining the success of a technology investment; such as executive buy in and sponsorship, the ability to overall influence change within the organization and ongoing training processes for employees just to name a few. All of this goes back to having a clear definition of what the overall strategy of the initiative is and the expected benefits to the organization.

Far too often the misconception is that a technology decision is best served, managed and controlled by the technology department. To some degree that is true when it comes to determining the overall deployment methodology, security measures, and backup processes. Though, the strategy around the decision, is a business decision, designed to solve a business problem not a technology problem. A big part of Winning Technologies business is to work with companies to get these projects moving again and often we see companies that have, in some cases, an unrealistic expectation around the abilities of their technology departments to successfully make business decisions and drive the projects to completion. The result of this is the project gets partially completed, the project actually falls further behind because as the project stalls the vendor issues upgrades, new versions, or platform changes that will again effect the strategy moving forward and it costs more to catch up than to keep up.

Influencing change within the organization is another important factor that directly plays into the overall success of technology initiatives. I was recently working with a company that owned a software package that has many positive influencing features and functionality to the company. However, within a key department, the head of that department refused to use the software. He was committed to the processes that were mostly manual because of his familiarity

and from his perspective it was easier to do than the processes outlined by the software. The overall strategy of the company was to try to achieve a onetime data entry process that would reduce duplication, reduce errors, and improve data flow companywide. Due to them allowing a key area of their business to remain in a manual process automatically put the overall success of the initiative in jeopardy. The management of the company was not willing to influence change and accepted the manual processes even though it increased the overall burden on other departments and employees.

Ongoing employee training is going to be a key factor in the overall success of any technology project. There is some research that indicates that 70% of learning is through practice and repeated on the job work processes. The research also indicates that employees forget 70% of what they learned within 2 weeks of the training, and upwards of 87% within a month of the training. Ongoing training for employees is critical to the long term success and sustainability of technology projects especially those that include software. Software is an ongoing evolutionary process. New versions, new updates, and new features that require an internal process of training employees on how to use the software in order to take advantage of the dollars being spent on the software. There is also research that supports that ongoing training of employees' raises moral and job satisfaction by more than 90%. Although, when I do technology auditing one area that is often overlooked or underutilized is training of employees.

Another often avoided, not really overlooked but, avoided area is the overall budget of the projects. Technology projects have a history of being chronically over budget based on the original estimates and factors used to propose the initial project. It is important that all parties maintain a constant open line of communication when it comes to the overall budget of technology projects. There are many factors that can affect a



Scott Lewis of Winning Technologies

technology budget, the primary one being scope creep, or changes in the overall scope of the project. You know that famous saying "It would be nice IF ...", that saying has created more scope creep and budget variations then just about any other single saying. In order to control that make sure that on the front-end of the project you have clear, well defined expectations around the objectives and goals of the project. Other factors that could increase the cost of technology projects are changes in software licensing costs and hardware costs. These are typically "point-in-time" costs that can change with little or no notice. One of the big soft dollar costs can often be contributed to ego, yes ego. The lack of willingness of owners and technologist to recognize the need to bring in outside help to get the project completed successfully. The thought that we can do this in house without hiring some help has created more run on, unrealized expectations and high long term costs then most companies are willing to admit.

There are many reasons companies don't maximize their technology investments and most of the time that results

in additional investment because, areas of your business will feel underserved regardless of the solution or investment you already made. This typically starts a cascading effect of purchasing one software package after another, or repeated investment in hardware and then, that cycle becomes self-feeding and your costs continue to grow. Sometimes it is just good to stop, reevaluate, gather input from all areas of your business, redefine your strategy and then, move forward with a revamped strategy. ■

Scott Lewis is the President and CEO of Winning Technologies Group of Companies. The Winning Technologies Group of companies is an international technology management company. Scott has more than 30 years of experience in the technology industry, is a nationally recognized speaker on technology subjects such as Collocation, Security, CIO level Management, Data and Voice Communications and Best Practices related to the management of technology resources. Learn more about Winning Technologies at www.winningtech.com or call 877-379-8279.



Best Catering Firms

Want to hit a home run with your next corporate event? Finding the right caterer can be the right starting point. The following were voted to have the top catering firms in St. Louis. Make sure you check out the Awards page at www.sbmon.com to stay up to date with other Best in Business nominations for 2015.

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Callier's Catering	636.230.0019 callierscatering.com	● 14787 Manchester Rd. Ballwin, MO 63011
Catering St. Louis	314.961.7588 cateringstlouis.com	● 2141 59th St. St. Louis, MO 63110
Ces and Judy's Catering	314.991.6700 cesandjudys.com	● 10405 Clayton Rd. St. Louis, MO 63131
Championship Catering	314.606.9520 championshipcatering.com	● 3354 Iowa Ave. St. Louis, MO 63118
Corporate Seasonings	314.993.7100 corporateseasonings.com	● 11718 Lackland Industrial Dr. St. Louis, MO 63146
Gourmet To Go	314.205.1151 gourmettogo.com	● 1865 Craig Rd. St. Louis, MO 63146
Gregory's Creative Cuisine	314.481.4481 gregoryscreativecuisine.com	● 4700 Adkins Ave. St. Louis, MO 63116
Kenrick's Meats & Catering	314.631.2440 kenricks.com	● 4324 Weber Rd. St. Louis, MO 63123
Let's Do Lunch Catering	314.324.3008 letsdolunchcatering.com	● 5381 Arsenal St. St. Louis, MO 63139
Patty Long Catering	314.621.9598 pattylongcatering.com	● 1804 S. 9th St. St. Louis, MO 63104
Time To Cater	855-91-CATER timetocater.com	● 911 Washington Ave. St. Louis, MO 63101
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ARA Fraud & Forensic Services	636.346.9273 arastl.com	•	2464 Taylor Rd., #115 Wildwood, MO 63040
Brown Smith Wallace	314.983.1200 bswllc.com	•	6 Cityplace Dr. St. Louis, MO 63141
Colarelli, Meyer & Associates (CMA)	314.721.1860 cmaconsult.com	•	7751 Carondelet, Ste. 302 St. Louis, MO 63105
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The Alternative Board	314.313.8498 tabstlouis.com	•	P.O. Box 6095 Chesterfield, MO 63006
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Allen Outdoor Solutions

Steve Allen



Founded by Steve Allen in 1993, Allen Outdoor Solutions began as a landscaping company with the main purpose of providing a better product and higher level of

service in the green industry, covering all outdoor construction and services. Today Allen has grown to be a leader in the landscaping industry and in the irrigation and lighting industries. As a full-service outdoor solutions company with 50 employees, Allen Outdoor Solutions specializes in everything, from start to finish, for your irrigation and sprinkler systems, landscaping, lighting, and maintenance needs.



ACCOUNTING CAREER CONSULTANTS

LARRY WEINBERG

Accounting auditing with one of the Big 4 CPA firms, Larry Weinberg decided to join his father at his company, Accounting Career Consultants, an accounting and financial executive search firm in St. Louis that was founded in 1985. Joining the company as an executive recruiter in 1997, Weinberg used his background as a CPA and understanding of the staffing industry to become the biggest biller in the company in two years, and within three years he started to take on management roles in the organization.

"After increasing responsibilities that included managing the business on a day-to-day basis and after working with my father for 15 years, I bought the company from him in 2012," he says.

Since taking ownership, Weinberg has grown his company from seven to 13 employees and continues to add to his staff. "We are looking to grow our contract and project staffing division in St. Louis, and we have started to grow into working the Chicago market as well," he says.

Weinberg attributes his ability to grow his business to the great people

with diverse experiences on his team. "Our people and the relationships they develop drive the success of our company," he says.

With this growth, Accounting Career Consultants is on track to have its best year in company history. "I am very proud that I have been able to grow the business to a point where I don't have to be the primary producer anymore and I can focus on managing the business and growing the business," he says. "But even more than our financial success, I am most proud of our employee retention. We create a fun environment, invest in our people and truly value our people. Our retention rate has been above 95% for the last five years in an industry that has very high turnover."

With a few years of ownership experience under his belt, Weinberg has learned not to sweat the little things. "Only worry about things that you can control," he says. "With experience and maturity, I have become much better able to deal with stress and have become much more easygoing about things, which makes me a more relaxed and happier person."

Becker and Rosen CPAs LLC

Jonathan Becker/Marc Rosen



Becker and Rosen is a full-service accounting firm employing a team of 15 to 20. The firm began in 1988 as a one-person operation with just three clients. It has evolved into a firm that is operated as a partnership and serves more than 1,200 individuals and business entities. The growth over the years has been exponential, and it continues to increase each year.

Bsquared

Lisa Walkup



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Clarus Communications

Chris Torbit



Clarus first opened its doors in 2001 with the principal goal of helping enterprise businesses with their telecommunications needs. Since then the company has grown into a full-service technol-

ogy services partner, assisting customers with telecommunications services, phone systems, cloud services and software licensing. As a leading national provider of technology services, Clarus helps businesses run more efficiently with lower costs and improved productivity. Since starting in 2001, Clarus Communications has averaged 10 to 15% growth per year, continually expanding by partnering with local and national carriers and agents daily.

Extra Help

Teresa Katubig



Extra Help can provide a variety of payroll, employment and human resources solutions that allow you to focus on what's most important: growing your business. Founded by Teresa Katubig in

1995, Extra Help opened its first office in Johnston City, Illinois, as a temporary employment agency. Today Extra Help has grown to include seven locations (Marion and Edwardsville, Illinois; St. Louis and Columbia, Missouri; Montgomery, Alabama; Evansville, Indiana; and Scottsdale, Arizona), providing its broad range of clients across the country with employment, payroll and human resources management services.

GL Group

Gary Jaffe



For over 40 years, Booksource has been a family-owned and -operated company. Its focus is, and has always been, to provide customers with the best selection of quality literature and exceptional cus-

tomers service. In 2011 GL Group formed as the parent company for Booksource, Peaceable Kingdom and Turtleback Books, representing the continually expanding and still family-run business.

Doster Ullom & Boyle, LLC

Mike Doster



Doster Ullom & Boyle LLC is a leading regional law firm with strengths in estate planning, employment law, real estate, litigation, taxation and business law. The firm employs 18 individ-

uals and looks to strategically add seven to 10 attorneys with varying levels of experience. The firm's employees have a special talent for understanding and appreciating middle-market and small-business clients.



ARCTIC FOOD SERVICES

DAVID GAO

After receiving his bachelor's degree in China, David Gao came to the United States and earned his MBA and a master's degree in accounting from the University of Illinois at Urbana-Champaign in 1996. He went on to work for six years in the technology department at FedEx, where he was fascinated and inspired by the hub-spoke operation model. "After the high-tech stock market bubbled around 2000, I decided to start up my own business in order to take better control of my own money," says Gao. "And what else is a better way to realize the American dream besides becoming an entrepreneur?"

Gao founded Arctic Food Services in April 2004 with three refrigerated trucks, two active routes, fewer than 10 employees and about \$400,000 in sales for the first month in business. Today the company, which warehouses and distributes frozen food items to restaurants and grocery stores within a 450-mile radius from St. Louis, has 10 reefer trucks, seven active routes, more than 20 full-time employees and on average over \$3 million in sales per month.

While Gao believes starting up a business is not that difficult, continu-

ally growing one is. "Arctic Food has so far experienced double-digit sales revenue growth almost every year even during the recent Great Recession in 2009," he says. "I believe among the reasons of Arctic Food's success is constantly looking for ways to improve performance such as cutting cost and passing values on to its customers and acting on promises to deliver on time when needed by customers most."

Arctic Food has not only grown its revenue to more than eight times what it was in the beginning but also maintained profitability since its third year in business. In addition to keeping goals in mind, Gao believes all business owners need to have short-term and long-term plans, take actions and corrective actions, and move themselves closer to their goals each and every day.

"Also, always look at your financials, not to just keep your bank happy but also have enough working capital to operate your day-to-day business," he says. "To this date, Arctic Food has never borrowed from its bank for more than it is credited to and always had enough working capital."

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Heart of St. Charles Ballrooms

Sherri Steffens



The Imperial Catering Co.'s Heart of St. Charles Ballrooms hold over 300 weddings as well as many other events per year. Imperial Catering helps plan the events from beginning to end.

The company has six full-time employees and approximately 30 part-time employees as well as a second location in historic St. Charles that sat empty for over 25 years. Imperial Catering looks to open a third venue in the next five years and continue to hire.

Integrated Payroll Services

Coray Grove/Joe Schweppe



Founded by human resources and payroll industry veterans Coray Grove and Joe Schweppe, the team at IPS (Integrated Payroll Service) is always looking to do more for its clients. By integrating advanced, specialized technology, customer support and broad-based experience, IPS delivers the performance, value and trust to its clients in much more than just payroll. Today the company offers top-notch talent, human resources and benefits management as well as time and attendance, data collection, payroll and more.

Insite Advice

Alex Wolk



Insite Advice is a St. Louis-based digital marketing firm that focuses on delivering measurable results for B2B, B2C and e-commerce clients. Conversion-focused, Insite Advice offers

clients the ability to pick and choose what they need, whether it's a new website, help with SEO or PPC, or the complete package. The company has nine employees and looks forward to reaching \$1 million in revenue.

Intellective Group

Megg Withinton



Intellective Group was started as Aspect Market Intelligence in 2011 by Megg Withinton. Today Withinton and her partner, Kim Kelly, combine their experience to offer comprehensive

market research that is backed by hard data. Intellective Group is more than a focus group company; it is a locally owned company that is global in scope. Intellective Group asks tough questions to elicit valid, credible answers so that clients' companies have the best possible information with which to make decisions.



FS LABEL MANUFACTURING CO.
SCOTT ELLISON

A lifelong entrepreneur, Scott Ellison is passionate about growing a small business into a thriving company. "I've always been a bit of a risk taker," says Ellison. "It is what drives me every day - a little bit of fear of failure."

His current venture, FS Label Manufacturing Co., a leading flexographic printing company and supplier of innovative and engineered custom label products and service solutions, arose from a need involving another business venture in 2004. "It was started for one local business opportunity," says Ellison. "We now have customers all over the United States and Europe."

Today Ellison has grown FS Label from a one-man shop to 14 employees. By investing in new equipment and technology, FS Label has seen its biggest growth yet occur in the last three years. "We grew 83% between 2012 and 2014 and are on pace for 35% growth in 2015," he says.

For Ellison, the best part of his business's growth is the ability to support its employees. "We believe in having a strong team and supporting them in their career growth," he says.

While establishing FS Label, Ellison has used the tight community of St. Louis to his benefit. "Everyone knows everyone within the manufacturing industries," he says. "If you provide a good product or service, people notice and talk. All of our business is based on referrals. We do not have a sales team, just our great customers and referrals from those customers."

Ellison is looking to double FS Label's sales over the next three years. "We are also looking at new channels to grow our product lines and customers," he says.

Ellison recommends that other business owners working to grow their businesses exercise patience. "Everything takes more time than you initially plan for," he says.

JBL Financial Services

Jeff Lapidus



JBL Financial Services Inc. is an investment advisory, financial planning and employee benefits consulting firm specializing in working with small businesses and individuals who

would like to retire. Since its inception in 1985, the firm has been family-owned and -operated and has grown 20% each year. It has five full-time employees.



GREASE MASTERS

JOHN REMSTEDT/PAM REMSTEDT

Keystone IT

Eric Humes



Founded in 2001, Keystone IT is one of the leading providers of healthcare IT consulting and strategic planning in St. Louis and the Midwest. Keystone currently has 85 employees with

plans to have more than 100 employees by the end of 2015. From the top down, this company has been dedicated to providing excellent service and support to clients and the community while at the same time ensuring that the employees are happy and healthy. In 2015, Keystone IT is on track to have more than \$10 million in revenue.

John Remstedt always thought being his own boss would be a dream – making all his own decisions and calling all the shots. So he and his wife, Pam, began looking at different ideas to start their own business. “We talked with many other small-business owners getting different ideas and recommendations,” says Remstedt.

By 2000 Remstedt had a friend who was becoming very successful in the restaurant industry, repairing kitchen equipment. “That’s when he was struck with a new plan for a business. “So I went to him with an idea to create a company where we could use the same contacts,” he says. “We partnered together and opened a grease and septic pumping company. That company grew leaps and bounds very quickly. After five years that partnership split and both Pam and I were out of a job.”

However, as an entrepreneurial thinker, Remstedt already had his next idea. In the five years he and Pam spent servicing restaurants, they were always asked for referrals for exhaust hood cleaners. “So I went to a school to learn the basics in exhaust

hood cleaning, and that is when we opened Grease Masters,” he says. “After the noncompete was over from the first company we just jumped right back in to expand the business to what it is now.”

Since founding Grease Masters LLC in February 2006, the Remstedts’ have grown their business from two to 24 employees. “The business has changed and grown by us adding new service lines,” says Remstedt. “Where we started out was just cleaning commercial kitchen exhaust hoods. We now service the entire back of the house for any commercial kitchens.”

Today Grease Masters covers the eastern half of Missouri and the southern half of Illinois along with southwestern Indiana and western Kentucky. “Our success is driven by giving our customers the best service possible and offering economical solutions,” says Remstedt. “We develop long-term relationships with our customers by giving them solutions to their problems.”

In the future, Grease Masters hopes to cover an even larger region and create a possible franchise model.

Krilogy Financial

Kent Skornia



Krilogy Financial is a financial services firm that is focused on developing customized wealth management strategies for today’s investor. Whether you are interested in

wealth management or wealth accumulation, Krilogy Financial offers a seamless pathway for you to unite your financial needs in one location. The boutique firm combines service with expertise centralized within three key building blocks of financial success: financial planning, portfolio management and insurance services.

Lakeside Exteriors

Matt Merifield/Dan Merifield



Lakeside Exteriors Inc. was incorporated in 1997 by co-owners and brothers Matt and Dan Merrifield. The company provides upscale exterior remodeling services to residences in the St. Louis metropolitan area and the region immediately beyond. Primary products offered include James Hardie fiber cement siding, Marvin Infinity windows and patio doors, and ProVia entry doors. Installation services include siding, windows, doors, room additions, soffit/fascia, gutters/gutter protection, decks, decorative concrete and exterior trim/accessories. Lakeside Exteriors has 48 employees.

Missouri Home Therapy

Dionne Forland



Missouri Home Health & Therapy has 30 employees who provide comprehensive skilled nursing, physical, occupational, and speech therapy; personal care; and homemaker services to 200-plus

clients in the comfort of their homes and in adult day care centers, residential living environments and nursing homes. It specializes in providing accurate evaluations that identify the patients' specific therapy and medical needs. The company's services are provided throughout Missouri and Illinois.

Mosby Building Arts

Scott Mosby



Mosby Building Arts is a full-service residential remodeling, design, architecture and repair company that has been taking care of Metro St. Louis homes since 1947. Still a family-owned

business, Mosby employs 89 associates and has continued to make strides in its growth. With strategic plans in place, Mosby grew from \$9.3 million in revenue in 2011 to \$13.1 million in 2014 and from 75 to 89 employees in the same time period.



JED/COUNTRY CLUB LIMOUSINE
RICK HUTSON/VINCE SCHNEIDER

Rick Hutson and Vince Schneider have always had entrepreneurial spirit, having each started out mowing lawns as teenagers and then moving on to restaurants, bars and commercial cleaning. In 2004, Vince Schneider saw a new opportunity when he purchased one limousine while in New York on a business trip in 2004.

"Initially, Country Club Limousine started as a side business, and the focus was on unique vehicles and the retail special occasion segment," says Schneider. "Rick Hutson and I were familiar with the ultra-luxury vehicles available on the coasts and larger cities and recognized the opportunity to bring such a caliber of entertainment vehicles to St. Louis."

Country Club started out with only two chauffeurs and the owners washing the vehicles between runs. Through a commitment to impeccable customer service and exceeding customers' expectations, Country Club Limousine grew rapidly and has 100 employees today. "Following a merger with JED Worldwide, our business evolved to 80% corporate and 20% retail," he says. "Yet we have still maintained the high-touch

customer service experience and our dedication to providing a fleet of vehicles, both to our corporate and retail customers, which are not available anywhere else in St. Louis."

In addition to JED Worldwide/Country Club Limousine, Hutson and Schneider's entrepreneurial spirit has continued to take root. Today they also own Counts Auto Body in Arnold, Assured Towing in St. Charles County and have just recently formed the JED Automotive Group with a used car lot and vehicle repair center in North St. Louis County. Today JED Worldwide/Country Club Limousine are closing in on \$5 million in revenue.

Schneider and Hutson look forward to continue learning, listening and leading the way in luxury transportation in the St. Louis area. "If we can do that, we feel our growth will continue and we can continue to attract top talent and provide opportunities for our team members," says Schneider. "Where it makes sense and where we can be sure of delivering to our standards, we are also looking at other markets nationally for expansion."

My Blooming Health Mobile

Danita Smith



My Blooming Health Mobile offers mobile phlebotomy. One of its six team members will come to you for your lab draw needs. They will visit your home, your

job or your nursing facility to allow you to remain compliant with your health care needs. With a 140% volume increase in its first year, the company continues to grow and expand services, now offering DNA paternity testing as well as employee drug screenings.

My Brand Promo

Dave Helfrich/Joe McEuen



My Brand Promo is a promotional product and corporate apparel distributor to top corporations across the country. Since its inception, My Brand Promo has grown between 35 and 100% each year, and it now has 13 full-time employees and eight full- or part-time outside salespeople. The goal of the team at My Brand Promo is to create "WOW" customer service by under-promising and overdelivering.



PCTECH
JEFF ROSE

As early as the late 1980s, Jeff Rose knew that computer technology was the right fit for his career, and he began learning the industry as soon as he could. While attending school to earn a Bachelor's of Science with an emphasis in Management of Information Systems (MIS) from UMSL, Rose worked an intern at Bridge Information Systems (now Reuters) to gain technical experience. "Consequently, Raytheon Systems immediately recruited me upon my graduation from UMSL," he says. "I worked directly for Raytheon and was also subcontracted to other agencies where I received exposure to advanced and emerging technologies."

After gaining five years of professional experience, Rose began to contemplate starting and growing his own business. "Opportunity struck when my wife had taken maternity leave from her IT job and I had taken FMLA to help her," he says. "I decided it was time to officially go all in with PCTech."

In the beginning, PCTech focused on building relationships with customers and providing excellent service. "As the company grew, we had

to research and implement new technologies and had to develop systems to ensure our business ran effectively while providing affordable, quality, client focused service," says Rose.

Today PCTech has grown to over 2000 clients, both through its ever-improving processes and services as well as the acquisition of another firm. "Not only did we acquire the clients from the company, we brought on the owner to ensure a complete and effective transition of those clients to PCTech," says Rose. "With the previous relationship and technical specs already established with the clients, PCTech's system is thus able to provide better service. This strategy has been effective for growth over the years and we expect it to continue."

Since its founding in 2001, PCTech's revenues and client numbers have increased beyond Rose's expectations. "To help manage this growth, we joined The Great Game of Business over five years ago," says Rose. "Ever since, I'm not as focused on our top line (revenue) as much as our bottom line (profit) and customer service. Consequently, our financials have seen double digit growth every year."

O'Malley Hansen Communications

Todd Hansen/Kelly O'Malley



O'Malley Hansen Communications (OHC) was founded in 2006 by Kelly O'Malley and Todd Hansen, both veterans of the international public relations industry. At OHC they have continued to work with industry-leading national brands to deliver award-winning programs using cutting-edge strategy and tactics. With offices in St. Louis, Chicago and New York, OHC's staff is composed of communications professionals from a variety of backgrounds and disciplines, including global agencies, Fortune 500 companies, nonprofits, print and broadcast journalism.

Professional Employment Group

Karen Spann



Professional Employment Group (PEG) specializes in matching the ideal person with each job. That translates into a winning solution for customers and job seekers, saving everyone time, money and stress.

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Purk & Associates, P.C.

Bill Purk/Jenna Purk



Founded in 2009, Purk & Associates, P.C., is nationally recognized and award winning, independently owned accounting and management advisory firm that delivers a full range of tax, accounting, audit and consulting services.

Since Purk & Associates was founded, it has had less than a 4 % turnover and today has a team that is instrumental to its success and corporate culture. With 26 full time team members, the firm is poised to be near or hit the \$5 million mark in revenue in 2015.

Payne Family Homes

David Payne

Founded in 2006 by David Payne, 30-year president and CEO of PayneCrest Electric, Payne Family Homes is a residential construction company. Its team of experts design and build clever yet memorable homes in the St. Louis area. Payne Family Homes has grown exponentially and earned many industry and business awards, including a spot in the top 25 Fastest Growing Companies in St. Louis for three consecutive years.

Rogers & Company

Carol Rogers



Rogers & Co. is a women-owned and team-driven wealth management firm in Creve Coeur. It focuses on full integration of a family's finances to meet their personal life's purposes. With eight team members and 30 years in business, each and every client receives the benefit of team support, education and experience, allowing for consistent outcomes and top-drawer service.



THE SOHO SHOP/SMARTCARE

SCOTT MOSHER/BRYAN JEFFERSON

As an expert in the IT communications field, Bryan Jefferson regularly found himself traveling internationally for work. This led him on a search to find a technology that would allow him to ease his family's long-distance communications and help him feel confident that they were safe, making his family's home function technologically to improve their lifestyle.

He started by interviewing technology manufacturers and educating himself on how to program systems to learn and document trends in family activities. "Along the way Jefferson started a blog sharing his experiences, helping others learn how to make their home work for them through technology," says Scott Mosher, co-founder and head of business development at SmartCare. "This blog started getting up to 25,000 hits a month and continues to do so."

The popularity of his blog led to requests for Jefferson to configure and deploy systems across the country. With growing demand, Jefferson founded The SOHO Shop in 2008.

Not long after, personal circum-

stances led Jefferson to a second business idea.

When both his father and brother fell ill suddenly, he found that he was able to use some of the same basic solutions he had created for his family to monitor his father and brother from 1,500 miles away. "Bryan quickly began aggregating the data to determine trends, detect anomalies and send alerts," says Mosher. "This was the aha moment when Bryan realized he could not only monitor their health situation from a distance, he could more fully participate in their lives socially."

From there, SmartCare, which provides around-the-clock transparent care to protect seniors and the disabled, was born. "Since then we have gone through an amazing journey as business partners and all of the ups and downs like most entrepreneurs have over the last few years while growing these two businesses," says Mosher.

This past year The SOHO Shop was recognized as the fourth fastest-growing business in St. Louis, and SmartCare is expecting revenue to

Scheffel Boyle

Dennis Ulrich



Scheffel Boyle's mission is to develop an exceptional team of professionals who provide innovative ideas and world-class services to help each of its clients succeed. As one of the largest CPA firms in Southern Illinois for the last 25 years, its experience serving closely held businesses, governmental and nonprofit organizations, and high-net-worth individuals enables its experts to help clients meet their compliance obligations, capitalize on marketing opportunities, improve their organizations, and fulfill their financial goals.

Scene Social Media

Kathy Rose

Scene Social Media is a social media marketing and strategic planning company. The firm helps clients strategically use social media to accentuate positive qualities and effectively minimize negative publicity. In addition to social media planning, Scene Social Media uses traditional marketing/communications/public relations as well as website design/development/search engine optimization.

Sivia Business & Legal Services P.C.

Todd Sivia



Sivia develops personalized solutions to protect both professional and personal assets. The firm's extensive experience, strategic partnerships and client-centered focus allow it to provide clients with additional resources and support that other law firms can only dream of. Currently employing 10 staff members, the firm has grown considerably since its inception in 2006. In addition to its four law office locations, the firm has interests in two title companies (with three locations) and a business consulting firm.



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GL group would like to thank Small Business Monthly for this award and congratulate all the 2015 Future 50 winners.

We want to give a huge shout-out to our staff! Without your commitment to the GL group mission and vision, there would be no awards.

Congratulations, team!

- Gary Jaffe, CEO, GL group



St. Louis Print Company

Terry Keeven



Founded in 2007, St. Louis Print Co. is a wholesale screen printing company that caters primarily to promotional product distributors. It has quickly grown from three to 37

employees and nearly \$2 million in revenue. Founder and owner Terry Keeven's goal is to own a 30,000-square-foot building in the next five years.

Talent Assessment & Development

Shawna Lyonfields



Talent Assessment & Development (TAD) provides expertise in many aspects of talent management, including candidate selection and assessment, executive coaching, training, team

development, and succession planning. To set itself apart, TAD provides results within 24 hours of when a participant finishes a test and has developed proprietary software that allows clients and participants to easily access test information. In May of 2015, TAD acquired an HR consulting firm to broaden its scope of services, and it is focused on growth.

St. Louis Staffing

Keith Jacob



In 1996 Keith Jacob founded St. Louis Staffing with the concept of providing meaningful employment for select workers and qualified employees for the companies that hire them.

St. Louis Staffing offers commercial staffing (industrial and clerical), accounting and finance staffing, human resource staffing, and other placement services including direct hire and recruitment process outsourcing service. The industries served include manufacturing, light industrial, transportation and logistics. The company has offices in Missouri – in Earth City and Mexico.

T-Bones Natural Meats

Terry Yake/Tanya Yake

When Terry Yake, a member of the NHL's St. Louis Blues, started bringing natural beef down from his family farm in Manitoba, Canada, his friends and teammates continually complimented the quality and flavor. Yake followed demand, and after more than a year of planning and research and then several months of store preparation, he formed T-Bones Natural Meats in May 2008. It is an all-natural meat store, providing the finest beef, bison, pork, chicken and seafood. Everything is raised without hormones, steroids and antibiotics.



MIDTOWN HOME IMPROVEMENTS

PAT MELSON

After working in sales for a competing home improvement company for two years, Patrick Melson found out that Midtown Home Improvements was hiring a siding and windows sale manager. That's where Melson found his professional home, slowly investing in the company as a partial owner.

"As the company grew, I took on ownership and eventually had 49% ownership," says Melson. "By 2012 I purchased Midtown Home Improvements from the owner."

Melson, who always wanted to own a business, hit the ground running. "In 2011 our revenues were \$6 million," he says. "By 2014 we hit \$12.5 million in revenue, so we doubled in revenue in the five years I owned the business."

While Midtown has offered the same home improvement services since its founding in 1990, Melson grew his company by increasing its marketing and sales staff. "Our marketing and sales staff are amazing," he

says. "All of our people are very good at what they do, so I let my people do their jobs and they perform well. And I give them the tools to do their jobs."

Melson found his team by giving great employees a home at Midtown. "In 2008 and 2009, businesses in our industry were going down and there were really good people out there who were let go," he says. "We provided them a stable home, and now we have the best staff. It's unbelievable that they are all together in the same place."

Growing his business 100% over three years has been Melson's greatest accomplishment, and he looks forward to continuing to grow it while providing quality home improvement projects.

Melson suggests that other business owners focus on the bigger picture instead of the daily changes. "Don't get too discouraged by the downs or too excited by the ups," he says. "Try to just manage your business without focusing on the ups and downs."

MORTGAGE RETURNS

JIM BLATT

Jim Blatt spent a significant portion of his career in the retail sector working in financial and strategic planning for The Wild Pair, Edison Brothers and Mary Engelbreit, and the wide range of companies he worked for supports him while he achieves his entrepreneurial goals today. “The key parallel was a focus on customer retention and ensuring marketing activities provided a tangible ROI,” he says.

When Blatt decided it was time to use his experience to step out on his own and found Mortgage Returns in 2004, he was confident that he was ready to take the lead in establishing the strategic direction of a company. “Our original strategy had to be modified and our target customers have changed, but our goal of making mortgage originators more productive has never changed,” he says. “We have evolved into a team of 43 people who bring different strengths and specialties to the table versus employing just a few jacks-of-all-trades. We can now be strategic and imagine things – and actually build those things because we employ the talent to bring

our visions to life.”

One example of this is rewriting the code that supports the company’s primary product, Relationship Manager CRM. “It’s been years in the making but it’s a completely new face of our classic product, and the last 12 months is really when this happened,” says Blatt.

Behind these moves and his company’s success are his people, according to Blatt. “Our customer base is nationwide; however, I am a St. Louis native and I am very proud to be headquartered here,” he says. “There’s no better place to build a business. We have been very successful finding talented people from the area. We give them a great place to start, challenge them and give them room to grow.”

With a solid team, Blatt has been able to grow Mortgage Returns from \$15,000 in revenue its first year to 500 times that this year.



office. It offers memberships from flex desks to office suites and warehousing, depending on business needs and budget.

Think Tank PR & Marketing

Trish Cheatham

Think Tank Public Relations and Marketing is a full-service marketing and advertising firm specializing in marketing strategies, branding, video production, social media implementation and maintenance, website design, search engine optimization, print design, public relations, and more. It has quickly risen to be one of the top marketing firms in the St. Louis metro area since its founding in 2006 and started sister company, White Buffalo Film Studios, in 2014. Think Tank enjoys a wide variety of clients from large manufacturing firms to restaurant franchises, nonprofit organizations, locally owned businesses and companies branching out into new product development.



Wamhoff Financial Planning & Accounting

Bob Wamhoff



Wamhoff Financial Planning & Accounting Services was founded in 1975 and has grown from a three-person firm to a firm of 24 employees with over \$400 million in assets under

management. The firm serves businesses, individuals, trusts and nonprofit organizations. Wamhoff is guided by the principle of treating clients as friends and operates under the mantra of “We’ll solve that” when it comes to any number of financial or life questions that people face throughout the various phases of life.

Web Design And Company

David Kley



Web Design and Co. provides search engine optimization, Internet marketing, web design, SEM, PPC and social media marketing for local St. Louis and nationwide businesses.

Web Design and Co. values its clients, takes pride in the white-hat SEO work performed and shares in the excitement when clients’ websites get excellent results.

TechnoSmarts

Rao Vallabhaneni



The mission at TechnoSmarts is to be a world-class leader in providing cutting-edge solutions and unique information technology, scientific and life sciences, and accounting and

finance resources for its clients. Founded by Rao Vallabhaneni in 1997 as an information technology IT staffing firm that provided world-class IT consultants, TechnoSmarts quickly grew. It has since expanded its service offerings to include scientific/life sciences and accounting and finance staffing. Today the company supports many clients that require a staffing partner with nationwide coverage and scope.

The HIVE 44 Coworking Business & Event Center

Cheryl Jaycox



The HIVE44 Business Coworking Center, a collaborative work space and meeting space designed for business professionals, launched in May 2012. The HIVE44 provides the physical infrastructure

so entrepreneurs, startups and small businesses will not have to worry about the high costs associated with having an

Two Blind Guys

Debra Kisinger



In 1998 Two Blind Guys was established by two passionate and self-motivated young men. Two Blind Guys specializes in custom window treatments and window coverings.

It carries anything and everything related to custom blinds, shades and shutters. In 2004, Two Blind Guys became the first Hunter Douglas Gallery dealer in the St. Louis area. Today Two Blind Guys is proud to still be owned by the original family.

WBE Certification: Is It Worth It?

Our experienced panel will discuss the pros and cons of WBE (Woman-Owned Business Enterprise) Certification on both the state and federal level, which industries would benefit from certification, and the application and interview process.

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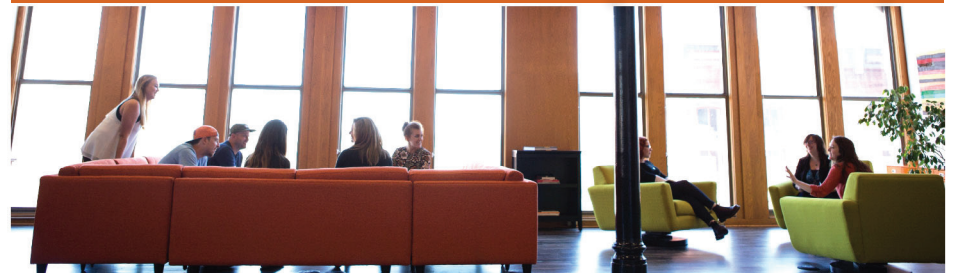
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CLOSED LOOP RECYCLING

RICK MARCHBANKS

In the early 1990s Rick Marchbanks was working at Edward Jones, and one of his clients patented a process for cleaning absorbents. Five years later Marchbanks decided to move back to St. Louis and let his client know.

That's when he was given an opportunity to become a business owner. "My client offered to sell me his Midwest franchise, and I took the opportunity," says Marchbanks.

By 1996 Marchbanks was at the helm of Closed Loop Recycling (CLR), a recycler of absorbents, offering the largest line of reusable absorbent products to manufacturing facilities throughout the United States, and he hasn't looked back. "Over the last 20 years we have refined our proprietary process, improved and expanded our product line," he says. "Our clients have also become more environmentally motivated. They understand the consequences that

their companies are leaving on the Earth and are active in making sure that all of their practices are environmentally conscious. That includes choosing reusable absorbents in place of disposables."

With this new client mind-set, Marchbanks has continued to invest in the growth of his company. "We just opened up a new hub in Indianapolis, adding on to our existing hubs in Cincinnati and Oklahoma City," he says. "Along with that, we have hired new talent to help streamline our growth."

Today Closed Loop Recycling has grown from four to 50 employees and from serving only two states to serving all of the Midwest. Marchbanks looks forward to even further growth in the future. "The company's 10-year goal is North American domination," he says. "We hope to have clients in the Lower 48 states, Canada, and Mexico by 2025."

Weinhardt Party Rentals

Dawn Weinhardt



Weinhardt Party Rentals, a third-generation family-owned business founded in 1946, is a regional leader for party rentals and planning for weddings and other personal, corporate and not-for-profit events. What keeps customers coming back to Weinhardt year after year is the outstanding selection of rental items, the quality and superior customer service provided by the team, and the competitive pricing that customers value. With 27 employees, Weinhardt Party Rentals will continue to grow and offer the most comprehensive selection and competitive pricing of items to rent.

Wisper ISP

Nathan Stooke



In 2003, Nathan Stooke's neighbor was searching for high-speed Internet and found no options. Stooke researched how high-speed wireless Internet worked and soon was able to provide service for his neighbor. That's when Wisper was born. In three short years, Wisper had grown to 2,500 customers and 16 employees. Today Wisper gains an average of seven new customers a day. It provides service to 8,000 metropolitan and rural customers in the Greater St. Louis and Southern Illinois areas, connecting communities. Wisper has 46 employees and is hiring.



Engage Personal Connections and Earn Lifetime Clients

"I feel like you really understand our needs!"
"This has really been both a pleasure and beneficial!"

"I am so glad I took the time to stop by your booth!"

Have you heard these comments from your prospective clients as much as you desire? The challenge with attracting prospective clients at trade shows is making the connection more. More appealing. More engaging.

Remember: It is about them and creating a memorable connection.

The key is to realize that people are quick to judge and that you have about 10 seconds to attract their attention and make them feel welcome. Here are practices to make your connection so engaging that clients don't want to leave your booth, will revisit your booth and will bring colleagues by to visit.

It should be all about them – not you and your company.

Believe me: Business owners, CEOs and consumers in general really could not care less about you or your company. *They care about them. They are consumed with their needs and concerns.* They care about getting what they need for the best price, quality and customer service. So perhaps the best use of your prep time should be to make a list of all the things prospects could not care less about.

Think of it this way:

- Consumers do not care about you.
- Some people are simply "window shopping" with no desire or plan to buy anything.
- Some people are simply there to "trick-or-treat," desiring only the freebies.

Try these probing questions and comments when interacting with clients and prospects:

- What are the biggest challenges your company/business is facing today?
- What has been tried before?
- How would the company/business condition improve if these were improved?
- How important are these needs (on a scale of 1 to 10)?
- Here's the good news...

They want content.

They want relevant, practical, concise

information and solutions to their needs and concerns. *That is what prospects want. That is what companies, associations and business owners want.* When they are reading your display text, viewing your video demonstrations and listening to your pitch, they need to be thinking to themselves: "We need this. This solves our problems. Tell me more."

- **Do your homework and be selective.**
 - Take the necessary time to research each event. Is it my niche market? Will key decision makers be attending?

- **Ask yourself:**

- Will participating generate a return on my invest?
- What are our measurable goals - sales, positioning or launching a new product or service?

- **Select and assign the team.**

- Sales force only – Mission: Sell, sell, sell. Decision makers and management level attending only.

- Ambassador(s) only – Mission: Establish relationships, strengthen your brand, promote your product and services. No decision makers attending event.

- Sales force and ambassador team. Decision makers/management and support employees attending. Send sales force back on the road once decision makers' session is finished and have ambassadors staff the booth for remainder of event.

- **Create a memory.**

- Create a booth environment that taps the senses of the attendees.
- Make the booth interactive and playful – be cautious not to lose sight of your purpose at the event.

If you incorporate these practices and tips into your planning, you will create a more engaging, more interesting and memorable booth. Your clients and prospects will be attracted to your booth and never want to leave. ■

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

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It's Time to Realize the Gravity of the Situation

Dan Price, CEO of Gravity Payments, recently made a landmark decision to take a pay cut from \$1 million to \$70,000 annually in order to pay each of his employees the same. His decision has sparked controversy.

As a people, we are at a crossroads. The challenge facing us is "Are we going to live life from the same short-term reactivity popular among the majority for centuries or create a new normal in which the far-reaching implications of our actions are considered a top priority? Are we a society of "survival of the fittest" and "dog eat dog," or are we ready to create from win-win, mutual respect and trustworthy teamwork? If we choose the first, it is without consideration of the financial, emotional, physical, spiritual and social costs to everyone.

The vast majority of people are good at focusing on consequences to themselves. It's the way we've been conditioned. That's why many feel uneasy about our schools and our corporate environments that too many flee from when they can. For a long time it has been the mainstream way: to focus on immediate and narrow gratification, often with disastrous results. Dan Price is a notable exception.

The Foes. Some say Price is a socialist. Others complain that some people should not be paid the same wage as they or that they are now shackled to unmotivated co-workers. First, we live in a socialist society to a large extent now, but it's one governed by freedom of choice through our democratic process. No one is holding a gun to Price's head, saying he has to give everyone \$70,000. He says he is practicing good business, making decisions today that he believes will bring a higher return on investment in the long run because "people work better and serve more effectively when they are not worried about paying the bills." As to the other complaints, I can't help but wonder whether the people complaining have considered the long-range benefits for everyone, including them, and that a commitment to excellence is in itself at odds with keeping unmotivated people

around!

In my own work, I see this resistance to a win-win mind-set and the fear that it will somehow reduce creativity and productivity. Nothing could be further from the truth, and the research on positive workplace culture bears this out. The resisters don't seem able to tolerate the idea of abundance or the power of a caring team, nor do they have faith in encouragement or processes designed to make sure everyone wins.

The Fans. As I count myself among Price's fans and people like him, I will say the reason I appreciate what he is doing is that I believe in his premise that when people have their basic needs met, most will get busy giving excellent service. Beyond our basic survival needs (found to be comfortably managed at \$70,000 for most), we all need to feel a sense of belonging and significance. When we are free from worry, we want to create, support and serve. We are free to get along, get inspired and get more done. It's what happens when we are given opportunities and the means to create, from a purpose- and value-driven business leader.

The world needs change agents like Price. That's because big and meaningful shifts don't happen on their own. They must be made by courageous, bold, confident leaders who are genuinely interested in what motivates people and who value relationships. The Dan Prices of the world make their commitment to create meaningful impacts more important than taking the well-worn path to the status quo. I invite you to consider the gravity of this situation for you. Consider what we have made of our world and reach inside for your inherent social interest and faith in people. It's so much more satisfying than immediate, individual gratification alone. It is the practical application of love. ■

Judy Ryan (judy@LifeworkSystems.com), human systems specialist, is owner of LifeWork Systems. Join her in her mission is to help people create lives and jobs they love. She can be reached at 314-239-4727.



More Than You Spend

How much profit should your business be making? It's a great question for any business owner.

Let's first tackle these basic questions:

1. What is "profit" anyway?
2. Who needs to make a profit?

What is profit, and who needs it?

For now, forget about the formal accounting definition of profit. Let's look at this in a simple, common-sense way.

Profit simply means taking in more than you spend. And every business must do this to survive. Period.

In fact, any organization must take in more than it spends. Even nonprofits. (One notable exception appears to be our own government!)

My basic premise: Every business must earn a profit.

Now for the accounting drill.

In the small-business arena, "profit" usually means pretax profit – the bottom line on your income statement.

So, one of the critically important pieces of information becomes: How does the owner get compensated? Is his or her salary included in expenses along with the other employees' earnings, or is it taken out of bottom-line profits? That's your choice, but for the purposes of this discussion, let's assume it's included in expenses. This means that our profit is what's left after paying the owner's salary.

Isn't break-even good enough?

So, you've paid your employees, covered all expenses and paid yourself. What's the big deal about making a profit beyond all this?

What about increased costs? Will your utilities go up? Don't forget supplies, repairs and gasoline.

The reality: Your costs are going up. Why wait and play catch-up? It's better

to get ahead of the expense curve and create a cushion. Being profitable helps you do this.

Beyond simply covering expenses, though, are the ongoing needs of your operation and employees. Software needs to be upgraded. Computers need to be replaced. Employees want raises. Health insurance goes up every year. Where does the money come from? Unless you're printing cash, the answer is simple: It comes from ongoing profitable operations.

And don't forget that debt principal payments don't show up on the income statement, so you need profit to service debt.

But I have to pay taxes on profits!

Yep. That's sad but true. But wouldn't you rather be ahead of where you were last year after paying taxes than stagnant and owing no tax?

So then, how much is enough?

The answer, after all this, is "It depends." You have to look at your business's cash flow, your growth trajectory, your debt and other factors to help you decide. And be sure to benchmark against your own industry's average profit to help you set a target.

The bottom line – literally: You have to take in more than you spend. ■

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

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Learn from Other Owners When Preparing for Business Transition

EXAMPLE 2 OF 3 ON HOW TO LEARN FROM OTHER OWNERS' POSITIVE AND NEGATIVE EXPERIENCES

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

This call was really unusual! The person on the other end of the line was not at the typical point when business owners reach out to have a conversation about their transition from their businesses.

The caller is in his forties and wants to build his business into one that will provide for his family and present him with options in the future. He has three young children, ages 6, 9, 13, that he wants to have the option of joining the business, yet he does not want to predestine any of them to taking over. "They are so young," he said, "and I would like to be in a position of choice within the next 15 to 20 years." He wants to retain the choice to involve any one of the children or to sell the business.

Many owners with young children find themselves in this situation. How can you position the business for maximum value and deal with the uncertain future interest of the kids? Furthermore, if and when (maybe never) any of the children do express interest in the business, how do you handle serving the needs of a parent – supporting your child while striving to meet your own financial and emotional needs? This is not an easy task. You cannot place your own planning on hold to determine your child's interests because doing so burns the most precious resource you have: time!

You have only one clear option: Run the company to maximize value each day as if you will be selling within the next 15 to 20 years to provide the flexibility for future decisions.

One thing is certain: You will exit your business in the future. That transition may be to a family member or key employee or to a third party who may provide the moon shot you seek. The common elements a buyer looks for when buying a business are:

1. Solid, positive cash flow
2. Financials tied out to operations that paint a picture of how the business runs
3. Strong management not dependent on intense owner direction

Regardless of whom you eventually turn the business over to, these elements are essential.

- Family members or key employees generally do not have a big pile of money. Therefore, the value of ownership will need to be transferred over time. If the financing of your Life Beyond Business will be in the hands of others for a period of time, how can you minimize your future financial risk? Having built a solid company with good cash flow and strong management increases the likelihood that the obligations to you, the exiting owner, will be fulfilled.

- If no family/employee eventually expresses an interest in the business or has the leadership or financial capacity to take over the business, your business will be attractive to a buyer that will be able to finance your Life Beyond Business. With the correct mind-set, you can position yourself to provide for your future needs. Follow this caller's example to proactively operate with the plan to sell the business for maximum value, knowing that creates the most options. ■

Dave Driscoll is president of Metro Business Advisors, a mergers and acquisitions adviser to small businesses and business valuation and exit/succession planning firm helping owners sell their most valuable asset. Reach Dave at DDriscoll@MetroBusinessAdvisors.com or 314-303-5600. For more information, visit www.MetroBusinessAdvisors.com



From Inception Through Execution

HOW TO TAKE IDEAS AND MAKE THEM INSTITUTIONS

We've all had it happen. You wake up in the middle of the night with the next million dollar idea. (Okay, this has never happened to me, but certainly it's happened to all of you). You start to sketch it out in your head and suddenly you're unable to go back to sleep. You write down the outlines of your idea and begin an internet search. Does someone already make this product? Is the idea out there? Have I stumbled upon my Next Big Idea? Maybe this is it...!

So you have the idea, your internet research found nothing similar, but you're just one person, and you can't bring the product to market all by yourself, right? What do you do? And how do you make sure that no one is going to steal your idea in the meantime?

The first answer I'll give you has nothing to do with what I learned in law school or in my practice; it's advice you'll get in every business school class: be first to market with a finished product. Facebook's source code is available online (or it's close enough), but if someone took that code and launched PersonCatalog, the reality is that they would not be able to convert that many users away from Facebook (despite the incredible name). That's largely because Facebook was the first to market with a finished, albeit evolving, product.

The next answer is grounded much more in the legal field: Don't go so fast to market that you forget about protecting your interests and your ideas. First and foremost, you should consider forming a business entity that will be responsible for the development, marketing and sale of your new product. While there are many entity choices that you might settle on for any number of reasons, at its most basic, forming an entity will help you limit your liability exposure and allow for an organized business structure which will help you in running your profitable company going forward. Forming the entity at the beginning with fewer members or share-

holders will allow you more input on how you want the company to run, and how hard it might be to remove you from a position like CEO.

While forming your entity, depending on what your product is, you may want to look into filing a provisional patent application. While there is no such thing as a "provisional patent," a provisional patent application is often the first step toward receiving a patent. A provisional patent application that adequately describes your product will establish your rights to the product and helps you meet the United States rule on being the first to file, not the first to invent. The filing fee is small, but you will likely need to consult with a patent attorney to make sure that you are properly describing your product and to confirm future deadlines concerning patenting your product.

Now that you have a good idea of how to protect yourself against the general public, you have to assemble your team. Best practices would be having a confidentiality agreement in place with anyone you approach to possibly work on the project. Especially if your idea is software-based, you're going to have to make sure that your employees or partners don't run off with your idea. Sometimes discussing the idea in vague terms will work until you have an enforceable confidentiality agreement in place with a partner or employee that would restrict them from taking your idea and making the product themselves. Yet another way is to combine these protections and offer equity in your company, which can create a duty for that developer to not compete. Adding a partner will, of course, allow others to have a say in your business and is something that should be considered carefully.

You should also consider who your potential partners are currently working for when approaching them to work on your project. In some situations, largely in the technology industry, an employer may

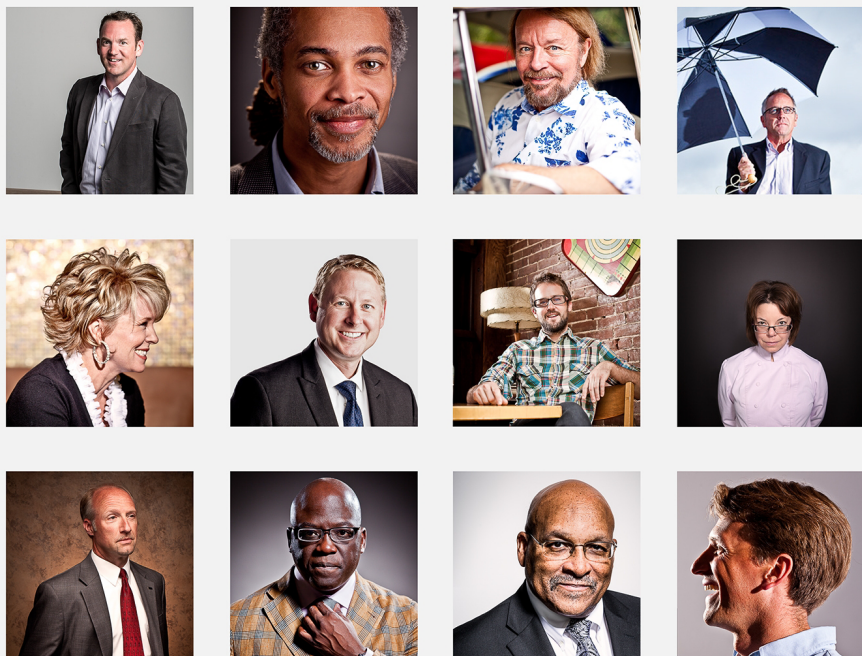
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Funny Business

By Todd Schowalter



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From Inception Through Execution

(...continued from page 37)

have rights to anything that an employee develops while employed. That means that even if you are paying someone to develop a product outside of his normal employment, that other employer might be able to assert it owns your product! So make sure you know if your partners or employees are subject to agreements like this.

Lastly (at least for this brief article), you will need to consider trademark protection for your name, tagline, and logo. Marketing is expensive and there is very little that can drive up the cost of marketing like having to re-brand in the middle of a marketing campaign because you're infringing on someone else's mark or someone is creating confusion in the marketplace. Be proactive and create a

unique identity for your idea. Once you have a name, tagline or logo, speak with an attorney about registering those. You can even file the application before you start using the marks.

With this overview in hand, go get some sleep, come up with that brilliant idea, and protect that idea as it becomes the product everyone waits in line just to see. Also, be sure to watch this space for future articles delving deeper into each of the issues outlined above. ■

Ben Haltenhof is an associate of Sandberg Phoenix, a St. Louis law firm. Contact Haltenhof at 314-446-4374, bhaltenhof@sandbergphoenix.com or visit Sandberg-Phoenix.com.

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TIME WITH THE BOSS

Todd Staley
IWR BUILDING SYSTEMS

Website: iwrbuildingsystems.com
Industry: commercial construction



What is IWR's mission?

To become North America's top building-enclosure contractor. We are a company whose intuition stays current in an ever-changing industry. This allows us to continuously provide our clients with the best possible solution for the entire exterior enclosure of a building all under one company.

What was your first job?

I started working long, hard hours at a very young age, both at my father's electrical company and farm. I can remember thinking at the time how lucky my friends were with their summer jobs as lifeguards and pizza delivery drivers. What I didn't realize was how this regimented tough work ethic was molding the inner workings of my professional career. These early years instilled habits that I carry through my daily life today.

What led you to your industry?

When I was finishing up my degree, very eager and competitive, I was under the impression bigger was better, so I started working for one of the largest companies in the U.S., where travel and relocation was imminent. I made an early career move which rooted me in St. Louis with a large general contractor. As I continued to develop as both a construction manager and community leader, I began forming a real aspiration to make an impact influencing others in a positive way through leadership and strategic business planning. After a couple years of observing market data and construction industry trends, I fell in love with the company IWR and its rich history and compelling company culture. Five years ago I made the move and a commitment to the specialty contracting industry with IWR and haven't looked back.

What was the smartest thing your company did in the past year?

Where other companies in our arena are focused on their specific skill set and less focused on client expectations and greater opportunities, IWR has evolved into a total building envelope contractor. We saw an opportunity to provide our clients with a single-source solution to mitigate risk on building envelopes and provide fully transparent cost management techniques on high-profile construction projects. We are able to streamline many efforts by allowing them to connect with one contractor on the entire building enclosure in lieu of the traditional buyout that involves several different companies and trades. Our employees make this model successful. As we continue our growth, we are supplementing our already dynamic staff with other industry leaders to ensure our clients always get efficient and expected service.

How do you differentiate your business from others in your industry?

Where competitors are focused on just one section of the building enclosure, we are focused on the total envelope. We have hired very talented managers familiar with greater scopes of work and allow us to provide our clients with less coordination efforts, one contract to write and, more importantly, one warranty for everything on the outside of the building.

What advice would you share with new entrepreneurs?

You are your brand. Be impressive.

What is your favorite place in St. Louis?

The opportunities St. Louis offers for children and families is incredible. Growing up surrounded by nothing but cornfields, I continue to be impressed with the variety of parks, educational curricula and athletic programs offered by the city. ■

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