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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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ST. LOUIS COMPANIES YOU SHOULD KNOW

23



Cover Story

23 100 St. Louisans To Know

Entrepreneurs, executives, non-profit and government gurus. These St. Louis difference makers are some of the most influential people in the business community and they are individuals we believe all business owners need to know.

Features

20 Best Business Advice

We asked some of the top business owners in St. Louis to share the "Best Business Advice They've Ever Received." We've compiled those words of wisdom so you can learn from their successes, challenges and disappointments.

45 St. Louis Companies To Know

Find out how these St. Louis organizations can benefit your business.

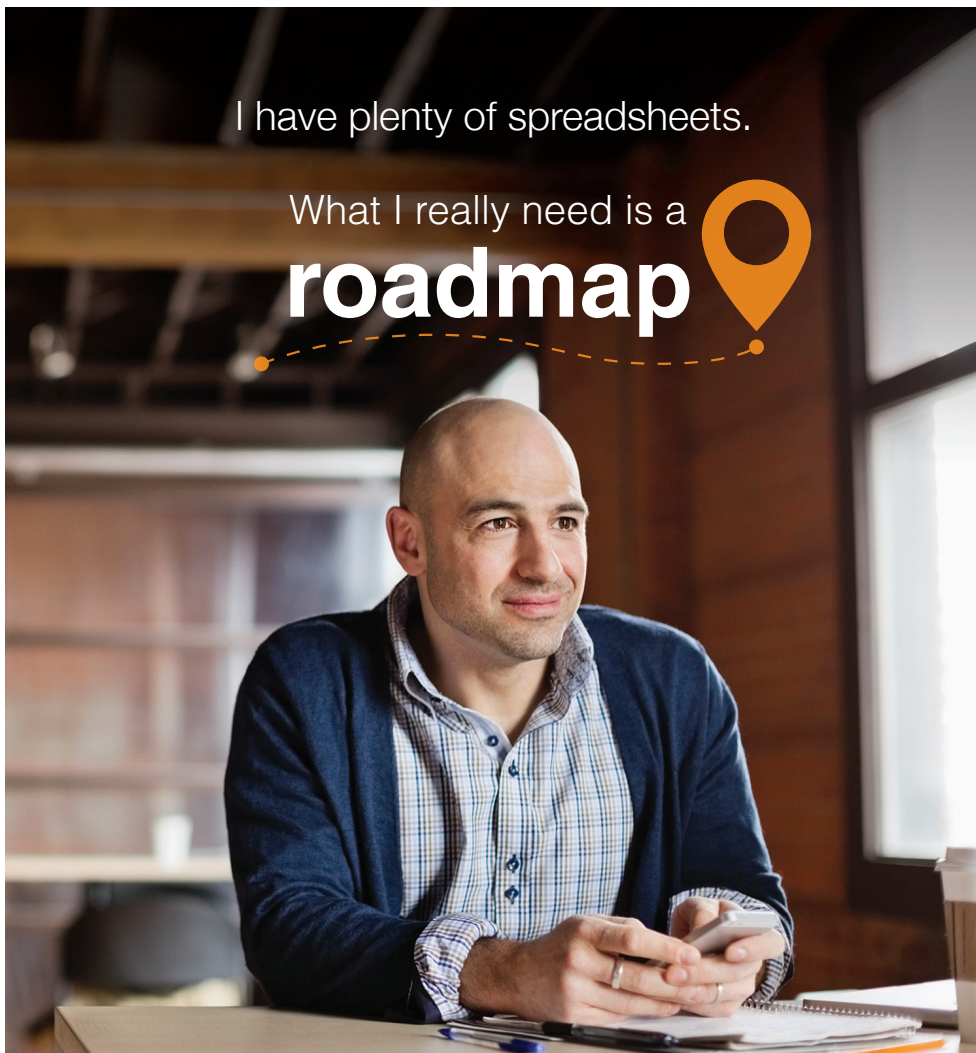
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I have plenty of spreadsheets.

What I really need is a

roadmap



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100 Reasons St. Louis Is Moving Forward

Last year I was asked to return to Hazelwood School district and give a talk to their teachers during a yearly retreat about my experiences as a student in the district some years ago. Now, those that knew me in high school would probably be shocked that I was asked to return to school and actually address the teachers. The only reason I was allowed to graduate from high school in the first place was that I agreed to two conditions: One, I agreed to never tell anyone where I went to school (I found that's really hard in this town!), and two, I agreed never to return.

But I did return to tell the teachers about my fourth-grade teacher, Mrs. Cox. I've written about Mrs. Cox before in this space. She was my teacher that stayed after school three days a week with me, encouraged me, mentored me and gave me the confidence I needed to succeed in school and life. After my third-grade teacher and my principal wanted to flunk me, Mrs. Cox came to the rescue. I went from a fourth grader reading at a first-grade level all the way to a fourth-grade level in one year working with Mrs. Cox.

She stayed late with me afternoon after afternoon helping me with my reading and math. She sacrificed hours of time with her family and friends to help me. And she did it all with a smile. She never earned more money or won an award for helping, but she unselfishly gave her time and energy to help me.

I don't know what ever happened to Mrs. Cox and that's a shame. She never got to see how her hard work helped that 9-year-old make the dean's list in college every semester and become the first member of his extended family to not only attend college but actually earn a degree.

My job that afternoon with the teachers was to express how what they do has an impact on their students that will last a lifetime. Even if they don't feel that way when they leave work each afternoon. I encouraged them to be the next Mrs. Cox.

We all need help at some point in our lives. Very few of us can succeed all on our own. That holds true for children in school and it holds true for business owners as well.

That's why I'm excited about our "Top 100 People To Know To Succeed In Business" list (written by Julia Paulus Ogilvie on pages 23-44). These are the bridge builders of St. Louis. They are building the bridges that are helping entrepreneurs and employees in St. Louis reach their goals. They were all chosen because they take the steps, every day, to help others.

One example is Gabriela Ramirez-Arellano, featured on our cover. New to St. Louis, Ramirez-Arellano has dedicated her life to helping others succeed. She now works for the Hispanic Chamber of Commerce of Metropolitan St. Louis. She helps Hispanic business owners build their businesses and their futures in St. Louis. "I feel like I am just getting started, mainly because I see so much potential in the region and focus my time on creating partnerships and collaborations that will help entrepreneurs regardless of the stage of their business," she says

Some of the honorees are helping entrepreneurs with little experience get started in business, while others are helping experienced business owners reach levels they never imagined they could accomplish.

Unfortunately, Mrs. Cox never knew how much she impacted my life. Our hope is our Top 100 will realize how important their contributions are to the community.

As we look into the future, we need others to follow the example of Mrs. Cox and our Top 100. They have set the foundation. It is up to the rest of us to keep it going.

Ron

“

SPEAK WORDS THAT MAKE YOU SOUND SMARTER

Good to Great" isn't just a book and a concept; it's also a challenge. The ultimate desired outcome, wherever you enter the process, is improvement. Where are you on that path? How big is the 'room for improvement' in your world?

Jeffrey Gitomer, page 9

The process will allow you to stay connected to the ideal daily disciplines to drive your success. Stay focused on the things that you can control, not the things that you can't control.

Ben Newman, page 18

As a business owner, make sure you take time to work 'on' the business and not just 'in' the business. It is critical to the long-term success of the business.

Lisa Nichols, page 21

The best advice I ever received is don't pick a fight you cannot win. We all have to bite our tongues from time to time. If you are certain you are correct but don't think you can persuade the other party just back away and chalk it up to experience.

Howard Rosen, page 22



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Good to Great. Are You ‘Good’ or Maybe Slightly Below?



Jim Collins’ immortal business best-seller, “Good to Great,” created a revolution in many businesses and an explosion in book sales. The book was adopted, adapted, taught and implemented. In many instances, companies did go from good to great – or at least from good to very good.

The key is that these companies sought improvement. Self-improvement. Whether it was from within or from an outside group of impartial experts, the concept was and is to “get better.” “Great” is an elusive target. Collins knew it.

The concept is not complicated. It revolves around self-assessment, an agreed-upon game plan of action, measurable results and an overall spirit that includes individual work, teamwork and remarkable leadership. So far it’s simple.

The real issue, and the thing that has always bothered me about the book, is that the beginning premise assumes you are “good.” Most companies and their people are not. Most businesses are not. And you see them every day, going out of business.

Many companies try to maximize profit by cutting costs or, worse, cutting quality or, way worse, cutting service offerings. Then customers get angry and tell other potential customers through social media or some form of online reporting like TripAdvisor or Angie’s List. Then reputation is somewhere between questionable and lost. Followed by a downturn in business.

In 1996 I wrote this customer service truth: “It never costs as much to fix the problem as it does to not fix the problem.” Eighteen years later, that statement has never been more true.

“Good to Great” was published in 2001, way before social media dominated the scene. Companies no longer have to self-assess; all they have to do is go to their Facebook page, where their customers have already done it. And there’s usually a huge gap between what companies and their

leadership *think* they are and what their customers say they are. I will always take the latter as the true picture.

So the real challenge is not how you get from good to great. It’s how you get from crappy to good. Things like rundown hotels, lousy food in a restaurant, rude clerks in a retail store, long lines to be served, long waits on hold, not keeping up with technology and poor management seem to be pervasive in our society.

An easy way to begin your march up the ladder to greatness (or even just goodness) is to talk with more of your customers. Get their views both online and in person. Get video from them if you can. Create a YouTube channel that features their voices.

“Voice of customer” in any format forms a clear picture of exactly where you are in their opinion, what they like, what they expect and what they wish was better. It creates a solid foundation from which to start. What better place to start than from the customer’s perspective of what would help you get better?

Oh, it’s also your reputation. And it’s also *free*!

This same lesson applies to salespeople. How “good” are you? Is “good” your starting point? If you didn’t make your sales goals last year, can you honestly say you’re good? Or would you fall just below good? Somewhere between crappy and good?

Keep in mind that as I’m attempting to help salespeople assess themselves, they are the lifeblood and the cash flow and the profit of the business. Businesses that don’t make enough sales go out of business. Were they good businesses gone bad? Were they good businesses with bad salespeople? Or were they bad businesses that failed? I’ll take the latter.

And while I realize that I’m taking a superficial view, not going into detail about quality of leadership, quality of service, quality of product, employee retention or customer retention, I maintain my premise

that “voice of customer,” both internal and external, will net better truth and a better foundation than a bunch of leaders and consultants sitting around a table coming up with ideas. Many of them self-serving.

Back to salespeople for a moment... There is no quick fix to get a salesperson from good to great or from below good to above good. But there is a real answer: *training*. Repetitive training until the salesperson goes from understanding and willingness to application, to proficiency and finally mastery through daily action.

Be willing to measure your results. CAUTION: Measurement isn’t how many cold calls you made this week. Weak measurement. Don’t measure failure; measure success. Measure pipeline dollars. Measure sale-to-profit percentage. Measure new customers secured. Measure reorders.

Make measurement a learning experience, not a punishment.

“Good to Great” isn’t just a book and a concept; it’s also a challenge. The ultimate desired outcome, wherever you enter the process, is *improvement*. Where are you on that path? How big is the “room for improvement” in your world?

Want to see the best online experience for repetition, mastery and fun? Take a look at the challenge by going to www.gitomer.com and entering the word “repeat” in the GitBit box. You’ll get information and a link. ■

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

ASK THE BANKER

How Can I Improve My Credit Score?

Before you apply for a small-business loan, there’s something you should know: Your personal credit score matters – a lot.

Small businesses don’t actually have credit scores. Lenders look instead at an owner’s personal credit score to gauge reliability. A credit score also tells a lender how long you have been borrowing money and how many different kinds of credit you have.

A score of 700 or higher says you’ve done a good job of repaying mortgages, car and student loans, and credit card bills on time. It is the kind of score many banks want to see if you’re applying for a loan. A lower score will not necessarily disqualify you, but it might limit your choices and result in a higher interest rate.

Here are three simple things you can do to increase your credit score over time:

1. Pay your bills on time. Late or missing payments can hurt a credit score. Defaulting on a loan causes even greater damage. One of the single most important things you can do to improve your score is to make payments on time until a debt is paid off.

2. Limit the amount of credit you use. It’s hard to improve your credit score if you’ve maxed out your credit. Instead, try to use less than 30 percent of the credit available to you. That demonstrates your ability to manage debt, which makes you a lower credit risk.

3. Check your credit reports for errors. As many as one in four credit reports contains incorrect information. You may increase your score if you find and correct errors – especially if your report includes accounts that don’t belong to you or erroneous collection efforts.

Improving your credit score won’t happen overnight, but if you make it your goal, both you and your business will be better in the long run. ■



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Create a Fair Culture

“It’s not fair!”

Ever hear those words? Could be from your children or, even worse, your employees. There are always employees who feel and don’t hesitate to share their feelings that “things aren’t fair” among co-workers. How can you eliminate that phrase from your business lexicon? One way is to eliminate the whiners. But that would not be fair to them.

Let me be clear. Life is not fair. “Good” people get cancer. “Bad” people get lucky breaks. Weather happens, and business slows down or speeds up at unexpected times. Accepting reality is an important life lesson.

Life is not fair. But it is your job as a leader to create a culture that is “more fair.” The job of the leader is to set expectations and define reality. You must put in structure or hire someone to help you put in structure.

Set a clear vision and define the values you expect everyone to respect. Involve your key and most trusted employees in a strategic planning process that is simple and easy to understand. Set clear performance expectations associated with key performance indicators (KPIs). Execute your strategy plan based on deadlines set. Tolerate only behavior within your values. Have periodic reviews of performance based on openly shared performance expectations. Hire, promote and fire based on performance.

The reality is that structure; KPIs; and a solid vision, value and strategic plan can pull the carpet from potential inequity squawkers. Structure is the antidote to “it’s not fair.” Perception is reality. Without a system and structure, employees don’t appreciate what the others bring to the table, and it can become a “me, me, me” culture.

Don’t let that happen. It is so simple to avoid these challenges, and there are so many tools to make culture more transparent and caring. ■

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Open Rates Don’t Tell the Whole Story

It’s time for some email marketing myth-busting. Before I reveal the myth we need to bust, I’d like to give you a pop quiz. (Don’t worry... I’ll grade on a curve.)

Here are results from three email newsletters for the same company and roughly the same list. Which mailing was most successful?

- January: 6,615 delivered, 1,919 opened (29.5 percent open rate)
- February: 6,557 delivered, 1,510 opened (23 percent open rate)
- March: 6,695 delivered, 1,413 opened (21.1 percent open rate)

Easy, right? The January mailing blew the others away. A mailing with a 29.5 percent open rate is obviously better than one with a 21.1 percent open rate ... isn’t it?

Not necessarily, which brings us to the myth we need to bust: Many businesspeople believe that a higher open rate means a more successful email campaign. That is a myth. While we all prefer higher open rates, more opens does not always mean greater success.

Let’s look at the same three mailings, this time focusing on click-throughs. Each mailing had a call-to-action to click for more. The links sent readers to tips and other useful information. The business tracks those who click and identifies them as prospects for products or services related to the link. Those prospects then receive follow-up emails with more aggressive promotions.

- January: 1,919 opened, 51 clicks (2.7 percent click rate)
- February: 1,510 opened, 121 clicks (8 percent click rate)
- March: 1,413 opened, 312 clicks (22.1 percent click rate)

These statistics tell a different story. The January email, which had the best open rate, had the worst click rate – just 2.7 percent. The March mailing, which



had the worst open rate, had the best click rate – a whopping 22.1 percent. Those 312 people who clicked on the March email are engaged prospects, and many more prospects surfaced in March than in January.

We suspect the March campaign will prove more successful than the January campaign because the former generated so many more prospects. But we’ll need to dig deeper. Just as open rates don’t tell the whole story, better click rates don’t necessarily mean better success.

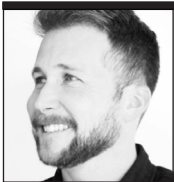
We’ll have to see how many of those people who clicked ultimately make purchases and how much those sales generate. The January email promoted a service that is far more expensive and has higher margins than the service promoted in March. So it will take fewer sales from the January email to achieve success.

The bottom line: Establish your

business goals before you launch your campaigns and define success around those goals. If you’re trying to generate more sales of certain products or services, you measure success by tallying net sales revenue – not by counting email opens or clicks.

Yes, opens and clicks can indicate whether you are on the right path. But as these three emails reveal, you can’t assume that a better open rate has put you on the path to success. ■

Tom Ruwitch is founder and president of MarketVolt, a St. Louis-based marketing technology firm. Visit MarketVolt.com/resources for free downloads and webinars on a variety of topics, including How to Develop a Time-Saving, Business-Building Content Marketing Plan.



The Future Does Not Exist

A mindset that will increase your trustworthiness and your profitability

A few years ago, Jimmy Fallon included this joke in his Tonight Show monologue: “President Obama became the first sitting president to visit a federal prison yesterday. Obama said it was a good chance to talk about prison reform, and to catch up with so many former congressmen.”

At the risk of committing the sin of joke explanation, it is easy to see why this quip is funny. The understanding that Congress is full of crooked people is a pedestrian outlook on our state of affairs. And this joke works because it strokes us all for not being as evil as those politicians in Washington D.C.

However, it may come as no surprise to you to learn that trust in nearly all of our civil institutions is at an overall all-time low. According to a 2016 Gallup poll, public schools, banks and hospitals – organizations in which used to carry high regard in our communities – are not trusted. In light of this data, Fallon’s joke takes on a darker meaning. None of the three institutions he names, the presidency (16% trust), the criminal justice system (9% trust) nor Congress (3% trust), have the confidence of the American people.

The reasons for our falling confidence are usually captured in simple bromides: Don’t trust the man. Politicians are crooks. Power corrupts. Corporations are greedy.

Those conclusions are satisfactory if you hope to be a late-night comedian. However, if you hope to still accomplish something as a business leader in the context of this mounting animus, then I would offer a different conclusion: We lack confidence in institutions because our basis for trust has shifted.

Our systems for business, governance and education were made to increase our certainty. They have attempted to predict the future for us. The institutions did what they were designed to do. But the more we invested in them, the more they failed us. Because the future is not certain. It cannot be predicted. That means our systems are not flawed. It is our need



for certainty – for predicting a singular future that does not exist – that has set them up to fail us.

Business leaders who hope to be effective must embrace this truth. Trust is built by embracing uncertainty and acting with confidence anyway. And the best way to achieve that mindset is to think like futurist.

Futurists describe the future as a possibility space – not unlike shining a light into a dark room. There are multiple things that become visible. Some of them you can barely see – the possible futures. Some are more visible – plausible futures. And some of them have much more statistical likelihood – probable futures. If you can outline your vision of the future with this understanding, you can better meet the uncertain road ahead. And you can win more confidence from your employees, vendors, customers and prospects.

Here’s a challenge: With your leadership team, create multiple visions of the future – at least ten of them set at least 20 years in the future. After you have gathered them, use some consensus to de-

cide what the preferred futures would be. Once you have found at least one or two of them, assign them a category – probable, plausible, possible. If your futures you prefer are out in the possible space, you know then that you will have to invest in making more changes. You can create your strategic plan accordingly, and you can articulate with confidence why you have the vision and what you are asking of your team.

Your level of authenticity about the nature of your vision builds trust. Rather than money or power or brute force, increasing trust is the best way to market your brand. Your ability to be comfortable in the midst of uncertainty and to lead your brand like a futurist are critical to cementing trust within your network. And building a trust network increases your profitability. ■

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Time to Review Your Estate Plan



Succession and estate planning are crucial for small-business owners to ensure that their businesses thrive after their ownership changes. Whether you leave your business to your family, keep the ownership within the company or sell, having a well-structured plan in place will help move the process along.

Here are some key estate planning strategies to consider:

Don’t assume you do not need an estate plan. Closely held businesses have complexities of their own that may arise, and individuals or married couples with less than \$5 million in assets may have more challenges than larger estates.

Review your estate plan with a qualified adviser. It’s important to understand the current position of your estate and be aware of the areas that require attention.

Build flexibility into your estate plan. The Trump administration is working on major tax reform proposals, so flexibility in your plan provides you with important options for whatever the outcome.

Do not wait until the law is “settled.” Tax laws are ever-changing, so make sure your plan reflects your wants and needs and not the current economic situation.

If you are looking to secure the future for your business, your family or both, an estate plan may be right for you, no matter your assets. To discuss your current plan or for help developing one, reach out to your financial adviser or, for independent advice, David Heilich, CPA, partner and practice leader of the Brown Smith Wallace Family Wealth Planning Group, at dheilich@bswllc.com or 314-983-1273. ■



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



Travel Perks



When an employee travels, what expenses do you pay, and how much do you allow to be spent? All employers face the challenge of creating a travel policy that is generous enough to cover employees' expenses but strict enough that they will not splurge.

The survey says:

According to AAIM Employers' Association's 2015-2016 Policies and Benefits Survey of 150 St. Louis and central Illinois businesses, 86.6% of employers cover meal expenses, 85.7% cover lodging and 73.2% cover car rental. On the other hand, only 4.5% cover an upgrade to first-class/business-class airfare.

What to consider when creating a travel policy:

- **Involve multiple teams when creating the policy.** This type of policy goes beyond one department. It is important to receive feedback from multiple segments of the company, including the management team, finance, human resources and the actual travelers.

- **Use cost control measures.** There need to be controls and maximum reimbursement amounts in place so employees do not abuse the policy.

- **Require detailed receipts.** Requesting a detailed receipt from a restaurant will ensure the employee is not charging items that are against policy.

- **Enforce the policy.** If the policy is relaxed and not enforced, employees will continue to abuse it. Ensuring that you have a discipline process in place, and are following it, will cut down on abuse. ■

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Employee Training Today Requires New Approaches and Methods

Business owners and corporations need to embrace the need to offer on-going structured in-house training for employees if they hope to retain key performers. The practice of offering sporadic training will no longer be sufficient. Today's workforce is expecting more than a pay check and a creative, unified work culture. Also, the old traditional training format of one-side communication in one to three hour time blocks is also in need of major redesign. This is particularly important for the millennials and the upcoming Gen Z.

As you create your training programs or outsource your training to business experts, keep these six characteristics in mind if you want to engage millennials and the generations to follow.

Keep in mind that they are...

- **Hungry to learn.** They are hungry but very particular about the information they seek. The information needs to be current and applicable to both their present job but also to their future career aspiration. The millennials are by far the most up to date in terms of education as a generation, especially given the increase number of online degree programs. Millennials often have multiple degrees and certifications and seek and value companies that encourage and provide structured, on-going personal career development opportunities.

- **Social media junkies.** They are so quick and savvy with access to the internet and rely on it as their primary means to gather news and follow trends in their profession. They turn to Facebook and LinkedIn for current daily events from across the world.

- **Just want the facts.** They are very curious, impatient and are accustomed to getting their information in short nuggets through tweets, dashboard pages and are less likely to read extensive white pages



or workbooks. Training workbooks need to be tightly written and require written responses, not simply copies of the power point slides of the training material otherwise they will likely be disengaged and bored.

- **Make it quick.** They have short attention spans and are restless, not comfortable sitting at one location for any extended amount of time. Training needs to be less chat and more direct sharing of information, given instructions and given directives related to expectations.

- **Show me.** They are actually also very visual, so to maintain their attention, training needs to incorporate supportive visual aids. You may want to explore the newest technology related to mobile training where employees have access to endless training programs at their leisure.

- **Keep it up.** Do not venture into offering on-going training unless you are ready to commit and embrace continual training opportunities and expectations. Nothing turns off employees more than employers who offer something to later have it omitted or neglected.

Each year the percentage between online and in person training is changing so the more you can incorporate these tips in the design, format and frequency of your company training, the more you will bridge the generations, increase participation and have a positive ROI. ■

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



Choose Your Work Comp Carrier Wisely

Four Qualities You Should Seek

Workers compensation insurance is considered a necessary evil for many employers in Missouri. It is required in Missouri for one simple reason: to protect employees and employers. The “no-fault” coverage protects both parties when an employee is injured on the job. Employees are provided medical treatment for their injuries at no cost and reimbursed for lost wages if they are unable to return to work during recovery. The employer, in turn, is protected against lawsuits due to injuries. Every insurance company must conform to state statutes on coverage terms, limits of liability and benefits. To this extent, all companies are equal. Beyond that, however, there are a number of variables that determine the value you receive for the premium you pay. The benefit comes when you select a carrier that is a partner invested in the success of your business. When that happens, work comp becomes an advantage, one that protects your people and your business’ bottom line.

Does your provider have the following qualities needed to help you succeed?

1. Customer Service

Your provider should be easy to access when you have questions or concerns about claims, premium payment, workplace safety or other coverage. Look for a company with a website for:

- Conducting transactions, such as paying your premium and reporting claims
- Getting answers to your questions about work comp or your specific policy
- Downloading safety policies for your workplace

These are valuable tools that should be available anytime. When online interactions just won’t do, pick a carrier where an expert answers the phone and can

For a Strong Work Comp Partner

Look for a carrier that:

- Has a deep understanding of the region’s work comp laws,
- Understands the industries and demographics of Missouri and surrounding states,
- Knows the medical providers that are critical to effective claims outcomes,
- Has safety and claims employees located throughout the state to serve you and
- Is active in your local community.

assist in the matter of minutes, so you can get back to running your business.

2. Expertise

Many insurance companies that provide work comp also provide other types of insurance. For some businesses, having all insurance packaged together streamlines your choice and administration. But to get the most for your work comp premium, look for a company that specializes in workers compensation insurance. The sound advice you’ll receive can save you in the long run. With an experienced carrier that understands the region’s work comp laws, you are better equipped to avoid law suits and other potential costs associated with workplace accidents. You’ll gain the peace of mind you need to run your business successfully.

3. Fraud Prevention

To many insurance companies, work comp fraud is simply a cost of doing business. This might work for large companies, but they’re not the only ones footing

the bill for fraud. Businesses like yours are paying for the work comp fraud of others with rising premium, and you don’t have to stand for it. Look for a company dedicated to fighting fraud and results to prove it.

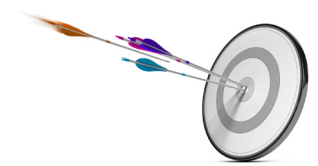
4. Resources

Training and education are crucial to keeping costs low. A good carrier will provide access to staff and materials to help keep your workplace safe and claims under control. Every carrier sells a policy. Some give you the value-added benefit of understanding work comp and its impact on your costs. From general education, to safety training specific to your workplace, if you’re interested in doing more than writing a check for your work comp policy, partner with a carrier with abundant resources to share with you.

The value you receive for your premium dollar should be of paramount importance. You could find several different prices for the same coverage, but the old adage “you get what you pay for” holds true with work comp. The cheapest price won’t deliver you the key ingredients necessary to control costs for the long term and get the best value for your premium dollar. Unfortunately, you may not realize this until an employee claim is not being handled appropriately, you need help identifying hazards in your business or you expect an answer when you call. ■

Shelley Robinson (srobins1@mem-ins.com or 573.449.4124) is a Marketing Communications Specialist at Missouri Employers Mutual, Missouri’s No. 1 provider of workers compensation insurance. MEM can help you eliminate injuries and reduce your work comp costs. Visit www.worksafecenter.com for your workplace safety needs.

How & Success - Part 3 of 3



My last two articles focused on clearly defining an employee’s position using a performance agreement and defined the why and what for the position. We will now wrap this up with how the role should be performed plus identify expected outcomes of the work.

The how is provided in the performance agreement by a list of ways a person should spend the bulk of his or her time working in the position. This is represented by four to six high-level statements. For instance, a production manager’s agreement might state, for example, that he or she should regularly 1) ensure the profitability of work being performed, 2) visit job sites to uphold the quality and safety of work being performed, 3) oversee effective training programs for the field, and 4) nurture a healthy culture within the team. These statements are a great way to check in on the production manager’s efforts.

When inspecting what you expect in the position, you should be looking at not only the quantity of time being spent but also the quality of the output. To define this, the performance agreement includes a short list of statements indicating successful outcomes. A production manager’s list may have results such as “projects are highly profitable,” “clients are greatly satisfied with the work performed” and “field employees feel engaged, happy and fulfilled in their careers.”

From top to bottom, the performance agreement portrays a clear picture of a position to all interested parties within an organization. It spells out the why, what and how of the role, as defined by the view of success from the outside looking in. With this tool, alignment between the person in the role, the supervisor and rest of the organization is achieved. ■



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

Don't Forget, It's About Security

BY SCOTT M. LEWIS

It is 2017 and cybersecurity is still one of the hottest topics discussed at tradeshow and conferences. It is still amazing to me that as connected and always on that we want to be as a society that we do not spend more to protect the data that we are so willing to expose through online platforms. It is almost like we have given up and decided that, oh well it's out there and people are going to get it regardless of what we do to protect ourselves. According to Security Magazine's July 2016 issue, only about 31% of small businesses take active measures to protect themselves against cybersecurity breaches. On top of that, only 22% are willing to improve security measures and spending over last year.

Small- and medium-sized businesses continue to be one of the largest business segments that cyber-attacks are focused on. This is primarily due to the business owner's lack of awareness of the threats they face, along with under estimating their exposure to cyber threats. It is estimated that in small- and medium-sized-businesses that 75% of workstations are unprotected or restricted to prevent unauthorized access. This is an amazing statistic since local workstations are one of the primary access points to your network and data. Workstations are basically the front line to your business, and too many business owners still believe that traditional anti-virus and firewalls are sufficient to protect their businesses; think again.

Social media, we love it! Next time you are in a restaurant, look around. Families are paying to have dinner together but not one conversation going on between them. They are all face down in their phones or mobile devices. Guess what they are doing that at work too. So, what are the risks of social media or, better yet, how is social media being changed into social engineering and how is that effecting your business?

We have to keep in mind this is not a technology problem; it is a human problem. The technology works, but humans make mistakes and those mistakes can be exploited. An example of social engineering in motion was in an article from SmartFile written by Curtis Peterson in March of 2016 where he outlined a phone call from a hacker to the FBI. The hacker called the FBI helpdesk, explained that he was a new employee and was having issues with the employee portal. The helpdesk asked if the hacker had a token code. The hacker responded no. The helpdesk said ok, use one of ours. Following a two minute conversation, based on social engineering of human behavior, more than 20,000 FBI records and 9,000 Homeland Security records were released to the public. This is simply an example of how we need to recondition our employees to be less trusting, ask better questions and increase security awareness training.

The rules of engagement haven't really changed over the years. It has always been that you have to take an active approach to security. It is not set it up and forget it any longer. Your team has to proactively manage security, implement countermeasures and constantly be aware of new threats. Some basic things that you can do to help your employees and your business be more secure include:

Awareness Training. Again the problem is not a technology problem, it is a human problem and training your employees is key to an overall security strategy. If your employees don't understand social engineering, current threats or how the newest scams can affect your business, than you are more likely to be a victim of hacking, ransomware, or stolen data.

Policies and Procedures. It is critically important that you have an idea of the electronic tools that your employees use

to do their work. You have to understand that in order to write policies and procedures to protect your company or organization in the event that it is used inappropriately or worse illegally. I have always told our clients the policies and procedures you have are your legal teeth and protection. However, when you have teeth you can decide how hard you want to bite if necessary. Without them you have no protection and no teeth and you are simply accepting the outcome of others' actions.

Keep Up to Date. As always keeping operating systems, networks, firewalls, routers, and software applications up to date should be a priority. Most manufactures and software companies spend a lot of effort to harden their hardware and software. However, if you are not up to date, than you are exposing your business and your data to known weaknesses and those weaknesses can lead to breaches and data loss.

So what does the future look like for cyber security and cyber threats? You'll see cybercrime become mainstream, organized crime will expand in the online world, malware including file-less malware will continue to grow and cost companies millions to protect themselves. You will see further expansion of Ransomware and Crypto locker style viruses as they become more and more intelligent. You'll also see Ransomware spread to cloud based applications and big data warehouses as hackers further develop methods to attack areas of the cyber world that haven't been exploited yet. You will also see further expansion in social media attacks and the use of malware that attacks mobility devices that have network access in order to go after corporate networks. As you evaluate your business keep in mind there are countermeasures and protections that can help protect you. However, you have



to take a proactive approach that has a layered methodology to security that casts a wide net to stay ahead of new threats, and don't forget it's about security. ■

Scott Lewis is the president and CEO of Winning Technologies Group of Companies. Scott has more than 30 years of experience in the technology industry and is a nationally recognized speaker and author on technology subjects. Scott has worked with large and small businesses to empower them to use technology to improve work processes, increase productivity and reduce costs. Scott has designed thousands of systems for large, medium and small companies. Winning Technologies' goal is to work with companies on the selection, implementation, management and support of technology resources. Learn more about Winning Technologies at www.winningtech.com or call 877-379-8279.

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Ben Newman To Keynote Top 100 Luncheon At St. Louis Business Expo & Biz Growth Conference

Speaker And Performance Coach Will Share What It Takes To Be Your Best

As Ben Newman watched his mother battle amyloidosis, a rare medical condition, he began to learn about the power of positivity and the decision to do one's best. Then, discovering his own mother's journal and the path to positivity she left for him, Newman was further encouraged to succeed in his own life. "Along with a supportive family, mentors and coaches, I have been enabled to do my best," he says.

In 2006, as a result of a very fast start in his professional career as a financial adviser, Newman was offered his first opportunity as a speaker. At 26, the offer to do something he did naturally, storytell, while earning a fee on an expenses-paid trip to Chicago seemed like a dream and was a no-brainer to accept.

Eleven years later, Newman, who is now a globally sought-after speaker and performance coach to professional athletes and business leaders alike, continues to work hard and count his good fortune. "At the end of the day, I am a storyteller," he says. "I share my experience and lessons from my life with emotion. I talk about the opportunity to be the best in our lives. It's still wild to think that it's what I get to do now for a living."

What Newman has learned since that first speech 11 years ago is that for him, it doesn't end with the speaking engagement. It's about building relationships, which means focusing on the process and not just the results. "What means so much to me is not the diamonds in the rings but that I have built the relationships," he says. "I have even been named godfather to a Super Bowl champion's firstborn son."

Newman will be sharing his lessons at the Top 100 People to Know Luncheon at the St. Louis Business Expo on April 19 at the St. Charles Convention Center. St. Louis Small Business Monthly spoke with Newman about what he plans to share as well as his own future goals.

If there is an underlying thread or message you share in your keynotes, what is that?

Whether I am working with a Super Bowl champion, an NCAA champion or a business champion, it is the ideas of purpose, process and reframe.

PURPOSE. If each leader understands the hardwiring of the people that they lead and their purpose they have for their work, this allows the individual to connect to what is most important to drive their highest performance.

PROCESS. The process will allow you to stay connected to the ideal daily disciplines to drive your success. Stay focused on the things that you can control, not the things that you can't control. The most important thing is the opportunity to look yourself in the mirror at the end of the day and know that you gave your best effort. Nobody can ever take that away from you.

REFRAME. Stay focused on solutions, not problems. Take the Navy SEAL example. You have the opportunity to complain for five minutes, but after that people die. Stay focused on what you can control, shift back to the perspective of something you've been through that is tougher, and keep fighting and attacking the process.

While these threads may be present, each of my talks is tailored to the audience. Before I speak, I sit down and ask, "Why are we building this partnership?"

What will you speak on at the April event?

I will focus on the importance of purpose, process, reframe. It's a relentless mind-set that drives success. Additionally, last year we had a speaking tour (www.YouShouldAttend.com) that I think would be very powerful to discuss, as we are now continuing it this year. There were very valuable lessons that were learned by some of the greatest athletes to ever walk the face of the Earth, including Jerry Rice, Tyron Woodley and Ray Lewis, to name a few. There are very valuable lessons regarding purpose, process and reframing adversity. There are powerful ties of success in our work with athletes that ties into success and our coaching work with business professionals, and I think this would make for a very powerful story.

You have been working with professional athletes over the years. How can the valuable lessons you learned from them be applied to business owners?

Because of my extensive work in athletics and in the business world, the tour further proved that a focus on daily habits drives success whether you're looking to win a championship on an athletic field or drive the success of an organization. From the time I started speaking in 2006, I am now in the locker rooms helping champions win championships, and I have been able to see how the same tools apply to business owners. This also encouraged me to write a book, "Your Mental Toughness Playbook: 6 Proven Tools Put to the Test." You can get it free at freeplaybook.net.

What is your No. 1 piece of advice for fellow business leaders?

Empower and inspire those you lead to connect to their purpose to drive to action. My mother also taught me that it's not how long you live; it's how you choose to live life. With that in mind, if I can inspire others to be their best, then I've done my job.

What inspires you to continue on your path as a speaker?

I have the opportunity to continue to write my mother's story every single day.

Conversely, how do you hope to inspire others?

By helping others to write the story they want to in their lives. And it goes back to three words: purpose, process and reframe.

What has been your greatest accomplishment so far?

My family. It's not about the championship rings; it's about helping others be champions in their own lives. Helping people be their best and building relationships along the way.

Lastly, where do you hope to go with your career in the future?

I have a goal for our company to serve 1 billion people. I'm looking to create immeasurable impact.



The luncheon honoring the Top 100 People To Know is Wednesday, April 19 (11am-1pm) at the St. Charles Convention Center. Tickets are \$50 each (tables of 10 are \$500). Tickets can be purchased online at <https://store.sbmon.com> or via phone at 314.569.0076.

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Winning Technologies is a Business Management company that specializes in the selection, implementation, management and support of technology initiatives.



Kickoff Seminar, 10am-11am (Rooms 104-105)

Overcoming Sales Slumps

Katheryn Hunt, Cornerstone Solutions

	Sales & Marketing (Rooms 104-105)	Social Media Lab (Stage 1)	Building Better Owners (Stage 2)	Growth Strategies (Stage 3)
11:30-12:20	Blacklisted - What Not To Do In Sales	Social Media Marketing That Gets Results	What is Possible In Health, Wealth & Business Prosperity	3 Secrets To Building A Brand That Pops
12:30-1:20	2017 Marketing Trends: What's Hot and What's Not	How To Use Email Marketing To Sell More	Planning For The Business Owner	Using The Power and Science of Social Networking To Grow Your Business
1:30-2:20	Get And Keep More Customers	How to Create A Video in 60 Seconds; 30 Seconds, 10 Seconds and 5 Seconds.	The Essential Aspects of Lead Generation (Direct Mail, PPC and More)	5 Legal Mistakes In Small Business
2:30-3:30	Networking or Cold Calling? The Right Way To Sell	From Experience To Expectation	TBA	TBA

DON'T FORGET

Speed Networking, noon-1pm, (Bring Your Business Cards)

Main Networking Area

Social Media & Marketing Roundtables
Bring Your Ideas And Learn From Your Peers, 11:30-2:30
Roundtable Area (Behind Stage 2)

SCORE SPEED COACHING
Free Business Consulting On The Spot, 11am-5pm
SCORE BOOTH

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strategy, gain more
clients and
accelerate your firm's
growth.**

Photos by Bill Sawalich

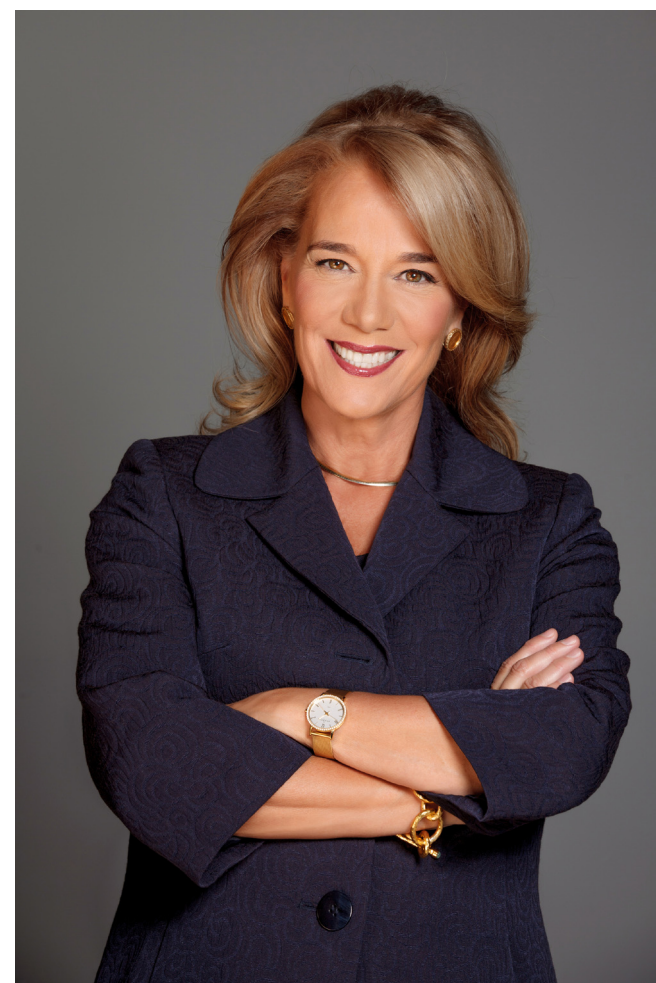


“Over the years we have distilled the core of our success into three critical behaviors. Learn every day. Do what’s right. Serve others. Learning moves us forward. Considering what’s right in all situations keeps us on the right track. Serving others ensures that we give back to each other and the community that has supported us for so long. If we go through each day with those three things in mind, we will create a great situation for our employees, our customers and our company. “

-Charlie Woodard and Justin Woodard, Woodard Cleaning and Restoration

“I tell every entrepreneur: ‘Sign all the checks and be the final approval of all of your first 100 employees if possible. Hire slow; fire fast.

-Laura Herring,
IMPACT Group



ADVICE Issue

“The key to our success is following The Golden Rule: Treat other people the way you would want to be treated yourself. Our desire is make every customer delighted that they chose to do business with us. A significant part of our business now comes from prior customers or referrals.”

-Phil McGill and Amy Mueller
Cardinal Blinds & Shutters



“Several years ago, I placed a high level person at one of the first clients I ever managed. The person I placed was not happy after the first day and was really trying to take advantage of the situation, knowing his skill set was highly desired. This was very early in my career and to say I was nervous to call and explain the situation to the client who I knew would be extremely disappointed was an understatement. A colleague pulled me aside and said, ‘Don’t sweat this. Everyone is good when things are going well. The only way we differentiate ourselves is how we deal with problems like these. This is an opportunity for you to prove that you know what you are doing.’”

-Rachelle Bauer, HireLevel, powered by Extra Help

“Launching a business can be challenging but staying relevant and innovative can be just as hard. My advice is to always be looking at what’s next....how can you innovate? How can you improve your product or service? What environmental changes could occur that could affect your business? Basically what is your 2.0 (next version)?”

-Lori Eaton, NextGen Information Services

“Stick with your core business, Do not get distracted by other business ventures until you have mastered the first business.”

-Brian Chapman, MBI Worldwide

“View and treat your clients as partners - not as customers. Involve and include them in decisions, especially when something isn’t going as planned. They’ll appreciate the inclusion and will work with you to solve the problem - as partners do and should.”

-Matthew D’Rion, Worry Free Marketing

“Regularly take profits out of the business and invest funds for safety. There’ll always be business cycles and there’ll always be lean years or losing years and if you have money put away in safe investments then you will be able to use that money and be well capitalized to ride through the tough times.”

-Bonny Filandrinis, Staffing Solutions

“As a business owner, make sure you take time to work ‘on’ the business and not just ‘in’ the business. It is critical to the long-term success of the business.”

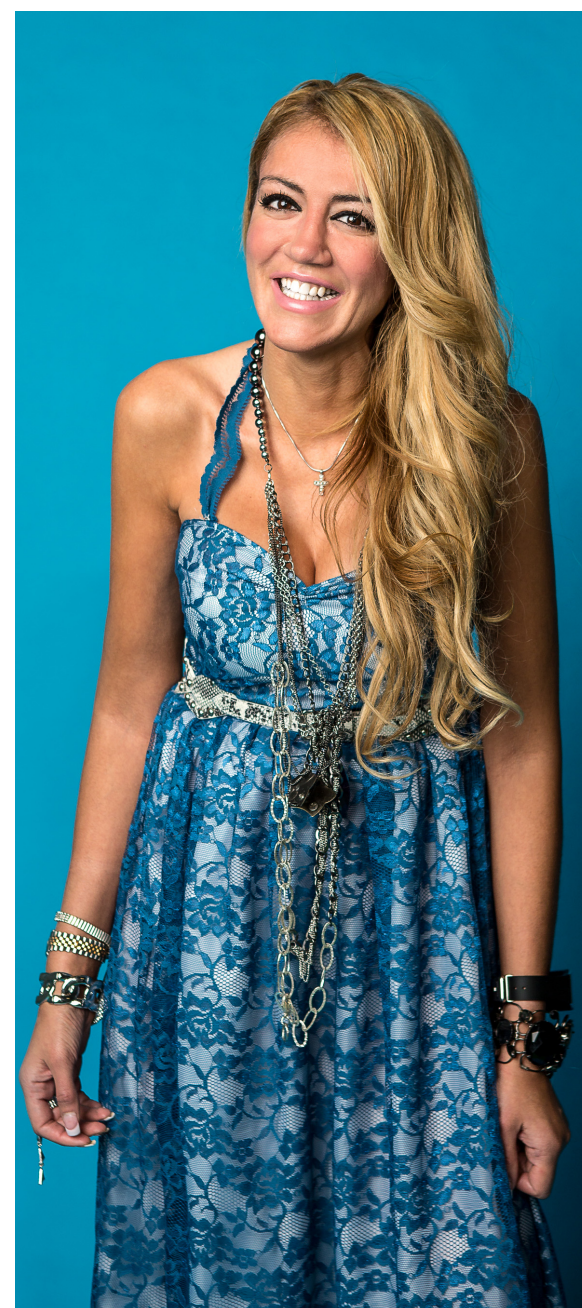
-Lisa Nichols, Technology Partners, Inc.

“Be passionate about what you do and pay attention to what charges your battery and what drains your battery.”

-Barry Gleeson, TAB (The Alternative Board)

“Adhere to the WIFFM (What’s In It For Me) rule when dealing with customers and prospects.”

-Chris Ruzicka, TechShop, Inc.



“My success as a business owner came from working with my heart and having a purpose with what I created. You can not grow a business by yourself, yet with the help of others which means having a staff that is trained with the same mission. Working as a team with passion, loyalty, and making a difference. When there is a demand for your business, drive and passion to work with your heart in making a difference is what creates success.”

-Ola Hawatmeh, Ola Style

ADVICE Issue

“I was told this years ago, when I was right out of college: ‘If a client ever tells you that they are dissatisfied with something that you did, make sure that you never hear that comment again—and not just from that client, but from any client. And more importantly, if a client ever lets you know that you did something exceptional, do not be satisfied with that. Make sure that you strive to do it even better.’ I have never forgotten those words, and I think it has helped me in building my accounting practice ever since.”

-R. Christopher Madison, Purk & Associates, P.C.

“Investing in a good accountant/bookkeeper is invaluable. A good account/bookkeeper asks questions and wants to understand you and your business. A good account/bookkeeper helps teach you how to keep simple records that will help reduce your bill and make your books more accurate.”

-Misty O’Keefe, Child Care Aware® of Missouri

“One of the best pieces of business advice I was given was ‘everyone’ is not your client. Not only do you have an ideal client or someone you’d prefer to work with there are people that would prefer to work with you. Whether you are a digital marketer like myself or a Realtor, not everyone is your potential customer. Do your homework and break down who you want to do business with and who your business could and can serve best.”

-Stephanie Nissen, Nissen Media

“From my father: ‘When forced to make a decision with less information than you need, make the decision that you can reverse.’ Simple, effective, and something I use almost every day in every aspect of life (but not as well as he did.)”

-Joe Eckelkamp, The E&A CFO Group

“A mentor taught me years ago to IMPLEMENT A GOOD PLAN B NOW RATHER THAN DELAY AND WAIT FOR THE PERFECT PLAN A.....”

-Frederic M. Steinbach, MSW Marketing

“Be like Water, so you can adjust to anything in life or business! Water is the softest thing, yet it can Penetrate Mountains and Earth... Be like Water my friend.”

-Monica LeDe’e Sims, ASHCOR Logistics

“The best advice I ever received is don’t pick a fight you cannot win. We all have to bite our tongues from time to time. If you are certain you are correct but don’t think you can persuade the other party just back away and chalk it up to experience.”

-Howard M. Rosen, Conner Ash P.C.



“Before we make any policy decision, we look at the global impact that the decision will have on the people in our employ, then we look at the financial impact, then we look back and decide if it is a decision that is the best for the majority of our staff, then we proceed.”

-David Bailey, Baileys’ Restaurants



“This is really a small town. Ninety percent of our business is referral-based. If you make a mistake, it can be difficult to recover. You have to keep your promises. You have to do what you say you’re going to do.”

-Scott Ellison, Workhorse Printing, LLC

100

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WORDS BY **JULIA PAULUS OGILVIE**
PROFILE PHOTOS BY **BILL SAWALICH**



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Top St. Louis Lawyers

Affinity uses targeted business counseling and exceptional legal services to serve the entrepreneurial market occupied by small and medium sized businesses. Affinity takes pride in building long-lasting relationships with clients, comprised mostly of privately held or family businesses, owners and executives, that are growing or in transition. The firm's wide array of legal services and flexible fee arrangements are designed to nurture the emergence and solid growth of our clients.

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We congratulate one of our founders, **Bob Guest**, on recently being named 'Top 100 St. Louisans to Know to Succeed in Business' and 'Best in M&A Service Providers'. The honor is greatly deserved. Bob is a notable achiever in serving the business community, its leaders and executives through *all* stages of a business' life cycle.



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CREATING SOME LUCK

What does it take to succeed in business? A combination of hard work, knowledge, persistence, dedication, luck and a great contact list. We here at SBM can't help you with the luck part, but we can help you with the contact list.

We know that all it takes sometimes is an introduction to the right person at the right time and things can just come together. That is why we have decided to help you stack the odds in your favor by compiling this list you hold in your hands (or read on the screen if that is your thing). With the **100 St. Louisans to Know to Succeed in Business** (written by Julia Paulus Ogilvie), you now have access to the kind of people that will get you some of the needed perspective that is crucial to success.

The more of these people that you choose to get to know, the better the chances you have of creating your own luck. **People like Gabriela Ramirez-Arellano, featured on our cover. New to St. Louis, Ramirez-Arellano has dedicated her life to helping others succeed. She now works for the Hispanic Chamber of Commerce of Metropolitan St. Louis. She helps Hispanic business owners build their businesses and their futures in St. Louis. "I feel like I am just getting started, mainly because I see so much potential in the region and focus my time on creating partnerships and collaborations that will help entrepreneurs regardless of the stage of their business," she says.**

The most fun part of this feature is getting all the names and faces of people like Ramirez-Arellano in one place. How were these individuals chosen? A group of community leaders identified the individuals for the edition. They are all key executives, financiers, notable achievers, connectors and other business-community leaders. The judges chose the individuals based on their contributions to the area businesses and the overall business community.

It is not difficult to come up with 100 names and personalities for this list. What is difficult is paring it down to 100. That being said, we know that there is someone that you feel should be on this list. Someone who is a no-brainer ... an influencer who has meant so much to so many business owners. Please send me an email (ron@sbmon.com). Let me know the name, title, company and a brief (150 word) description as to why that person is someone that St. Louisans should know. Happy connecting –

Ron Ameln
President, *St. Louis Small Business Monthly*

Mary Alsup-Niedergerke

First State Bank



Mary Alsup-Niedergerke is the executive vice president, INVEST manager of First State Bank St. Charles, a subscriber of INVEST Financial Corp., a financial services broker-dealer. There Alsup-Niedergerke leverages her nearly three decades of experience in the finance industry to help clients reach their financial and retirement goals.

the staff serve the financial needs of clients from opening a deposit account to financing a complex commercial project. Before joining 1st Advantage Bank, Armour was vice president with Premier Bank.



Ola Ayeni

Claim Academy

Ola Ayeni is the founder and chief idea officer at Claim Academy, which offers training classes in full-stack Java or full-stack .net. Ayeni and his academy also offer students a 95% job placement rate. Before founding Claim Academy, Ayeni founded eateria, an award-winning technology company. Ayeni is also a public speaker about coding training and employment.



Harry Arader

BioSTL



With an education from the Wharton School and a successful background in Big Pharma, Harry Arader made his long-planned leap into the entrepreneurial community in 1995. Today Arader has held C-level positions for 10 venture-backed startups, five of which he has had or expects successful exit from and five of which he refers to as "learning experiences." Arader soon saw the impact he could make on the community through mentoring and convinced BioSTL to add BioSTL Fundamentals, a program that has worked with 110 would-be startups to date, in 2015. Arader also created BioSTL G2B to help founders of life science companies in St. Louis better access grants.

Matt Badler

Twain Financial Partners

Matt Badler is the managing director and principal of Twain Financial Partners, which manages over \$3 billion of tax equity investments on behalf of financial institutions. Founded by Badler and two co-workers at U.S. Bancorp in 2013, Twain performs fund administration, asset management and compliance, capital raising, and investing. In his previous role at U.S. Bancorp, Badler was an integral part of many closings and helped acquire tax credits for \$200 million worth of development projects on Washington Avenue.



Joe Armour

1st Advantage Bank

Joe Armour is senior vice president at 1st Advantage Bank, a locally owned, full-service community bank located in St. Peters, which has been servicing the metropolitan St. Louis area since 2005. Armour and

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Robin Baima

Carrollton Bank



Robin Baima is the vice president and bank manager of Carrollton Bank, a bank run by its founding family for five generations that grows with personal and business clients but is

led by its core values. Previously she was regional manager of Pulaski Bank for nine years.

Robert Bain

Senniger Powers



Robert Bain is a partner with Senniger Powers, where his law practice includes preparing and prosecuting U.S. and international patents in electrical, computer and related

fields. In addition, Bain counsels clients on freedom to operate, infringement, due diligence, licensing and other intellectual property issues. He has experience in, for example, computer software and hardware, semiconductors, micro-electromechanical machines, control systems, superconducting magnets, motors, biomedical equipment, integrated circuits and business methods. Bain is also a member of the Institute of Electrical and Electronics Engineers.

Wayne Barber

Barber Murphy Group

As principal of BarberMurphy Group, Wayne Barber is well-known in Southern Illinois for his work in commercial real estate. His primary focus is industrial properties and development sites. Before joining the Southern Illinois brokerage community in 1988, Barber served as vice

president of a national construction company focusing on the heavy industrial sector. He also was the longtime executive director of the Southern Illinois Builders Association, representing major construction firms throughout downstate Illinois.



Mariquita Barbieri

Carmody MacDonald P.C.



As a principal with Carmody MacDonald, Mariquita Barbieri concentrates her law practice in the areas of general corporate law, mergers and acquisitions, corporate reorganizations and strategy, real estate, distribution and restructuring agreements, purchase and supply agreements, regulatory compliance, technology licensing and intellectual property matters, and other complex commercial transactions. She provides practical and creative strategies and solutions for clients to achieve short-term business goals as well as long-term strategic initiatives.

Dennis Barnes

Wunderman St. Louis

Dennis Barnes has dedicated his career to applying direct marketing for lead generation and new customer acquisition, primarily in the health care insurance industry. Today Barnes is the president of Wunderman St. Louis and the chief client officer of Wunderman Health, a global digital agency.



TIM DEAN
COACHING DEAN

After 20-plus years of holding different upper-level roles in marketing, Tim Dean decided to take a break from his career. That hiatus changed his life. “Taking that time to turn the focus inward allowed me to rediscover the professional thread I had been doing – and loving – for years: facilitating learning in others,” he says. “It was then that I formalized my training, got certified as a professional coach and launched my practice, Coaching Dean LLC.”

Currently Dean’s time is focused on two complementary paths: 1) coaching individuals on career, finances, relationships, health, etc. and 2) presenting keynote addresses and workshop seminars that share management strategies to better attract, manage and retain millennial staff.

For the last two years, Dean has also taught a class at the John Cook School of Business at Saint Louis University as an adjunct professor. “My class, ‘Leveraging Generational Differences,’ educates millennial graduate students how to navigate

and succeed in their multigenerational workplace,” he says.

As Dean has spent his career in two “big small cities,” St. Louis and Pittsburgh, he has found commonalities in each city’s professional dynamic, using these as a basis for success. “The power of networking has proven to be extremely productive and effective,” he says. “Plus, having worked for three area businesses – in three different industries – has afforded me the benefit of getting to know dozens of business-savvy professionals.”

Dean feels this diverse expertise coupled with his lifelong passion to teach others gives him a unique and valuable mind-set. With a drive to continue to meet and get to know others, he looks forward to continuing to partner with individuals, especially millennials, to explore, clarify and achieve their next professional and personal goals and to teach employees and managers alike how leveraging generational differences improves business results for everyone.

Charlie Bennett

C. Bennett Building Supply, Inc.



In 1980 Charlie Bennett founded C. Bennett Building Supply, which has provided products for thousands of homes, serving the needs of builders, remodelers, contractors, architects, designers,

and homeowners. While Bennett's children now run the family-owned business, he enjoys spending time with his family and his wife, Doris, as well as watching C. Bennett grow and prosper. Bennett is also an active community member. In 2006 Bennett was the recipient of the HBA's Excellence of Achievement award and in 2007 was recognized in St. Charles County with the Community Shaper Award.

Thomas Benson

Mickes O'Toole, LLC



Thomas L. Benson III, of Mickes O'Toole LLC, has practiced law for more than 25 years with emphasis in mergers and acquisitions, general corporate matters, and estate planning. He counsels

clients regarding the formation of entities; private placements to raise capital when necessary; and structure, negotiation and consummation of mergers, acquisitions, transactions and other strategic alliances. He also provides advice to individuals and closely held entities regarding estate planning, business succession, shareholder issues and limited liability company matters.



PATRICK DOHERTY
THINK BIG PARTNERS

According to Patrick Doherty, all good managers think about becoming mentors as soon as they begin to manage. As a business owner, entrepreneur, mentor, team builder, venture investor, managing member of Saturday Capital LLC and venture partner at Think Big Partners LLC, he says: "Good mentorship, however, comes when experience is merged with a sense of responsibility to give back. Successful people are all experts in something. They all work smartly and extremely hard, and in many instances they create their own luck. Successful people see a trend before others do, they create a novel solution to a problem, and they often seek and find supportive mentors. I have been lucky many times, and I can point to many individuals who have helped me along the way. To those individuals, I am eternally grateful. Like anyone else, over time, I gained a lot of experience and grew humbly confident in my abilities. At that point I felt the responsibility to mentor others."

Doherty's confidence as a mentor came when he met Lee Brower. He was introduced to the Strategy Circle,

which helps an individual or a team define its goals and identify the obstacles to achieving its goals, the strategies to overcome the obstacles and the results anticipated once the obstacles are overcome. "The steps of mentoring are very much like those of the Strategy Circle," he says. "In business and in mentoring, I have been using the Strategy Circle – both by design and default – ever since."

Today Doherty's mentoring may be formal or less so, but it is focused on helping people or team members to find happiness in their careers. "Young people want mentoring because they want to make more money, as they often equate happiness with more money," he says. "If someone is smart, hardworking and has a good attitude, money becomes less of an issue. I am more concerned with individuals finding their long-term goals and defining what they will get when those goals are achieved. With that, the processes of overcoming obstacles, building career experiences and developing a unique ability become fun and create new and better career and personal opportunities."

Mark Bente

Cass Bank

Mark Bente is a business banker with Cass Commercial Bank. The bank serves privately-held companies in the greater St. Louis region as well as southern California. In addition, the bank serves religious organizations nationwide. The bank was founded Cass Avenue Bank in 1906 by a group of businessmen.

Michael Bitter

Trinity Strategic Business Growth Solutions

Through Trinity Strategic Growth Solutions and Sandler Sales Institute, Michael Bitter teaches small-business owners how to systematize and optimize the growth functions of their businesses.

With over 30 years of corporate and small-business sales, marketing and business development experience, Bitter shares his expertise to help other business owners develop and optimize business processes, systems and metrics to streamline, reduce costs and improve results in lead production and management, conversion, fulfillment/product delivery, and customer retention and leverage.



Marc Bowers

St. Louis Makes

As the executive director of St. Louis Makes, Marc Bowers is dedicated to the success of local manufacturing. With the belief that best practices in business growth can be taught to willing individuals and companies, the mission of his organization is to help grow the region's small-business manufacturing sector. Bowers and St. Louis Makes achieve this by connecting and educating manufacturers, inventors, makers, entrepreneurs and other innovators to help them develop new products, improve profit margins and grow sales. He is also the founder of ProductCamp St. Louis, a free, daylong conference providing product management training and networking opportunities for product management teams, business development professionals, executives, and owners who are interested in launching new products and growing sales.



Ben Burke

Arch Grants

Ben Burke is the interim executive director of Arch Grants, a nonprofit organization that accelerates economic development by providing \$50,000 equity-free grants and pro bono support services to entrepreneurs who locate their early-stage businesses in St. Louis. In his current role, Burke is tasked with the strategy, fundraising and day-to-day management of the organization. He has over 10 years of experience in entrepreneurship, marketing and education management. Burke served as the vice president of the Midwest Division of Young Entrepreneurs Across America and led the organization into the greater St. Louis area. He is also the co-founder of Underground Angels, a group whose mission is to connect early-stage ventures with young professionals for the purpose of providing hands-on support. As a very active participant in the St. Louis entrepreneurial community, Burke serves on the board or committee of Startup Weekend, Startup Connection, St. Louis Makes, T-REX and Accelerate St. Louis.



Ryan Bretsch

Atomic Revenue

Ryan Bretsch is the co-founder and COO of Atomic Revenue, which guides and trains management teams to understand, plan, execute, analyze and optimize their revenue operations by integrating marketing and sales within a customer-centric culture. In his role, Bretsch oversees company operations and augments clients' executive teams in sales management and revenue modeling. Having served in several sales leadership roles, he has managed teams of more than 50 salespeople.



Matthew Burrridge

Project, Inc.

Matthew Burrridge is the CEO of Project Inc., a 501(c)(3) nonprofit organization that provides job training and long-term dignified employment to thousands of adults with developmental and intellectual disabilities in the St. Louis area. While Project Inc. has been fulfilling its mission for almost 60 years, Burrridge dedicates himself to its continued success and bright financial future.



SCOT HUNSAKER
ARDENT GROUP

Born and raised in St. Louis, Scot Hunsaker grew up in his family's swimming pool business. After attending Indiana University and working at Mark Twain Bank, he joined the family business, which included eight organizations, all of which he led and transitioned. "The last was Counsilman-Hunsaker," he says. "Counsilman-Hunsaker is an engineering firm specializing in aquatics. Their work is composed of 50% being municipal (Center of Clayton, St. Peters Rec-Plex, Chesterfield Family Aquatic Center, Ballwin Pointe), 30% being educational (Mizzou, SEMO, MSU), with the balance being made up of hospitality (Four Seasons-Lumière)."

When Hunsaker bought the firm from his father, it was licensed in 10 states with 10 people and five offices in North America. In 2012, he sold his firm to his employees for cash. "At that point we were licensed in all 50 states, had five offices and had completed the Atlanta Olympics and a peer review of the London Olympics," he says.

Today Hunsaker helps fellow CEOs

turn their employees into owners as he did. He speaks nationally and internationally on the subject and typically works with 20 companies at any one time. "Sixty-six percent of businesses close their doors when the current leadership team leaves the organization," he says. "I enjoy working with business owners in transferring the institutional knowledge and business savvy to the next team so our local businesses are around for multiple generations. I believe these steps will positively impact countless lives represented by our employees, customers and all our families."

In addition to working with business owners to help the next generation of business leaders take the solid foundation of the current leadership team and make it a springboard for the organization's future success, Hunsaker gives back to the community. "My wife and I enjoy the arts," he says. "We have been 16-plus-year members of Stages St. Louis and the Fox. I have been involved in several business mentoring organizations in an effort to give back to those starting new businesses."

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Partner

When it comes to enthusiasm and passion for her work, Jenny Meyer is unmatched. That's why we were proud to see her named a Top St. Louisan to Know to Succeed in Business by Small Business Monthly. As a member of the Anders team of CPAs and industry-focused advisors, she's always working to help you focus on your true passions- and keep moving forward.

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Larry Carrico

Rent One



Larry Carrico is the owner of Rent One, which was founded in 1985 with the goal of making quality merchandise accessible while providing exceptional customer service.

Putting these values into action, Rent One has grown to include over 70 stores in nine states.

Jim Castellano

RubinBrown



Since joining RubinBrown in 1973, Jim Castellano has dedicated his career to the firm, moving from managing partner in 1989 to chairman in 2004. He is also chairman

of Baker Tilly International, the world's eighth-largest network of independent accounting firms. Castellano was named the chairman of the board of directors for the American Institute of Certified Public Accountants during 2002, representing more than 330,000 members. Castellano has earned both industry and community awards and recognitions for his work.

Francis Chmelir

ITEN

Francis Chmelir is the executive director of ITEN, which has had the mission of accelerating scalable tech startups with programs for rapid product development, connections to talent, essential networking and access to funding since its founding in April 2008. Chmelir joined ITEN in its mission in 2012 as director of operations, responsible for new client attraction



KATHY JORDAN
JORDAN SEARCH CONSULTANTS

Kathy Jordan was always interested in health care. Several times throughout her life, she even considered going back to school to become a physician. Although the timing was never right, Jordan started doing some research as to how she could become involved in health care using her marketing and sales skill sets. "The answer was physician recruitment," she says. "I spent over a decade working at two of the largest health care recruiting firms in the nation before deciding to start Jordan Search Consultants in 2003."

Since 2003, Jordan has grown her company both in employee size and to be a multimillion-dollar organization. She has been dedicated to providing a resource for health care organizations to help strategically solve recruitment and retention challenge and a place where people can work hard and play hard. "I think Jordan Search Consultants has achieved success not

only regionally but also nationally by prioritizing relationships and staying informed about – and responsive to – the ever-changing health care environment," says Jordan. "Our unique client onboarding model and customizable service offerings prioritize client needs, while our ability to stay on the cutting edge of health care trends make us a valuable client resource and partner."

In the future, Jordan plans to build upon the company's current service lines, expanding offerings to include new health care disciplines. "We recently expanded our recruitment expertise to include academic and clinical research to help organizations fill positions with professionals who will discover the next new technologies, cures and innovations in health care," she says. "In doing so, I anticipate significant growth in both revenue and employees."

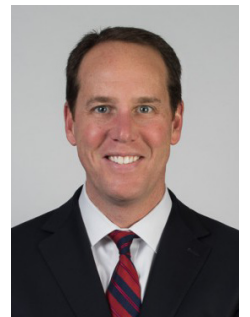
and intake, mentor engagement, and management of ITEN's business acceleration programs. Before joining ITEN, he served as the statewide director of external operations for the MoFAST team of technology business development specialists, working to improve the environment for emerging technology companies in the state through the use and implementation of federal government research and development grants. Before working at MoFAST, he served as the director of operations for the Technology Entrepreneur Center (TEC), a business incubator located in downtown St. Louis.



Jeffrey Cohen

Capes Sokol

Jeffrey Cohen is the managing shareholder and president of Capes Sokol. In his law practice, Cohen is recognized for his proficiency in guiding and resolving complex legal matters and disputes related to business transactions and commercial real estate. He has experience across a wide range of industries, including real estate, distribution, manufacturing and service businesses. At Capes Sokol, Cohen also focuses on the representation of closely held businesses and their owners through the entire life of the company, including mergers and acquisitions, contract arrangements, business and succession planning, financing, corporate governance, and other general business matters.



GABRIELA RAMIREZ-ARELLANO

HISPANIC CHAMBER OF COMMERCE

Before joining the Hispanic Chamber of Commerce of Metropolitan St. Louis, Gabriela Ramirez-Arellano worked with aspiring entrepreneurs and small-business owners in Detroit through TechTown Detroit and ProsperUS Detroit. Her business, Community Alliance Solutions, served small and medium-sized businesses, entrepreneurs and organizations with an emphasis on immigrant, minority- and women-owned businesses. “Community Alliance Solutions was developed in response to organizations needing to make the Latino community part of their core strategy and provided clarity to organizational activities and impact by honing in on the key areas: leadership, education, people, community and environment,” she says. “I worked with the organizations to provide cultural competency, training, technical assistance, mentorship and helped develop the Spanish-language curriculum, marketing and social media collateral as well as workshops and technical assistance partners.”

In 2013 Ramirez-Arellano was part of the leadership that founded the first bilingual charter school in Midtown Detroit, and before that she worked as the Hispanic Initiative coordinator at Girl Scouts of Southeastern Michigan to help increase the number of girl members and adult volunteers. After having served on several boards, Ramirez-Arellano realized she had a knack for the work she is doing today as a business counselor with the Hispanic Chamber of Commerce.

“I feel like I am just getting started, mainly because I see so much potential in the region and focus my time on creating partnerships and collaborations that will help entrepreneurs regardless of the stage of their business,” she says.

Ramirez-Arellano feels she has found a home in St. Louis today and that is the reason for her success – the people and organizations that partner with her to help others. “Herman Melville said: ‘We cannot live for our-



selves alone. Our lives are connected by a thousand individual threads, and along these sympathetic fibers, our actions run as causes and return to us as results,” she says. “That’s what I have found since arriving in St. Louis: a network of like-minded people ready to help others. Being an entrepreneur and facing those challenges and barriers every day helps me not only understand but also empathize with small-business owners and the day-to-day adventures.

Outside of work, Ramirez-Arellano is on the board of the St. Charles University of Missouri Extension, a part of the Sts. Joachim and Ann Care Service Social Justice in Action Committee, and an advocate for individual and family financial literacy in the community. “I teach several classes and workshops in Spanish and English, part of the national and regional Money Smart Week Committee,” she says.

Ramirez-Arellano’s goal is to make a difference every day. “I want to continue to get to know others in the city who are helping make the region a prosperous area, and I want to make time to participate in ongoing professional development. I also want to continue to be an advocate and liaison for small-business owners, especially immigrant, minority- and women-owned companies. There are many things we can tweak to facilitate the entrepreneur’s road map.”

Gregg Cole

Cole & Company PC

With two decades of experience in public accounting helping small businesses and individual tax clients, Gregg Cole is the president and CEO of Cole & Co. Cole has worked with entrepreneurs and small-business owners within a variety of industries including medical, service-based, entertainment, manufacturing, distribution, brokerage, construction and vacation ownership interests. As a firm partner, Cole oversees day-to-day operations including technology initiatives, tax education and planning, project review, client relations, consulting, community outreach, and firm development. He enjoys working with small- to medium-sized businesses and providing these clients with proactive tax and accounting guidance. In addition, as an expert in technology, Cole assists clients in streamlining their internal accounting workflow systems.



Pat Crane

HITS Scanning Solutions

Pat Crane is the vice president of HITS Scanning Solutions, a document scanning and conversion company. HITS offers in-house document tracking applications, allowing for accurate cataloging of all documents during the conversion process and keeping business and personal documents safe and secure for clients. Previously, Crane was the director of Midwest BankCentre.



Jim Curran

The Electrical Connection

Jim Curran is executive vice president of the Electrical Connection, a labor-management partnership of the International Brotherhood of Electrical Workers (IBEW) Local 1 and the St. Louis Chapter of the National Electrical Contractors Association (NECA). He has more than 30 years of experience in economic development. Curran is also on the board of directors of EDC Business & Community Partners in St. Charles County. The IBEW/NECA partnership has been a key sponsor of the EDC’s economic and community strategy initiatives, including a partnership for STEM honoring students in local high schools. In addition, Curran orchestrates the Electrical Connection’s STEM education partnerships with FIRST Robotics, the Saint Louis Science Center, Mathews-Dickey Boys and Girls Club, and more. In addition, he is board secretary for the Hawthorn Foundation and also serves on its executive committee. Curran is vice chair and executive committee member for the Missouri Energy Initiative, which sets energy policy for the state.



Matthew Cutler

Harness, Dickey & Pierce, PLC

Matthew Cutler is the principal of the St. Louis metro office of Harness Dickey. His practice is focused on intellectual property litigation, inter partes review and post-grant review proceedings before the Patent Trial and Appeal Board at the U.S. Patent and Trademark Office. Cutler is also known for his extensive experience pertaining to freedom-to-operate opinions for both infringement and validity analyses.





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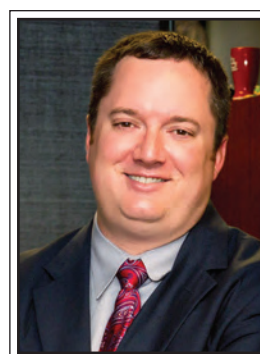
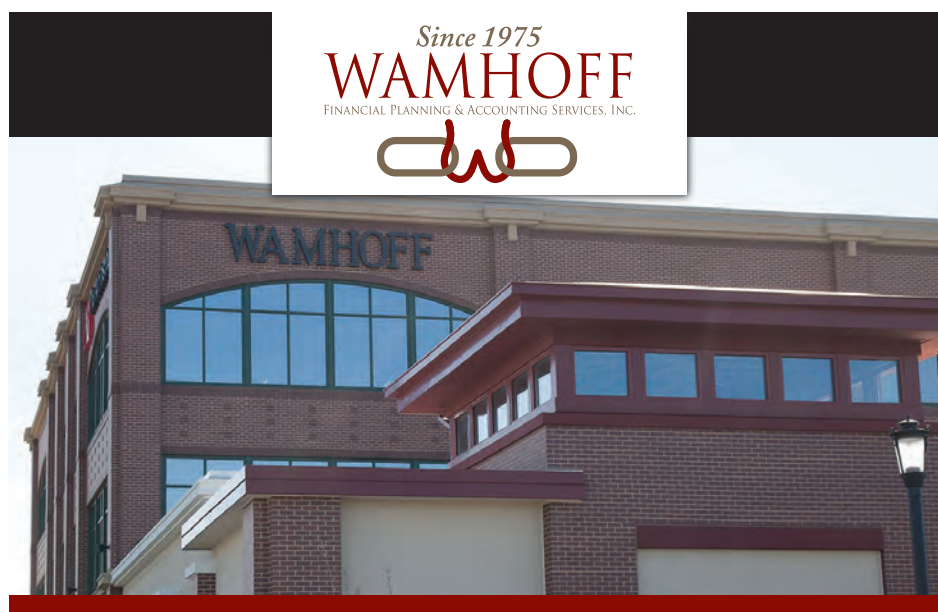
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JOSH SAMPLE
DRIVE SOCIAL MEDIA

A first-generation American raised by a single mother who was a business owner, Josh Sample was bitten by the entrepreneur bug at a young age. “I started my first business when I was in high school, and I haven’t worked for someone other than myself since I was 21,” he says. “I couldn’t imagine a career any other way.”

Building an extensive background in event marketing for small to medium-sized businesses throughout Missouri, Sample fell in love with helping these businesses grow by securing new customers and increasing the frequency of visits of current customers. Then he identified a new opportunity to use social media to reach potential customers, and he decided to act. In 2012 he founded Drive Social Media. “Drive first started in my apartment on Washington Avenue,” says Sample. “It consisted of myself and a few loyal clients, who are still on retainer today. I eventually

brought on my now-VP of operations, Stephanie Jenkins, to help maintain client relationships and create content.”

In just five short years, Sample has grown Drive to three offices with over 50 team members and a projected revenue of \$6 million for 2017, working strategically to keep up quality all the while. “I invested in company morale and education so that while I was expanding Drive to a new market, I had a core team maintaining a high level of work in St. Louis,” he says.

While most agencies in his industry create products they think clients will pay for, Sample and his team developed a product that works based on technology and consumer behavior and sold that. “We are turning likes, comments, shares and clicks into revenue for clients, which in turn allows them to not only grow their businesses but also their marketing efforts,” he says.

Michael Daming

Wasinger Daming LC

Michael Daming is an attorney with Wasinger Daming. His areas of practice include business and commercial law and litigation, commercial and residential real estate law and litigation, banking and finance law, as well as municipal law. Outside of supporting the business community in his law career, Daming is an active community member, holding board seats with the Children’s Home Society of Missouri, the Brentwood Planning and Zoning Commission, and the Brentwood Chamber of Commerce. In 2014 he was named the Brentwood Citizen of the Year.



Meg Fisher

The Private Bank

In 2016, Meg Fisher became the St. Louis market president at The PrivateBank. In her role, Fisher leads The PrivateBank’s commercial banking team in St. Louis and oversees the coordinated delivery of commercial banking, commercial real estate, private wealth and community banking services in the market.



Traci Dodson

Midwest Regional Bank

With 30 years of banking experience, Traci Dodson is now the area president of Midwest Regional Bank. Dodson brings not only her decades of experience to her bank’s clients but also her point of view as the daughter of a small-business owner. Today she looks to build relationships with business owners who are interested in a partnership with the bank and the guidance to help their businesses grow. Outside of her career in banking, Dodson is a fiscal representative on the youth development allocation committee for the United Way of Greater St. Louis as well as an advisory board member for the University of Missouri’s finance department.



David Deck

Built To Lead

David Deck, a former professional soccer player, educator by degree and successful executive with progressive experience building, growing and evolving businesses from \$1 million to \$100 million, describes himself as a teacher and coach at heart. Today he applies this experience as the owner of Built to Lead, a company that views its purpose as awakening, challenging and transforming individuals, teams and leaders into one. Deck’s focus in his own business is on helping small to medium family-owned, privately held companies that want to take things to the next level or need guidance to evolve.



John Dulle

Jefferson Bank & Trust

Since 1988, John Dulle has been leading Jefferson Bank and Trust, which was organized and incorporated in Missouri in 1892. As its president today, Dulle carries on the bank's reputation of providing excellent service to small businesses throughout the St. Louis Metropolitan Area.



contractors and risk management. He is also knowledgeable about and licensed in property and casualty as well as life and health insurance.

Steve Epner

The Startup Within

Since forming his first advisory firm in 1976, Steve Epner has been involved in consulting. Today, he continues to offer services as a consultant and speaker with a focus in corporate entrepreneurship as well as integrating strategic business planning with information systems and tactical requirements through his organization, The Startup Within. In addition, Epner founded and manages the St. Louis Innovation Roundtable, works with the Gateway Venture Mentoring Service and the St. Louis Regional Entrepreneurship Educators, and teaches corporate entrepreneurship in the MBA program at Saint Louis University.



Tom Dunn

Tom Dunn CPA Firm

Tom Dunn is the owner of Tom Dunn CPA Firm. Whether his clients need accounting, tax, payroll, bookkeeping, CPA or controller/CFO support, Dunn takes a proactive, tailor-made approach for each of the small- and mid-sized-business owners. As a CPA and business advocate, Dunn regularly meets with his clients one-on-one to stay in front of the issues. His goal is to net clients more savings from his services than they cost.



Thomas Erb

Lewis Rice

As chairman of Lewis Rice, Thomas Erb leads the firm with a strong business sense, developing and communicating its strategic direction and ensuring that its policies and culture align with business goals. He works closely with the firm's management committee to strategize and make decisions. Erb's guidance has included a more client-focused model. In addition to managing the firm, he still maintains an active and thriving corporate finance and M&A practice.



Mike Ehrlich

Crawford-Butz Insurance

As the commercial department manager of Crawford-Butz Insurance Agency, Mike Ehrlich specializes in commercial insurance with an emphasis on restaurants,



STACY TAUBMAN

RISE COLLABORATIVE WORKSPACE

For Stacy Taubman, creating a pipeline for the success of the next generation, particularly other women, has always been a great motivator. When she began her career, she believed the best way to do this was through teaching. But after 12 years as a high school math teacher, Taubman felt it was time to come at her goal from a new direction. "While teaching is a great profession, I wasn't making the impact I wanted," she says.

So in 2013 Taubman started her first company, Girls Dreaming Big, a tutoring and coaching company for high school girls. While establishing her first entrepreneurial venture, she was struck with an idea for helping women in business like herself. "I was working from home and cafes, and I hated it," says Taubman. "Girls Dreaming Big was a catalyst for my second company, RISE Collaborative Workspace."

RISE, a female-focused co-working space on the edge of Ladue and Clayton, is a 6,000-square-foot space with 11 private offices as well as open collaborative shared space. "It has all the benefits of working from home or a cafe while removing the negatives," says Taubman.

Going beyond offering the professional aspects of an office like a boardroom and office equipment, RISE offers the support and camaraderie of fellow women in business, according to Taubman. Since the space's grand opening in February, the private offices have already been filled. "What's wonderful is that we have a diverse mix of women," she says. "These are impressive and dynamic women."



Part of Taubman's drive to give other women a hand comes from her recognition that she herself wouldn't be where she is today without the help of the women in St. Louis' business community. "I have been blown away by how supportive the community is of women in business," she says. "I have had a countless number of women come to the table to help support and achieve my dream."

Taubman also made sure she was getting out in the community to build trust and relationships as she worked to get RISE off the ground since 2015. "It was all about getting people who believe in what I'm doing," she says.

Diane Fennel-Koehn

American Staffing



Diane Fennel-Koehn is the owner of American Staffing, a local, private and minority-owned company founded by Fennel in 2002. She has over 27 years of sales, management

and operational experience in the St. Louis marketplace. With a dedicated staff with 50-plus combined years of experience in the staffing industry, Fennel-Koehn and her employees provide a full-service placement, contract staffing company and a range of support services.

Alex Fennoy

Midwest BankCentre

Alex Fennoy began his career in internal accounting and expense reporting. Then, three years later, he entered the commercial loan officer training program at Boatmen's Bank (now Bank of America). After holding business banking positions with several banks, he joined Midwest BankCentre in March 2010 and today serves as its executive vice president and director of community and economic development. Fennoy develops community outreach programs for Midwest BankCentre in lending, investment and financial education. He also manages commercial banking relationships. Outside of banking, he sits on the St. Clair County board for the United Way, mentors with Inroads Alumni and serves as finance committee chair for the Jackie Joyner-Kersey Foundation.



FRANS VANOUDENALLEN

WASHINGTON UNIVERSITY

After earning his MBA from Wharton, Frans VanOudenallen started his career in brand management for Quaker Oats and General Mills. He moved from the world of consumer packaged goods to multiunit service and retail organizations, including Marriott, CORT Furniture – a Warren Buffet company – and subsequently Monsanto and Solutia, a \$3 billion spinoff from Monsanto.

Throughout his career, VanOudenallen always had great satisfaction in listening to other people's concerns and providing advice. When he left Monsanto in 2007, the formal coaching and mentoring he enjoyed became the focus of his career. "A friend of mine and two other marketing executives were in transition, and we started a voluntary support organization to assist other executives who were between jobs," he says. "Our group, Executive Connections, was so successful in placing candidates that word of mouth created a need for an additional group facilitator to keep up with demand. I volunteered to lead a group. It was a gratifying experience because I learned about each executive, their industries, companies and functional skills. I had the opportunity to guide them toward understanding themselves, their interests, their strengths, how they can brand themselves and find the right cultural fit. In this role alone, I have had the opportunity to mentor approximately 100 executives."

For eight years, VanOudenallen has been sharing his expertise as a career coach for executive MBA students



at Washington University as well as conducting his own private practice. "I have coached approximately 800 executives from over 500 companies and 20 countries including China, India, Russia, Egypt, England, Poland and Brazil," he says. "I typically invest six hours with each executive, and all conversations are confidential. Most of my clients are what I describe as career planners as opposed to being in 'transition' and between jobs."

VanOudenallen's goal is for individuals to appreciate how good they are and how they can be more effective and have more satisfaction professionally and personally. "The most frequent feedback I get from my clients/mentees/friends is that they feel prepared, confident, are having more fun managing their career and are now also helping others by giving," he says. "They are surrounding themselves with positive givers, and it is contagious."

Steve Finkelstein

Experience On Demand

Steve Finkelstein is a senior partner with Experience on Demand. There he helps businesses and leaders with strategic planning and execution, leadership coaching and facilitation, and business process improvement. Finkelstein joins with organizations to help them achieve their business objectives through planning, execution and problem solving. He brings a balanced approach through strategic and tactical solutions that deliver bottom-line results and provides his clients with simple, effective processes and tools that result in transferable skills.



Larry Guess

Plancorp

After successfully selling his share of a business, Larry Guess joined Plancorp in 2016 to lead the financial service company's Exit Strategy Advisors division. With extensive experience buying and selling companies in both the private and public sectors, as well as his time consulting in this arena, he's able to connect on a personal level with clients looking to chart their own transitions. Guess is one of the few certified exit planning advisors in the St. Louis region and is a member of the Exit Planning Institute. Outside of the finance industry, he is chairman of the Missouri Baptist Foundation.



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Bob Guest

Affinity Law Group, LLC



Bob Guest is a founding member of Affinity Law Group LLC. Today he practices in the areas of business emergence, growth, mergers and acquisitions, capital

transactions, and reorganization, often finding himself in more of a strategic advisory role. He represents clients in the full range of leveraged buyouts, stock and asset acquisitions of public and private companies, divestitures, spin-offs, going-private transactions, and the like. Guest also provides advice and counsel to individuals and businesses concerning general business representation, taxation, estate planning, succession planning, real estate contracts, commercial lending, debt documentation and UCC.

Rachel Hacker

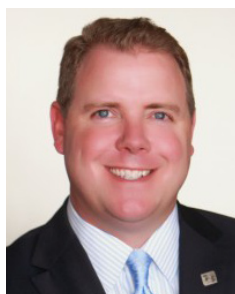
BMO Harris Bank

Rachel Hacker is the vice president of St. Louis business banking at BMO Harris Bank. Since 2006 she has ensured that clients in commercial, manufacturing, wholesale, nonprofit, service and small-business sectors across Missouri have their complex needs met. With a particular focus on companies with up to \$75 million in annual sales revenue, Hacker aspires to be a trusted adviser to the successful businesses and organizations she serves, providing guidance for business acquisition financing, cash flow management, credit options, equipment financing, expansion, lending, operating lines of credit, payment solutions, real estate purchases, SBA and working capital.



Shawn Hagan

Fifth Third Bank



Shawn Hagan is the market president for Fifth Third Bank St. Louis. Hired originally as Fifth Third Bank's first employee in St. Louis in December 2001

to start up a loan production office in the market, Hagan now leads his team to best-in-class growth and success. Under his leadership, Fifth Third's growth has been 100% organic, focusing on each client and each employee. Before joining Fifth Third, Hagan gained experience at U.S. Bank and American National Bank and Trust.

Patricia Hagen

T-Rex



Patricia Hagen is the president/executive director at Technology Entrepreneur Center/T-REX, a 501(c)(3) not-for-profit established in 2003 as an incubator for startup

technology companies and the organizations that fund and provide services to startup companies. Hagen directs and manages the business incubator, focusing on providing the startup IT entrepreneur with low-cost, flexible enterprise space and serving the regional high-tech community with quality programming and an inspiring community. Before joining T-REX, Hagen held leadership roles with the National Audubon Society and Saint Louis University.

Allen Hauge

Vistage International, Inc.



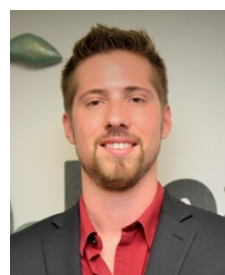
Allen Hauge is a group chair for Vistage International. Since 1994, Hauge has led four peer groups composed of over 70 CEO and C-level executives meeting monthly to advise

each. As Vistage's best-practice chair for Missouri and Kansas, he also serves as a trainer and coach for other Vistage group chairs across the U.S. and was one of the original members of the Vistage CEO's advisory board.

Hauge is a personal adviser to several leaders of non-Vistage companies ranging in size from startup to over \$5 billion in annual revenue. For the past three years, he has served as a board member for the Association for Corporate Growth's St. Louis chapter.

Tim Hebel

Beanstalk Web Solutions



Tim Hebel is the owner/founder of Beanstalk Web Solutions, a Webster Groves web development and internet marketing company. While Hebel's technical background is in

computer science, his passion is business. He combines his expertise and business interest to excel in customer satisfaction, working to build trust in the business community – locally and abroad. As Hebel and his team at Beanstalk fulfill client needs, he is also working on the expansion of multiple projects and startups.

Kevin Heneghan

New Frontier Bank



Joining New Frontier Bank in January 2017, Kevin Heneghan took the lead as its president and chief executive officer. Heneghan started in banking as a bank

examiner for the Missouri Division of Finance and then became a credit analyst in the national health care and nonprofit division of U.S. Bank. Heneghan then became senior vice president/commercial lender and COO of Jonesburg State Bank. He most recently served as president and CEO of Superior Bank in Hazelwood before joining New Frontier.

Craig Hingle

Peoples National Bank

Craig Hingle is the vice president of Peoples National Bank, which was founded in 1893 and officially obtained a national bank charter in 1909. Today Hingle helps lead the bank, which serves the people of Southern Illinois with customized business and personal lending, education, convenient services, and business cash management. Hingle has been working in banking since 1995.



Cliff Holekamp

Cultivation Capital



Cliff Holekamp is a general partner and co-founder at Cultivation Capital, a venture firm focused on investing in technology and life sciences companies. In addition, he serves as the senior lecturer

in entrepreneurship and is the founding director of the entrepreneurship platform for Olin Business School at Washington University in St. Louis. Holekamp serves on the boards of LockerDome; TopOPPS; Hatchback; TrackBill; ARCH Design, Artwork & Framing; Rothman Furniture; and Friends of T-REX.

Andy Hoyne

Polsinelli, PC



Andy Hoyne is a senior partner at Polsinelli. Hoyne practices business and corporate law focused upon the representation of life sciences and other technology-based

companies. His clients have included multibillion-dollar corporations, Big Ten universities, emerging companies and investors. In addition, Hoyne represents venture capital funds as well as corporate and other investors with respect to fund investment, structure and management in the areas of life sciences, information technology, financial technology, cybersecurity, agriculture and energy.

Todd Hovermale

Regions Bank



Todd Hovermale is the vice president and senior relationship manager at Regions Bank. Before accepting this role, he was the executive director of JPMorgan Chase Bank for 22 years.

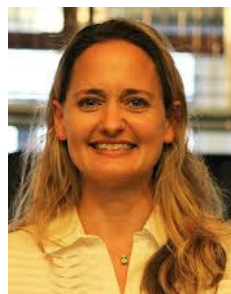
He has spent 30 years in banking focused on serving middle-market businesses in Illinois and Missouri.

Ginger Imster

St. Louis Economic Development Partnership

Since 2013 Ginger Imster has been the executive director of Arch Grants, a nonprofit organization that hosts a global startup competition to retain and attract

early-stage businesses to the St. Louis region. This program is an aggressive effort to create jobs with a living wage and inspire the next generation of civic leaders and philanthropists for St. Louis. Recently Imster joined the St. Louis Economic Development Partnership as its vice president of innovation and entrepreneurship. In her new role, she oversees the group's network of business incubators, a startup investing arm and its annual Accelerate St. Louis challenge.



ZACH WINKLER
SAFETREK, INC.

While a senior at the University of Missouri-Columbia, Zach Winkler noticed that many women felt unsafe on campus despite the university's blue light system, which consists of hundreds of blue poles around campus with buttons to call security in case of an attack. This, along with stories he was hearing from his friends and the university's detailed emails about any attacks on campus, led Winkler to conclude that a better solution could be found. "I rallied a few friends to help build a smartphone app that students and people could use quickly and quietly to summon help," he says.

The result was the SafeTrek app, launched in 2013. "The way it works is simple," he says. "If you are feeling unsafe, simply launch the app and hold your thumb down on the blue button. When you are safe, release your thumb and type in your four-digit PIN number. If the situation turns for the worse and you need help, simply release your thumb and do not type in your PIN – your local police will be notified of your location, name and emergency."

After creating the app, Winkler won a cross-disciplinary competition within the university's School of Journalism for SafeTrek's beta, and after graduating from college, he continued working on the app in his spare time. In April 2015, Winkler went full time with SafeTrek. "We're trying to make the world a safer place and keep people safe," he says. "There are 240 million 911 calls in the U.S. each year, and each situation is unique. When you're in an emergency, it can be difficult to call someone and explain the situation – often you just need help and want it to get there as quickly as possible. SafeTrek will send help immediately."

While SafeTrek started on a college campus, it now can also send immediate help in medical emergencies and will soon help dispatch authorities in the event of a car accident. "In the future, we would like to promote safety awareness and education," says Winkler. "We also plan to use our data to help universities, private groups, governments and more make areas safer."

Milu Islam

AdviCoach



With an extremely broad business background and over 15 years of experience in various leadership positions at multiple Fortune 500 companies, Dr.

Milu Islam now shares his expertise as a coach with AdviCoach, an organization dedicated to fostering the growth of privately held and family-owned businesses. Working in coaching and mentoring, team building, employee leadership, customer relationship management, sales and marketing, product management, strategic planning, business development, leadership development, organizational and succession planning, and much more.

Kyle Jones

Wamhoff Financial Planning & Accounting Services



Kyle Jones has spent more than seven years in the financial services industry and has experience in investment management, financial planning, derivatives analysis and retail banking. He is currently a secu-

rities representative with Wamhoff Financial Planning & Accounting Services Inc., where he gets to apply his passion for risk management and the financial planning process. He strives to provide clients with investment solutions that are tailored to their unique circumstances and risk tolerance. His primary goal is to provide clients with outstanding service through the use of personalized financial plans. Jones is also active in a variety of charitable and public organizations. He is currently serving as the mayor of Trenton and the treasurer of the Trenton Park Boosters, a local not-for-profit involved in raising private funds for Trenton Community Park.

Robert Kaiser

Armstrong Teasdale



Robert Kaiser is a partner at Armstrong Teasdale, where he is a member of the employment and labor practice group representing emerging and mature businesses in the full range of labor and personnel disputes. Because employment and labor laws and regulations continue to evolve, he guides management in creating boundaries to assess risks and decrease litigation. For small to mid-sized organizations, Kaiser handles labor union relations such as union avoidance, collective bargaining, elections, strikes, picketing and other work stoppage issues, and reduction-in-force planning. As counsel to both public- and private-sector employers, Kaiser advocates in employment matters throughout the country involving discrimination and wrongful discharge. He also conducts workplace training as part of management leadership programs and speaks to a wide variety of audiences.

Atul Kamra

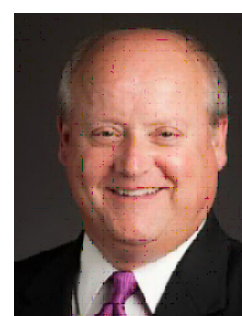
SixThirty



With 25 years of experience in financial services, Atul Kamra is the managing partner of SixThirty, which provides FinTech startups with up to \$100,000 in funding, focused mentorship and connections to the top financial services companies in the country. Before starting his role with SixThirty, Kamra was head of advice for Wells Fargo Advisors, where he oversaw investments and advice quality. He is currently a member of various boards, including the board of trustees for Webster University.

Greg Kendall

Commerce Bank



Greg Kendall is the senior vice president, business banking division manager-St. Louis for Commerce Bank. Kendall joined Commerce Bank in September 2003 and has been a commercial banker for 18 years in St. Louis. Before that he spent 10 years with the audit department of ITT Financial Corp.

Kathy Kilo-Peterson

State Farm Insurance



As a State Farm agent since 2000, Kathy Kilo-Peterson, owner of Kathy Kilo-Peterson Insurance Agency Inc., has been serving clients in St. Charles County, St. Louis County and Lincoln County for the past 17 years. Through her State Farm agency, Peterson provides car insurance, home insurance, life insurance, motorcycle insurance and boat insurance. Outside of her agency, she is an inventor with two U.S. patents and a member of Ladies' Oriental Shrine, Nailah Court 107. She is also a board member of the Kilo Diabetes & Vascular Research Foundation.

Scott Leisler

Dovetail



As the president and chief creative officer at Dovetail, Scott Leisler brings with him more than 20 years of entrepreneurial experience. With a diverse background in advertising, branding, market-

ing and strategy in the digital space, he keeps the Dovetail team delivering smart solutions from start to finish. Before Dovetail, Scott co-founded the branding and digital communication agency Big Wheel, focusing on connecting brands with people through the most relevant new-media technologies.

Al Li

Asian American Chamber of Commerce



Al Li is vice president of global trade finance at Regions Bank for the Midwest area that includes Missouri, Illinois, Iowa, Indiana, Ohio and Kentucky.

With almost 20 years of corporate finance and banking experience including time at Monsanto and Bank of America, Li works with importers and exporters of all sizes to advise on export credit policies and provide solutions for export working capital using various insurance products and guarantee programs involving the Export-Import Bank of the United States, SBA and the Overseas Private Investment Corp. Li is also president of the Asian American Chamber of Commerce; is on the advisory board of the International Institute's Community Development Corp., which provides microlending services to immigrant and refugee entrepreneurs residing in the St. Louis area; and is an ambassador of the Mosaic Project.

Kathryn Love

Bryan Cave



Kathryn Love is a partner at Bryan Cave, where she balances her practice between serving as outside corporate counsel to entrepreneurial businesses ranging from start-ups to established

companies and advising on middle-market M&A transactions. Love is known for her strategic legal advice, business acumen and practical problem-solving skills. Today she is active in the St. Louis entrepreneurial ecosystem, supporting Arch Grants, Prosper Women Entrepreneurs and other local accelerators.

Joan Malloy

Greenway Family Office



Joan Malloy is the founder and managing partner of Greenway Family Office. In her role, Malloy shares her more than 20 years of financial counseling and wealth management guidance and advisory services in stewardship, governance and philanthropy matters. Malloy has expertise in estate and income tax planning, asset allocation strategy, portfolio construction for those with a net worth of \$25 million-plus, team management and family office organization, recordkeeping, and centralized management services.

Dustin McKissen

McKissen + Co.



In 2014 Dustin McKissen founded McKissen + Co., a communications, public relations and marketing consulting firm that works with a variety of businesses, trade associations and nonprofits in the United States and internationally. Over the past three years, McKissen's writing has been published at CNBC, in Inc., in Business Insider, at Yahoo Finance, and in other national and regional publications. He and his team work with clients to create engaging, industry-specific content as well as to create and implement communications and marketing strategies.

Marian "Bo" Mehan

Lewis Rice



Marian "Bo" Mehan is co-chair of the Lewis Rice's Estate Planning Department and a longtime member of the Firm's Management Committee. With more than 20 years of experience, she advises clients on their estate planning, wealth transfer planning, estate and trust administration, and post-mortem planning. Mehan's close relationships with clients and years of experience along with her deep understanding of the tax code make her a reliable source of advice and legal representation for high-net-worth persons and families, including those owning private companies.

Jim Maher

Archford Capital Strategies



Jim Maher is CEO and founder of Archford Capital Strategies, an independent wealth management firm that serves the Midwest with over \$575 million of assets

under management. Maher has brought together an exceptional team of advisers with more than 35 advanced degrees, professional designations, accreditations and certifications. Maher has worked to create a network of professionals to assist business owners with a wide range of solutions for business continuation or succession planning, including ESOPs, management buyouts and third-party sales. As a certified exit plan advisor, he works with business owners, attorneys, CPAs, business valuation specialists, marketing professionals and employee education companies to establish resources for business owners in transition.

Dudley McCarter

Behr McCarter & Potter



Dudley McCarter is a founding member of Behr, McCarter & Potter. He received the 2008 Foundation Award from the Fellows of the St. Louis Bar Foundation for his outstanding contributions to the St. Louis community and legal profession. He is also the recipient of the Lou Czech Award from the Missouri Municipal Attorney's Association for his competence, professionalism, and contributions to municipal law (2003). McCarter is active in many charitable and civic organizations. He is currently serving on the Advisory Board of the St. Louis Crisis Nursery. He has been on the faculty of the Missouri Trial Judges College every year since 1997.

Drew McLaughlin

UBS Financial Services



Drew McLaughlin is a financial adviser in the areas of wealth management and exit planning focused on family-owned businesses in the Midwest. He adds financial planning and succession planning depth to the Wilkins Group. McLaughlin's background as a CPA in Big Four public accounting broadens the knowledge that he shares with clients and allows him to better assist closely held businesses owners. In addition, McLaughlin is on the board of the St. Louis chapter of the Alzheimer's Association.

Diane Metzger

Lowenbaum Law



Diane Metzger serves clients in the areas of immigration law, employment law and commercial litigation as an attorney with Lowenbaum Law. Her practice includes assisting employers in the preparation and filing of H-1B, L-1, TN, J-1 and other nonimmigrant visas, applications for employment-based Permanent Residency, Consular Processing, and representing corporate clients with I-9 and E-Verify compliance issues. Metzger also assists employers in the preparation of employee handbooks and other employment policies, and defends employers against claims of harassment, discrimination, retaliation, and other violations of federal and state laws. She is frequently asked to speak to local organizations on the topics of immigration and employment law.

Jenny Meyer

Anders CPAs + Advisors

Jenny Meyer is a partner with Anders CPAs and Advisors. Having joined the firm in 1994, she today shares her expertise in the Firm's Tax Services group.



She works with closely held businesses and families on individual and corporate tax planning and financial statement preparation. In addition, Meyer assists clients in the specialized areas of estate and trust planning. She speaks frequently to client and external groups about navigating tax law changes and provides advice on wealth building. She is a leader in Anders Women's Initiative, which is dedicated to helping women thrive in their businesses and careers. She is also a sought-after mentor and coach to the young professionals at Anders and is dedicated to staff education and development.

Pat O'Brien

Krilogy Financial

Patrick O'Brien, CFP® CFS® is a partner and senior financial advisor with Krilogy Financial.



In his role, O'Brien thrives on solving complex, sophisticated financial planning issues. His specialty is providing comprehensive wealth management for families, professionals, and closely held businesses. Emphasizing a high level of communication and concierge service, O'Brien uses his over a decade of experience to serve his clients. Additionally, he serves on the Executive Leadership team and manages Krilogy's Advisor Directed Trust department.

Mary Anne O'Connell

Husch Blackwell, LLP

Mary Anne O'Connell is a partner with Husch Blackwell. In her role, she assists companies with mergers and acquisitions, sales of businesses and



other strategic opportunities. A member of the Technology, Manufacturing & Transportation team, she represents a number of private equity firms, as well as operating companies, in structuring, negotiating and administering investments in early- and later-stage companies. She also advises public companies on securities law and governance matters and works with clients on private placements of securities. Additionally, O'Connell is a member of the firm's Partner Board.

Tom O'Meara

Moneta Group, Inc.

Tom O'Meara brings over 30 years of financial planning expertise to the Moneta Group as a partner and the Firm's chairman of the board. O'Meara works with his clients to deal



with the unique financial issues that each of them face. Whether an individual or business, he strives to build relationships based upon trust with each client and to design a long-term plan in the best interests of each of them. Additionally, O'Meara and his institutional consulting team work with clients to assist them in the prudent management of their endowments, foundations, and retirement plans. His role extends well beyond that of investment advisor as he and his team take a hands-on, consultative approach with both retirement plan participants and plan sponsors.

Gary O'Neal

Commercial Bank



Gary O'Neal is the chief executive officer of Commercial Bank, which he joined in February 1988, just two months after its founding. Today, with the support of

its customers, Commercial Bank has grown to four locations and continues to thrive and grow while maintaining a community focus. O'Neal and Commercial Bank look to continue investing in and building relationships with local communities in the future.

Randy Pickens

St. Louis Bank



In 2016, Randy Pickens joined St. Louis Bank as senior vice president of commercial lending. Prior to joining St. Louis Bank, Pickens was vice president of commercial lending for another local community bank, Midwest BankCentre.

Chris Pickett

Greensfelder Hemker Gale PC

Chris Pickett is an officer and is the chief diversity officer of Greensfelder. Today, Pickett represents clients from across the country in an array of business



litigation matters, particularly in the areas of securities and higher education. Pickett's areas of focus include employment disputes, unfair competition and securities litigation, and he leads the firm's Securities & Financial Services industry group. Additionally, as his firm's chief diversity officer, leading efforts to foster an increasingly diverse and inclusive workplace and to recruit and retain diverse talent. Pickett's community activities range from the Habitat for Neighborhood Business board of directors to the Leadership St. Louis, Class of 2012-2013.

Dean Pichee

BizLibrary

In 1996, Dean Pichee founded BizLibrary to provide affordable, high quality training resources to small- and mid-sized organizations across all industries. With



a professional background in training solutions as well as a background in serving on the boards of leading trade associations for learning providers, Pichee brought his expertise to BizLibrary. He also served on the board of the ALS Society of St. Louis.

Danny Pogue

Midwest BankCentre



Danny Pogue is the regional president of Midwest BankCentre, which he joined in 2010. He has nearly 30 years of experience in commercial banking. Pogue serves

as president of the Lemay Chamber of Commerce and is a board member of Lemay Development Corporation and South County Family YMCA. He was a founder of the St. Louis County Police Business Association.

Tracy Ring

Greensfelder Hemker Gale PC



Tracy Ring is an officer at Greensfelder, where while representing corporate clients he views himself as a strategic partner who understands business risks and objectives

and can pair that knowledge with legal solutions. As the leader of the firm's Business Services practice group, his work includes mergers and acquisitions, financing and structuring business entities, among other general business matters. Ring also contributes his expertise in the areas from public financing to the development of start-up companies. Ring is actively involved with Kids In The Middle, of which he is the past president and currently serves on its advisory council.

Edin Salkic

UMB Bank



Edin Salkic is a commercial development officer, VP at UMB Bank. Salkic strives to build long lasting client relationships. For over 8 years, he has been consulting owners and chief financial officers of companies with revenues of \$5 million to \$500 on capital strategies, growth opportunities, risk management, treasury optimization.

Speciale also brings his attention to detail to Polsinelli's multidisciplinary emerging technology practice, which assists clients in a variety of technical fields such as energy, life sciences, and information technology. He works in support of the St. Louis regional effort to support and encourage the establishment, funding, and development of companies operating in these fields. Speciale is a member of The Missouri Bar, Edwardsville Rotary Club, Area Agency on Aging of Southwestern Illinois and Southwestern Athletic Officials Association.

Aida Richardson

Justine PETERSON



Aida Richardson, chief lending officer, came to Justine Petersen in September 2005 to complete her graduate-level internship. After doing so, she formally joined the organization

in September 2006. Today Richardson oversees and underwrites financing for Justine Petersen's business operations. Her lending activity and technical assistance have helped thousands of small-business owners throughout the St. Louis Metropolitan Area. Richardson is a graduate of Washington University's George Warren Brown School of Social Work. She has extensive experience in international community development, including her work in Uzbekistan as a program development manager for Mercy Corps (an international nongovernmental organization).

Dave Ruby

Simmons First National Bank



Dave Ruby is VP/commercial banking relationship manager at Simmons Bank. In his role, Ruby specializes in analyzing and understanding business cash flow needs.

From there, Ruby provides his clients with the right banking solutions for the business. He is also responsible for providing working capital lines of credit, equipment financing, real estate financing and business acquisition loans to clients and prospects. He has worked in banking since 2002.

Jeanne Scannell

Cass Commercial Bank



Jeanne Scannell is the senior vice president of Cass Commercial Bank. She has been in the role for 20 years, serving the Bank's clients. Previously, she was vice president of Boatmen's Bank and assistant vice president of Commerce Bank.

Jack Stapleton

CLS Consulting



As a banking and finance expert, Jack Stapleton is dedicated to helping clients through wealth management. He is currently the vice president - wealth management consultant for The Commerce Trust Company, where he facilitates the introduction of Commerce Trust's prospective clients to a comprehensive service team. This includes private banking, investment management, trust administration, and financial planning. In this role, he also partners with clients to meet their long-term goals and objectives. Stapleton is also the CEO/founding principal of CLS Consulting, which provides clients with a collaborative approach focusing on driving positive change across all channels of business. In this role, Stapleton specializes in driving culture, leadership and strategic excellence in high-level consulting partnerships.

Andrew Speciale

Polsinelli



Andrew Speciale is an associate with Polsinelli. There, his attention to detail regarding his client's underlying business allows him to dispense strategic advice on a wide array

of business matter including: business entity formation, governance, mergers and acquisitions and business succession planning.

Sheila Suderwalla

Artists First

Sheila Suderwalla is the executive director of Artists First, a non-profit organization that fosters the growth of artists with disabilities through creative self-expression. Suderwalla has over 15 years of experience working with children, youth and families in need. Her successes as a social worker have been featured in local and national publications. She is a national trainer and has been a social activist for 20 years. As an artist herself, Suderwalla has incorporated art into her work with individuals who have experienced trauma.

Gary Sutter

*Mass Mutual Financial Group
St. Louis*

Gary Sutter serves as the MassMutual St. Louis' brokerage director and offers MassMutual's portfolio of life, disability income, annuity and long term care products to the independent brokerage community.

As brokerage director, Sutter helps brokers design and develops insurance solutions for their clients' business and personal needs. He believes that the insurance solutions provided by MassMutual's distinct and diversified product portfolio places his brokers in a most favorable position to help satisfy their client's insurance needs.



Tom Swip

*Midwest Manufacturing Leaders/
Swip Systems*

Tom Swip is president/CEO of Swip Systems Inc., an Illinois-based company that specializes in intelligent custom software development, web application development, mobile app development and technology solutions that help businesses grow and prosper. He also runs a networking group called Midwest Manufacturing Leaders. The group started as a LinkedIn group focused on bringing valuable resources, expert content, best practices & networking to top manufacturing professionals in the Midwest. The group now meets monthly to network and share ideas.



Jerry Townsend

UHY, LLP

Jerry Townsend serves as the Missouri regional managing partner of UHY LLP, an international CPA firm. In his role, Townsend creates a culture of growth while continuing the entrepreneurial spirit throughout the office. Additionally, Townsend serves as the local director of the National Manufacturing and Distribution Services Group, where he works with management to provide financial insight to operations and planning activities since 1985. Lastly, Townsend serves as the liaison to UHY International and is a chair of the Audit Special Interest Group.



Lawrence Wittels

The Enterprise Law Group

Lawrence "Bud" Wittels is a trial attorney and business advisor with The Enterprise Law Group. His goal is to integrate sound legal strategies with business objectives, helping his clients to better manage the legal aspects of their business, reduce legal expenses, minimize distractions and allow them to spend their time more productively. Wittel's practice covers all aspects of business representation, including business litigation, general business counseling, transactional work and negotiation. For almost 30 years, he has successfully tried cases in Federal and State courts of all magnitudes and is known for obtaining successful results for both plaintiffs and defendants.



Brian Wuertz

Kerber Eck & Braeckel LLP

Brian Wuertz, CPA, is the partner-in-charge at Kerber, Eck & Braeckel, LLP. He has over 26 years of public accounting experience and has dedicated a major portion of his public accounting experience serving closely held businesses and governmental organizations. Wuertz has assisted governmental clients in the preparation of financial statements that receive the Government Finance Officers Association Certificate of Achievement for Excellence in Financial Reporting and the Association of School Business Officials Certificate of Excellence in Financial Reporting. Outside of the accounting field, Wuertz gives time to Ronald MacDonald House Charities.



Jackie Yoon

Bank of America

Jackie Yoon is Bank of America's Managing Director and head of U.S. Trust Bank of America for the Midwest Region. Her teams deliver high touch private banking solutions to high net worth and ultra-high net worth families, businesses, and non-profit institutions across the Midwest. US Trust delivers fiduciary solutions by drawing on the capabilities of Bank of America's Private Banking platform. Yoon is also market president for Bank of America St. Louis. Working across all eight lines of business for Bank of America, she delivers corporate and social responsibility to the greater St. Louis community.



Justin York

First Bank

Justin York is the vice president of business banking for First Bank. York has worked in banking since 2008 and has held different positions in business banking at various banks.



ST. LOUIS COMPANIES YOU SHOULD KNOW

*Some of the area's leading businesses share their
accomplishments and how they help to
make St. Louis a better place to
live and do business.*

Pages 45-50

Professional Irrigation Systems Provides 5-Star Customer Experience

Attention To Detail Helps Company Stand Out From Competition

Founded in 2001 with a focus on residential homes, catering specifically to homebuilders, Professional Irrigation Systems has expanded its reach by providing a five-star experience to all customers. While the company maintains a strong focus on installing and servicing residential homes and partnering with the majority of the area homebuilders, it is also taking on commercial installations. Today Professional Irrigation's commercial clients range from small chain restaurants to renovating the entire St. Louis Arch and in between.

Whether a residential or commercial, service to an existing system or new installation, all clients of Professional Irrigation Systems receive the benefit of the company's focus on delivering top-notch customer service. "Everyone has a secret sauce and ours has been keeping a focus on customer service and delivering a luxury product at a reasonable cost," says Jon Lauer, principal of the company. "For new projects our attention to detail and thinking outside the box helps to make us successful in obtaining and executing projects of all sizes and scopes."

With a young company culture, Professional Irrigation has seamlessly integrated technology into its operation, incorporating it into the company's focus on the customer all the while. "The customer experience includes real time online scheduling, email and text reminders, automatic call ahead for service calls, email invoicing, paperless reporting and more," says Lauer.

Another technological enhancement Professional Irrigation is embracing for its customers are Wi-Fi enabled controllers, which are now hitting the market. "They will help us be both proactive and reactive on helping our customers with an easy button, and they can control everything at their fingertips from anywhere," says Lauer.

Lauer and his team at Professional Irrigation look forward to providing their five-star experience to all clients – residential and commercial – in the future.

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St. Louis' Professional Irrigation Systems makes customer service our priority throughout the St. Louis and St. Charles areas.

We are the region's best irrigation company dedicated to providing the highest quality service, along with the most superior products on the market. Our service technicians are some of the most qualified in the lawn irrigation industry today, and will gladly install new irrigation systems, as well as repair and maintain existing irrigation systems.

You'll see the difference in everything we do—whether it's on the phone or face-to-face, our knowledgeable and professional technicians will help your lawn stay green and healthy. From management to designers, each representative has over a decade of industry experience in helping provide property owners with lawns they can be proud of.

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Thinking In Terms Of Continuous Improvement *Andy's Seasonings Continues To Improve, Serve The Community*

Reuben Anderson always had an entrepreneurial spirit, according to his stepson Larry Lee. But it wasn't until a coworker encouraged him to sell his homemade barbeque sauce and dry-rub seasoning that Anderson and his wife, Katherine, decided to turn his hobby into a business. "Andy's Seasonings was started by my stepfather and mother in 1981," says Lee, a pastor and the current president of Andy's. "They started out in their home making barbeque sauce and seasoning. As they sold those products, my stepfather's brother, who was a chemist, told my mother that she should sell her fish breading. He formulated it for larger quantities, and they begin to sell it. Next they added chicken breading. By 1983 they moved the company to a rental property on Washington."

Continuous improvement is one of our core values, so that we don't become stagnant or get passed by. We have to get our employees to think outside the box to keep moving forward.

Soon after, in 1987, Andy's hit a launching point: the company began producing the coatings for McDonald's chicken nuggets. "This also meant we needed to build our own facility in 1988, where we still are today," says Lee.

By 1996, the company had reached \$3 million in sales, but it was also a year full of challenges. "My stepfather was a visionary, but when he passed away, we discovered the company was largely in debt," says Lee. "It was a very trying time for my mother. She was faced with a debt she was unaware of. Through her business savvy, and by hiring key employees, she turned the company around and quadrupled its sales."

After turning the company around, Katherine became ill in 2010. "I ran the company for a year prior to my mother's death," says Lee. "Then I became president and CEO."

Today, with Lee at the helm, Andy's Seasonings has continued to thrive and serve the needs of customers. Lee is continuously thinking in terms of improvement. "My challenge is that we still have to move forward," he says. "Continuous improvement is one of our core values, so that we don't become stagnant or get passed by. We have to get our employees to think outside the box to keep moving forward."

Lee not only runs the family business but still works as a pastor, which he has been doing for more than 30 years. "I am busier than I want to be, but I enjoy all aspects of my work. Both are very fulfilling. I remember telling my mother before she passed that most people don't have the chance to do one thing they love. I am very blessed to do two things I enjoy."

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Driving Proven Results for Clients

As A Social-First Agency, Drive Social Media's Strategic Approach To Social Media is Unmatched In The Marketing Industry

When a small team of marketing experts joined together in a loft on Washington Avenue with the goal of helping businesses develop a clear approach to social media marketing, Drive Social Media was born. The founders at Drive realized that while many advertising mediums are unable to provide businesses direct results, social media was different and would be the future of a business's interaction with their customers and, in turn, the future of marketing.

"Today, social advertising is still our businesses' primary focus, yet we've expanded our services to include other integral areas of digital marketing, including website design, Google AdWords, and video production," says Joshua Sample, partner in the company.



*Josh Sample,
Partner at Drive
Social Media*

As a social-first agency, the social media marketing experts at Drive are able to best understand their clients' customers and market to them appropriately. With this acute social focus and the understanding that the digital world is drastically altering how consumers interact with brands, Drive helps clients to stay on top of the ever-changing tech and culture changes, which is often a full time job in itself. "That's why we provide our clients with a full team of people dedicated to keeping our client's brands relevant in an evolving world," says Sample.

Drive Social Media's strategic approach to social media is unmatched in the marketing industry. The team proves this to clients by providing clear cut marketing success through data and demonstrating true and trackable return on investment. "Our data-driven strategy substantially differentiates us for those working in the social media marketing industry," says Sample. "We use proprietary software that allows us to draw clear customer conversion paths from social media advertisements to brick and mortar sales."

Outside of this strategy, its client partners have direct contact with an entire team of professionals dedicated to their brand's success. "Our partners are paired with an entire team of social media experts, each of whom is specialized in their respective area of social media and digital marketing," says Sample.

Today, social media and digital marketing strategy and implementation are not the only services offered to those who decide to partner with Drive. "Because Drive Social Media focuses on partnering with small to medium-sized businesses, we also offer services like our Implementation Partnerships," he says. "We've found that on occasion our partners benefit more than just marketing strategy. That's why we have established a program through which we can connect them with Business Consultants that aid our partners in working through business goals outside of their marketing efforts."

Drive Social Media is now gearing up to launch its third location in Chicago, Illinois and looks forward to the longstanding partnerships it will be able to build in this region of the country. With the addition of this office, the founders look forward to adding to their current staff of over 50 people and reaching its projected 2017 goal of \$6 million in revenue.

Drive's keys to success as a company includes maintaining a positive attitude, teamwork and morale, individual drive, and donuts. "While as a company we are extremely data-drive, our office culture centers on building successful relationships between employees and leadership," says Sample. "We focus on employee development through mentorship programs and high-touch points with the leadership team."

Just because she knows
selfies, doesn't mean
she knows social.



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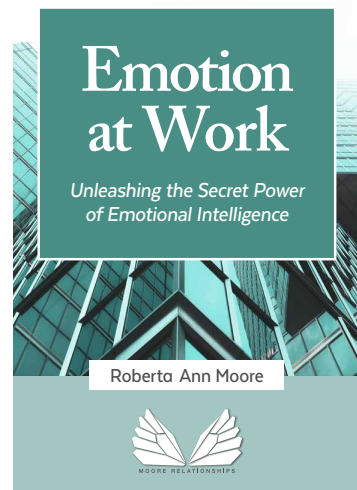
ST. LOUIS | NASHVILLE | CHICAGO

Moore EQi: Unleashing the Secret Power of Emotional Intelligence

I was once so poor at managing my emotions that I cried during results reviews because I wasn't able to tolerate negative, though constructive feedback. It's not that I was incompetent, it's just that I inherited negative belief patterns from the environment I grew up in. Convinced that I could overcome this weakness, I sought help to improve my Emotional Intelligence (EQ) and got hooked on studying what makes people happy and successful both at work and at home.

When you become my client, I listen carefully to what keeps you up at night: your fears and anxieties about running your business, managing your career and your team, and maintaining and nurturing your personal relationships. I help you identify the thoughts and emotions that are holding you back from achieving your goals and experiencing the success and satisfaction that are possible for you.

Then we engage in dynamic discussions to help you imagine what you want your future to look like. Together we work to execute your vision. When you have a clear vision, and then align your thoughts and emotions with that vision in a deeply focused way, you can generate the motivation and fortitude required to achieve your goals.



When we begin our work together, I thoroughly assess your situation, either by interviewing you and relevant team members, or by using the assessment tools I am certified in. Once we know your emotional and behavioral strengths and weaknesses we create a developmental plan to help you balance them and increase your EQ.

Together we focus on building the EQ skills that predict success in your industry. We increase your EQ while improving performance, productivity and profitability. This makes you more successful and happy.

To make it easier to understand the concept of EQ and how it will benefit you, I have written a new book due out in May: *Emotion at Work: Unleashing the Secret Power of Emotional Intelligence*.

To learn how you can get your copy, or to schedule a personal appointment, contact me at: 828-329-0431, or send me an email at Roberta@moorerelationships.com.



Moore EQi

Roberta Moore, Ed.S., LMFT, MBA, CPA, MST



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Dave Bruder Named to 2017 PLANADVISER Top 100 Retirement Plan Advisers

Pension and Retirement Services, Inc. ("PARS") provides retirement plan services to businesses with up to 1,000 employees. Since its founding in 1998, PARS has been a one-stop retirement plan provider. President and Founder, Dave Bruder explains, "We are specialists at handling the full range of retirement plan services; compliance, consulting, employee education, investments and fiduciary services."

Dave Bruder is named to the 2017 PLANADVISER Top 100 Retirement Plan Advisers List. The PLANADVISER Top 100 Retirement Plan Advisers is an annual listing of adviser individuals and teams that stand out in the industry in terms of a series of quantitative measures. These include the dollar value of qualified plan

assets under administration (AUA), as well as the number of plans under advisement. Dave was recognized in the Individual segment based on his plan client base of 110 plans or more under advisement.

The 2017 PLANADVISER Top 100 Retirement Plan Advisers list is available online <http://www.planadviser.com/Top100/#!/2017/List-By-Category>. It was printed in the January-February issue of PLANADVISER magazine, and the advisers named to the list will also be honored at the annual PLANSPONSOR/PLANADVISER Awards for Excellence dinner on March 30.

PARS opened a Chicago office. Mike Sullivan joined PARS to expand advisory and consulting opera-

tions into the upper Midwest. Mike was previously with OneAmerica as regional sales director since 2014, and prior to that, held roles with Prudential and MassMutual. Mike was nominated as a National Association of Plan Advisors Top 100 Wholesaler in 2016.

To start a retirement plan or improve an existing one, please contact PARS today! Dave Bruder may be reached at dbruder@pars401k.com or at (314) 966-0406.



planadviser's 2017
TOP100
RETIREMENT PLAN ADVISERS



Dave Bruder

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Quality of Partners Makes Experience-On-Demand Valuable Consulting Firm For Growing Businesses

Experience-on-Demand (EOD) business consulting firm was established in 2008 to provide small and midsize organizations with experienced, assessable and affordable resources to help them successfully and profitably grow their business. Steve Finkelstein, co-founder of the firm with Frank Danzo and Michael Bentz, says “The quality of our partners is our key to success. Our team has a depth and breadth of experience that includes work with several Fortune 500 companies.”

EOD’s range of services are more like those offered by much larger consulting firms, but at a price that is affordable for the small and mid-size businesses that comprise the bulk of their client base. After an organization’s specific needs are identified, a cross-functional team of partners is put together to address those needs. EOD services include strategic planning and execution of business operations including assistance with sales and marketing, financials, technology, leadership coaching, inventory and supply chain management, human resources, career coaching and training. Steve notes, “Unlike other consulting firms that just give advice, we roll up our sleeves, develop plans and follow-through.”

Finkelstein, who is a senior partner, adds, “We also are committed to projects that benefit the communities where we live and work. These include community policing programs, violence prevention, veteran career development, capacity building for nonprofit organizations and strategic planning for schools and communities.”

The EOD partners pride themselves on their expertise in execution and results through disciplined project management, and are passionate about helping clients achieve their goals.

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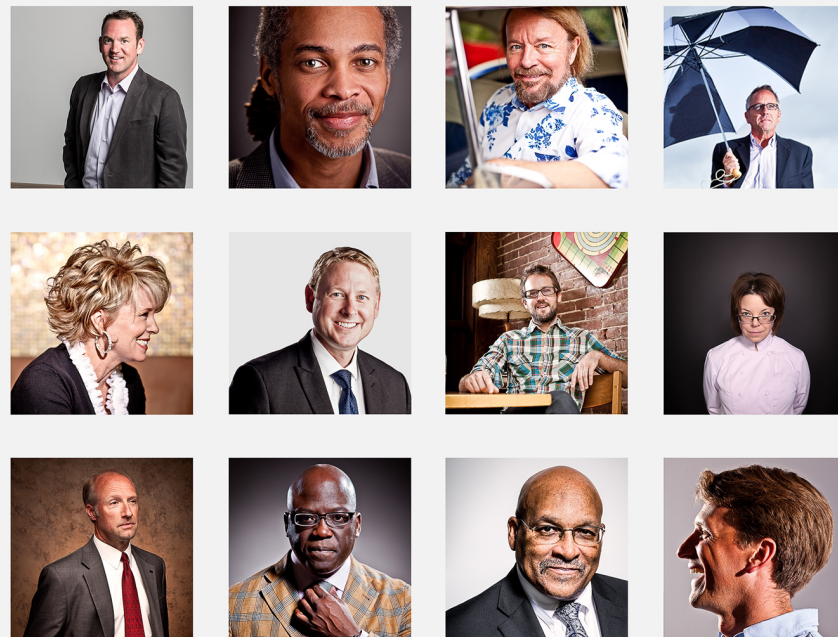
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Run Your Business to Sell

Do you *want* to sell your business soon? Will you *need* to sell your business soon?

The answer to either question can change very quickly.

So just in case, *always run your business to sell!*

Preparing your business to sell is not an easy task. You can preserve (or even build) business value by making a few simple tasks the norm in your daily business operations *now*. Then you'll be ready for anything!

Maintain excellent corporate hygiene. This is *THE* most important thing you can do as a business owner. Unfortunately, I've met far too many owners who neglect this opportunity to build business value both now and when it's time to sell the business.

Corporate hygiene has three main components:

1. Clean, accurate financials that tell the true story of the business.
2. Documented processes and procedures that define the "how to" of your operations.
3. Well-defined human resources policies and management.

Don't take shortcuts on maintaining accurate, current financials! If you plan to sell your business anytime soon or not, you need to assess your company's financials at least quarterly to look for opportunities and minimize any problems. Updated balance sheets and profit-and-loss statements are crucial to running a healthy business at every stage in the business life cycle.

Delegate, delegate, delegate. Is your business able to run smoothly without your daily input? If not, your business needs to be less owner-dependent. Invest in developing your employees' skills and leadership potential. In the short term, delegating management responsibilities allows you to focus on growth strategy instead of putting out fires. In the long term, your business has no value to a potential buyer if it can't run without you. The more you delegate, the higher the value of your business.

Prepare yourself emotionally. You've committed your time and energy wholeheartedly to your business. But you need balance; your life should not revolve entirely around your business. Explore new or neglected hobbies and passions, find volunteer opportunities that reflect your personal values, and connect with

a peer network outside of your work life. Nurturing your identity beyond that of "business owner" will ensure that if/when you eventually do sell your business, you'll be emotionally ready.

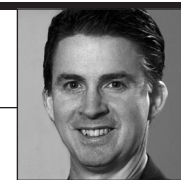
Know your industry. Be aware of the trends in your industry as well as changes in technology and society that will impact the need for your products or services. For example, I owned a company that manufactured envelopes ... and then everyone started paying bills online and sending emails instead of snail mail. The market for envelopes plummeted. Keep a watchful eye toward the future and follow your instincts.

What no one wants to talk about... Our health, and that of our family, is only minimally within our control. Sadly, many businesses are simply closed because the owner (or a close family member) faces a devastating health diagnosis. Even if the ultimate outcome is good, that scare can be enough to cause the owner to re-examine priorities and decide to sell the business. None of us can predict the future, so be prepared for the worst and hope for the best.

Don't wait until your business is in a downturn. Experts suggest that the best time to sell a business is halfway to two-thirds of the way up in the business cycle. The temptation is always to continue riding the wave in the good times, but that's also when your business is most valuable to a buyer. Very few buyers are willing to assume the risk of a business that is in decline.

So run your business as if you were going to sell it tomorrow. Take care of those improvements you have been putting off. Upgrade your systems. Keep meticulous financial records following accepted accounting principles. Strengthen your workforce. Most business owners wait too long for the "perfect time" to sell the business and then aren't ready when the need or opportunity arises. Trust me, you will never regret the effort you put into being prepared. ■

Dave Driscoll is president of Metro Business Advisors, a business brokerage, valuation and exit planning firm helping owners of companies with revenue from \$2 million to \$15 million sell their most valuable asset. Reach Dave at DDriscoll@MetroBusinessAdvisors.com or 314-303-5600. For more information, visit www.MetroBusinessAdvisors.com.



Despite Agreement, Staffing Agency's Nurse Was Hospital's Employee

Firms, hospitals, and professional companies across the country have insurance policies in place to protect them when their professionals are accused of malpractice. But who qualifies as "their" professionals?

In *Interstate Fire & Casualty Company v. Dimensions Assurance Ltd.*, 843 F.3d 133 (4th Cir. 2016), the Fourth Circuit was tasked with determining whether a nurse who had been placed at a hospital by a staffing agency qualified as an "employee" or "protected person" under the professional liability section of the hospital's insurance policy.

Background: Who's Covered by Who?

The staffing agency and hospital had a contract that said the agency's folks were to be treated as employees of the agency, not the hospital. The contract also gave the hospital the right to "float" agency practitioners to areas to which they were not originally assigned, to immediately cut loose anyone who refused to float, and to dismiss anyone at any time if the hospital determined his or her work was unsatisfactory.

The staffing agency had a professional liability insurance policy covering the doctors and nurses it placed to work at various medical facilities. The hospital, in turn, had a policy that provided coverage to the hospital and other persons or entities who met its definition of "protected person." The hospital's policy consisted of three main parts, two of which provided coverage for "hospital professional liability" and another for "group physicians' professional liability."

In 2012, a former patient brought a medical malpractice action against the hospital and several of its doctors and nurses, one of whom (sure enough) had been placed there by the staffing agency. The hospital's insurer claimed the nurse was not an "employee" of the hospital and refused to defend her. Ultimately, the staffing agency's insurer defended the nurse, settled the case for \$2.5 million, and incurred nearly \$500,000 in defense costs. Thereafter, the staffing agency's

insurer (no surprise) filed an equitable contribution action against the hospital's insurer in federal district court. Time for some payback?

The District Court Makes the Initial Call

Relying on the terms of the contract between the staffing agency and the hospital, the district court granted summary judgment in favor of the hospital's insurer, and determined that the agency-provided workers were not "employees" within the meaning of the hospital's professional liability policy.

The staffing agency's insurer threw the red flag, challenging the call on the field. As far as the agency's insurer was concerned, the nurse most definitely qualified as an "employee" under the terms of the hospital's policy, and the district court surely erred by looking to a separate contract between the parties to determine the meaning of the policy. Or at least, so went the argument.

The Court of Appeals Reviews the Play

On appeal, the Fourth Circuit highlighted the fact that the hospital's policy excluded agency-provided practitioners from its definition of "employee" in the general liability portion of the policy, but did not exclude agency-provided practitioners from the definition in the professional liability section of the policy.

In the court's view, the policy's reference to practitioners from the agency indicated the hospital's insurer knew the hospital was staffed by direct-hire and agency-provided practitioners, such that "employee" included practitioners from both sources. Also, the insurer's decision to use different language in different sections of the policy was taken to represent an extension of "protected person" status to hospital workers without excluding agency-provided workers. Even if the court examined the professional liability section of the policy in isolation and without considering other sections of the policy, the court still would have concluded the

Continued on page 53...



Get More Selfish

Whether you believe it a moral imperative or enlightened self-interest, securing the conditions that will lead to a healthy, prosperous future for everyone is a goal I believe we all share. -Bill Gates

We are often appalled by selfish people. They grasp and take rather than offer and serve. That's not the kind of selfish I'm talking about. I'm describing when we get so determined to give ourselves what we most want that we develop mental fortitude, skills and commitment to have them. Here are just a few such universal desires for which we must all get way more selfish:

Kindness. Who doesn't love kindness? Have you learned skills so you are capable of being kind through every challenge or stress? Can you ask for it from others effectively? It's easy when people are kind to us and when life is going well. But what about when you feel annoyance, anger, hurt, worry or insult? What about when you are in stressful conditions? Do you take the time to make sure that kindness is something you master fully and that you know how to create within yourself and with others with uncompromising consistency? Do you intentionally foster it in your family and workplace?

Equality. We are so conditioned to inequality that we are like fish in an ocean that don't comprehend wet. We don't see ourselves as problem-solvers or recognize that our beliefs and actions can make a significant impact on creating equality. Sometimes we get stuck in guilt or anger around it and have bought into a scarcity mind-set as if equality were a problem too big to solve. What if everyone just got busy rolling up our sleeves and asking, "How can I help you?"

Excellence. We settle. I see this in our politics, religion, education and other social systems. We settle even though being our best is actually super-fulfilling. We believe ho-hum is safe and best. We fear excellence is perfection, and that

burdens us (as it should). Excellence is *not* perfection. It's simply doing our best regularly and *asking for the same from others*. Are you selfish enough that you've secured the best support systems? Do you engage in regular practices that show you how excellent you are and help you continue to be so? Do you know how to effectively ask for excellence from others and get it?

Thriving. We are a world with the technology and intelligence to feed all people; create amazing cures; and solve major political, social, emotional, health and other problems. Too often, we just don't focus there. We are not selfish enough to say, "Not on my watch." If every person were to find his or her individual place in nurturing this condition for ourselves and for others, our hearts would be so full and we would not know what to do with all the energy that

came back to us. Ask yourself, "Am I selfish enough so that thriving and helping others to do the same is what I promote everywhere, at all times?"

My mission is to create a world in which all people love their lives. I provide systems and support so that people can consistently be kind, share power, enjoy equality and be excellent because they create conditions in which to thrive. I'm selfish enough to let you know I'm one of the best. Call me if *you* are ready to be selfishly happy, successful and part of the *solution* in our world. I'd be honored to help you! ■

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

Excellence is not perfection. It's simply doing our best regularly and asking for the same from others.



Turn Goof-ups into Gold

Every company makes mistakes from time to time.

The difference between companies is not *whether* they make mistakes. The difference lies in what a company does about it *when* it makes a mistake.

I'll proclaim that each mistake is an *opportunity* if the mistake affected a customer.

Some companies have a culture of blame, assigning *blame* to anyone or anything other than themselves. If the error affected a customer, they might correct the outcome but act like they're doing the customer a favor when they do it.

Other companies immediately spring into action to correct mistakes. They apologize. They might also offer the customer something extra to show they're serious.

This is a culture of *accountability*: "Fix the problem to the customer's satisfaction." Words like "fault" and "blame" aren't in their vocabulary.

Clearly, this is where you want to be. Many companies, maybe most, are there.

But I'm suggesting you kick it up a notch and turn costly mistakes into profitable occurrences.

Let's say Bob's Computer Repair gets a call from its main contact at Bigco Inc. reporting that Bob's shipped Bigco's repaired monitor but didn't return the power cord.

Bob's has a culture of accountability, so the rep apologizes, arranges to have it shipped right away and offers to credit the account to make up for the aggravation. So far, so good. Even though the rep did everything exactly right, most of Bob's competitors would do the same, so it was good but not extraordinary.

What if Bob's takes the time to fix the root cause of the error? Now the business begins to separate itself from its busy competitors who, as soon as the customer's problem is resolved, get back to their hectic routine. This is the first way to

profit – by driving repeat mistakes out of your business and enjoying the resultant productivity improvements.

But here's one more step: Bring the customer back into the loop. What if someone from Bob's contacted Bigco and it went something like this:

"Thank you for bringing your missing power cord to our attention. As a result of this situation, we reworked our procedures. Each product that arrives for service now gets a tag documenting all accessories. During shipping, the tag is matched against the accessories. Nobody should ever fail to get all their accessories back with their equipment."

Almost nobody does this sort of thing. This level of dedication to quality, customer service and follow-through puts Bob's in rare company and helps create strong, lifelong customer relationships. We all know the value of customers who are also raving fans.

Let's recap:

1. Acknowledge the error and thank the customer for bringing it to your attention.
2. Immediately correct the problem and make sure the customer is happy. When appropriate, offer a concession.
3. Find and fix the root cause to prevent this error in the future.
4. Let the customer know about the improvement. Regain the customer's confidence and strengthen the relationship.

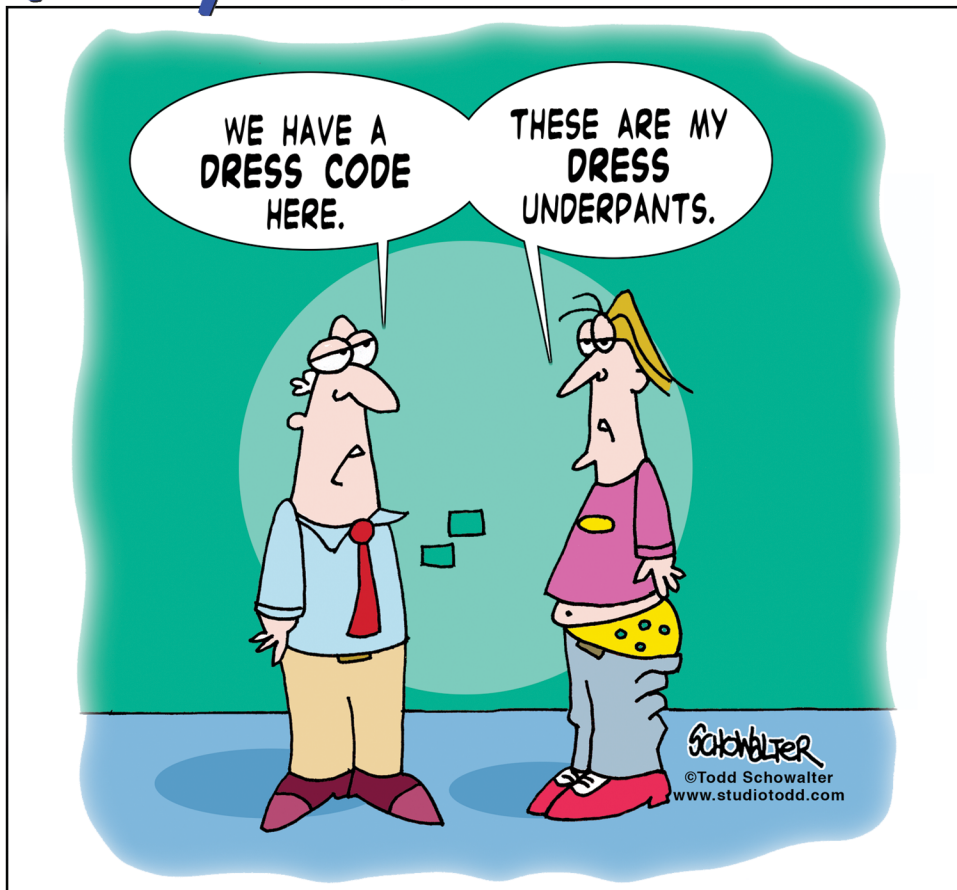
We all make mistakes. You may as well profit from yours. ■

Bill Collier owns Collier Business Advisors LLC and 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. Bill can be reached at 314-221-8558, GGOBSTL.com or bill@collierbiz.com.

I'm suggesting you kick it up a notch and turn costly mistakes into profitable occurrences.

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...continued from page 51

hospital under the right-to-control test.

As for the contract between the staffing agency and the hospital, the court noted the terms of that contract did not determine the scope of the entirely separate insurance contract issued by the hospital's insurer to the hospital, or diminish the protection provided to the nurse by the policy.

Ultimately, the Fourth Circuit concluded that whether or not the hospital intended to provide insurance for agency-provided employees, the hospital's insurer—by virtue of the policy it issued—had an independent obligation to cover the nurse. The contract between the hospital and the agency simply had no impact on the hospital's insurer's independent obligation to provide coverage. Therefore, the Fourth Circuit vacated the district court's opinion, taking away the summary judgment that had been granted to the hospital's insurer.

The Takeaway

When there is an issue of coverage

under a professional liability insurance policy, the language of the policy generally will control, despite any contracts between two entities that are independently insured. As such, when an insurer does not want to provide coverage to individuals provided by a staffing agency, the language of the policy must unequivocally exclude coverage for such individuals, including in definitional terms such as “employee” and “protected person.”

(NOTE: The author gratefully acknowledges the work of Arsenio L. Mims in analyzing this case and preparing the first draft of this blog entry.) ■

Tim joined Sandberg Phoenix in 2002, leads the firm's Appellate Practice and Trial Record Preservation Team, and is Chair of Professional Development. He focuses on complex litigation involving product liability claims, business disputes, appellate practice, and class actions, in addition to serving as coverage counsel. Tim may be reached at tsansone@sandbergphoenix.com or 314-231-3332.

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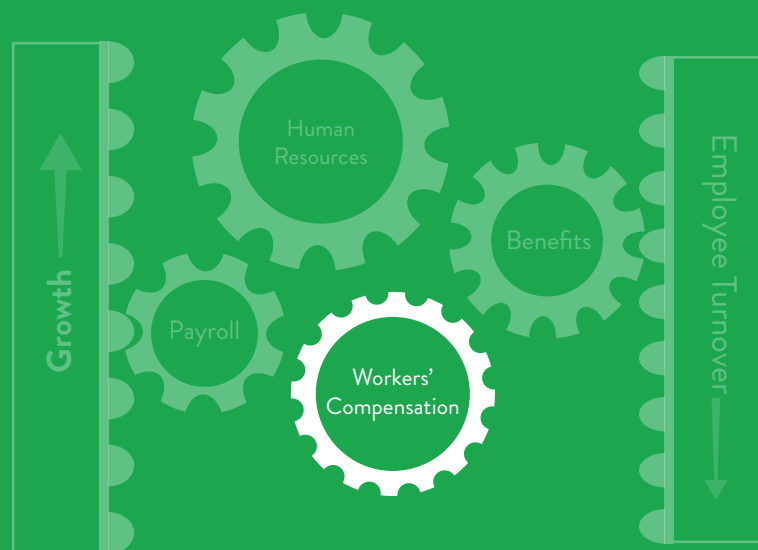
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TIME WITH THE BOSS

Stephen Fleming

CSP, Inc.

Website: www.centralstatesproducts.com



Industry: plastic extrusion

Education: Lindenwood University (BS), Fontbonne University (MBA)

Family: wife, Kim, and two sons, Cameron, 25, and Jackson, 20

What is your mission?

To deliver leading-edge polyethylene and polypropylene products to the market at a fair price.

What was your first job?

As CSP has been a family business, my first job was working in our vinyl calendaring plant at CSP.

What was your worst job?

I filled in delivering newspapers for a friend for a period of time. It was a really great job until it rained.

What led you to your industry?

My father's car.

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

We revised our quality-review process. In our mission to always deliver the very best product possible, making sure our quality review was the very best it could be was a top priority for us.

Who is your industry role model?

My father.

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

We don't want to produce commodity products. Innovation is what drives our business. We want to push the limits of our equipment, try to produce items that change the industry.

What's the hottest trend in your

industry, and are you going to jump on board?

Producing one-off graphic pieces is the biggest development. We are continually working to make our stock a go-to media.

What's the hardest part of your job?

Finding new outlets, we don't always know all of the end uses for our products. Our products are so multifunctional, the possibilities are endless.

What's the best part?

The relationships we've been able to build. We have done business with some of our customers for more than 30 years, so these are now friends and not just customers.

What best advice would you share with new entrepreneurs?

Focus on one product at a time, do it well and don't take no for an answer.

What's your favorite place in St. Louis?

Food – we love Salt and Smoke and Retreat Gastropub. Destination – can't beat the City Museum.

What book is on your nightstand?

"Three Days in January" by Bret Baier.

What has made you successful in your industry and in St. Louis?

We found a niche, were not afraid to evolve and keep looking for the next place to be. Regarding St. Louis, it is our staff; on average they have been with us for over 16 years. Our people are truly our greatest asset.

What do you like to do in your free time?

I enjoy golf and working with the Boy Scouts. ■

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