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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. Charles, MO 63303
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FOUNDED BY
Katie Muchnick & Bill Schneider 1988
Judy Meador
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Top Women Building Legacies Others Will Follow Their Path to Business Ownership

A few years ago a press release that caught my attention came across my desk. The release included the results of a survey of 90-year-olds. The survey asked one question: You've lived a long life. What is the one thing you'd do differently if you could go back in time and change your life?

The No. 1 answer: They'd leave a legacy.

The 90-year-old respondents said that if they could go back in time, they would create something that would last a long time.

The Top Women Business Owners (featured on pages 21 to 32) are certainly leaving their legacies, each and every day. That's one of the reasons I look forward to this Top Women Business Owners issue each year. Not only because these top entrepreneurs are having such a big impact on our local economy and community but because these ladies have come so far.



It wasn't long ago that women had very few career choices. If a woman was lucky enough to attend college, she had very limited opportunities. Sure, she could be a teacher, nurse or secretary, but running a business was mostly out of the question. Not enough women were able to take risks, build businesses and create a path for others to follow.

That's not the case any longer. Thanks, in part, to the women featured in this issue. These women are blazing the trail for others to follow.

It would have been easy, over the years, to work for someone else; keep their corporate careers; and take the safe, comfortable approach to life, but they didn't. They took the leap.

And many were skeptical. Yes, there were naysayers who swore these women would never succeed. There were some who were certain they'd never build winning, profitable businesses. And they were wrong.

Each March, for the past 26 years, we've featured outstanding female entrepreneurs who took the leap. We continue to add to our alumni group each year. We honor them for not only taking that leap themselves but also creating an atmosphere that makes it easier for women to continue to make that leap.

We honor them for the success they've enjoyed and for the sacrifices of making that leap — the sweat, blood, tears, bruises, etc.




I want to personally thank all of these top women, not only for me but also for my 9-year-old daughter, Sara. If Sara had been born 40 or 50 years ago (maybe even 30), her career choices would have been limited. Now, thanks to these top women and the legacies they are building, my daughter and every young woman in America has a variety of opportunities waiting.

That's really why we continue to focus on these Top Women each March. The goal is to honor the women in this community who are building a better tomorrow for my daughter and every other member of this community.

Next year we'll add even more success stories to the list. If you know a top woman business owner who you don't see on our pages this month, please send me (ron@sbmon.com) her name. I want to make sure we include her in next year's issue. ■

Ron

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10 Questions to Create a Prospecting Mindset



You're behind on the number of calls you need to make for the week. Worse yet, the quarter is nearing an end, and making that number is looking impossible. Is this you?

You will never have anything to close unless you first start to prospect, but just because you have a list of leads doesn't mean they are going to instantly become customers.

As much as sales process is a mindset, I believe prospecting is at the top of the mindset. If you don't have the right mindset to prospect, then there is little chance you'll prospect. This then translates into even less to close.

How do you create a prospecting mindset? First, thinking you don't have to answer this question is a mistake. Prospecting is not an activity of just going through the motions. No, it's about engaging, connecting and setting the table to create value.

Ready for my list? Here are 10 questions you need to get serious about:

1. How does the customer benefit from what I sell? Record all of the things your customers benefit from when they buy from you. Be specific and include not

only the benefit but also how it helped them.

2. How does my personal style connect with prospects and customers? Record what makes you special and makes you a person with whom people want to engage.

3. How does what I sell differ from other options in the marketplace? Record everything that sets what you sell apart, but do not include price. There is no place for price in prospecting, so leave it off the table.

4. What do I like about my customers? Record all the things you like about your customers, including aspects of their personal lives.

5. What are the main obstacles in my day that block me from prospecting? Record all the activities you get caught up in during the day that you feel keep you from prospecting.

6. What is keeping you from blocking on your calendar specific time periods each day and week to prospect? You'll never have enough time to prospect unless you dedicate the time to do it.

7. Are you relying on marketing to provide you with leads? Why? How good are the leads they give you? What's stopping

you from getting your own leads?

8. Who are the negative voices in my life I need to get rid of? There are people with whom you associate that you really can't afford to spend time with. Hanging out with negative people will do nothing but create negative results.

9. What are my personal excuses? OK, here is where it gets personal. Write down every single excuse you've ever had about why you didn't prospect when you were supposed to. Write down everything. By no means is this the time to leave anything out. When you're done with the list, look at it closely and realize you are in control of everything.

Every excuse is your excuse. It doesn't belong to anyone else. Each one belongs to you. Your objective is to accept responsibility and not allow any one excuse to stand in the way of you prospecting.

10. Who will hold me accountable? If you want to succeed, you must be willing to be held accountable. Whom can you have as your partner? I like to say that sales is not a solo activity but rather a team sport, and you need somebody

on your team. Whom will you ask who can hold you accountable?

Take these 10 questions to heart and use them to propel you toward a more solid and productive prospecting mindset. ■

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

ASK THE BANKER

Why Is Customer Data Security Important to My Brand?

Most consumers understand that businesses use the personal information they collect to deliver more personalized products and services.

And many appreciate the benefits, whether it means a discount on a service they purchase frequently or a recommendation for a product to try.

Customer trust can quickly erode, however, when personal data – from credit card numbers to shoe size – falls into the wrong hands. If that happens to your business, you not only will face potential legal and financial issues but also could see the value of your brand significantly diminished in your customers' eyes.

One recent study (*TRUSTe/National Cyber Security Alliance U.S. Consumer Privacy Index*) found that more Americans are worried about their data privacy than about losing their primary source of income! Protecting customer data, therefore, should be high on your list of business priorities. Here are a few ways to get started:

1. Keep encryption practices up to date.

Encryption technologies change rapidly, so schedule updates regularly. Hackers are drawn to outdated systems.

2. Minimize the data you collect. Collect only the information you absolutely need and give customers the opportunity to opt out of sharing it with others.

3. Think about deleting data. Yes, there are business advantages to keeping customer information on file. Depending on your business, your customers might appreciate privacy more than a special data-driven offer.

4. Limit data access. If you decide to keep customer data, look for ways to minimize who can access it. The more you limit access, the fewer weak links there will be for hackers to breach.

5. Communicate with customers. Using simple, clear terms, let your customers know what you are doing to keep their information safe.

The bottom line: Lost customer data is easier to recover than lost customer trust. When you tell customers how you are protecting their information, you increase their level of comfort with your company. And that is good news for your brand. ■



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How to Avoid Presentation Hazards

Visual information can be very powerful. A majority of what an audience absorbs from a presentation is what they see. In fact, the audience remembers 55% of what it sees and only 38% of what it hears.

But visuals are so powerful that at times they can create hazards for presenters. When the speaker or the audience gets pulled into the information haphazardly, confusion can result. As presenters, we can avoid misunderstandings by learning a couple of techniques to control how we reveal information and visuals.

The first technique, called Clearing the Visual, has two steps. In the first step, tell the audience members what they are looking at and explain it in detail. In the second step, explain the meaning and why the information is important.

Next, in combination with Clearing the Visual, is the second technique, called Ready Aim Fire. This helps keep a check on our behavior as presenters. Many times, instead of addressing the audience, we begin by talking directly to our visual. Ironically, we tend to do this when we know the information either extremely well or not at all. You can prevent this habit by practicing. Remember the phrase Ready Aim Fire and follow these three steps:

- **Ready.** Reference the information with your arm outstretched and the palm of your hand open, gesturing to where you want the audience to look. Then, silently read the information to yourself and gather your thoughts.
- **Aim.** Look to the audience and find one pair of eyes.
- **Fire.** Deliver the information (what and why from Clearing the Visual) to that pair of eyes.

Try these techniques next time you speak. There is no better feeling than audience acknowledgment for a powerful and meaningful presentation. ■

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LinkedIn provides an easy, affordable way to run simple text ads at the top or side of your potential customers' or job prospects' LinkedIn pages. Such ads come in a variety of sizes and ratios (square, horizontal, and long text link) and feature a simple, clickable headline, description, and small image.

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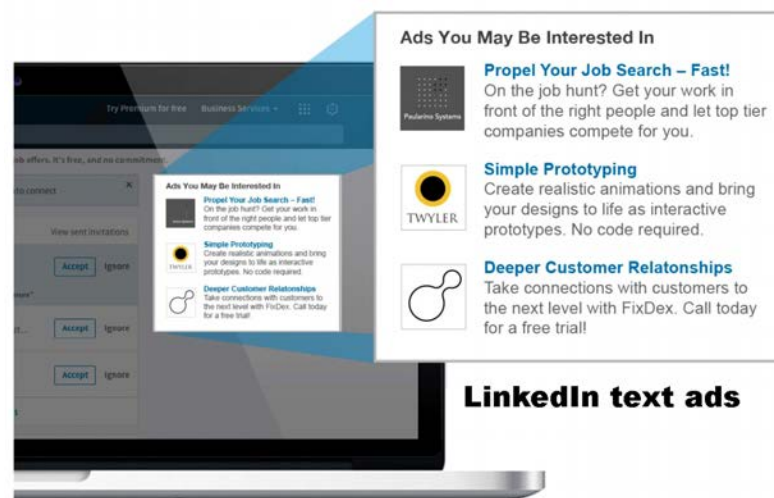
Best practices:

- Include a 50x50 pixel image to attract attention
- Use a strong call to action like "Register now!" or "Call today!"
- Link to a designated, mobile-friendly landing page that matches the message of your ad, or route sought-after job candidates to your LinkedIn career page where they can find job postings
- Develop and test multiple ads to see which ones garner the best response

Target your ads to prospects in certain locations, like those within 25 miles of Downtown St. Louis, plus other criteria, such as job title and industry.

You can set your own schedule and budget and buy ads as either pay-per-click (PPC), so you pay only when someone clicks your ad, or cost-per-impression (CPI), where you pay for every ad view. Learn more: business.linkedin.com/marketing-solutions/ppc-advertising.

To get started, establish your LinkedIn Campaign Manager dashboard, starting at



<https://www.linkedin.com/ad-beta/new-advertiser>. ■

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

BUILDING INNER STRENGTH

BY DR. DEB CARLIN

The Success of Succession



Life is approximately 20% mechanics and 80% psychology. With this being a reality, why do we so routinely leave the emotional side of planning out of the strategy?

Succession planning is an activity that most company owners would prefer not to deal with because it prompts angst. Time and again, an owner puts off the meetings, much the way people delay writing a will. There are all sorts of reasons for these avoidant behaviors, but emotions are at the core — the main one being fear.

The lawyers handling these cases for succession planning would serve themselves and their clients well by inviting psychology into the process. A psychologist is an expert in human behavior, the

understanding of it and how to move a person from one emotional state into another.

Life is a series of emotional experiences, and the secret to a happy and productive life is simply knowing how to navigate the mind to have thoughts and perceptions that produce productive emotions. We do indeed have a choice about our emotions since we are the creator of our thoughts.

As you think of your own succession plan or your clients', do you find yourself eager or anxious? Several recurring themes emerge in the opening steps of succession planning: maintaining company morale, determining whom to promote into which positions and timing.

Knowledge is power, right? Using your

mind to take the knowledge you have and imagine the most desirable outcomes is equally powerful. Give yourself time to daydream, literally, about a successful succession process. Allow yourself to get comfortable with the creation of a new reality in your life — what you've created thus far has been magnificent and successful, right? ■

Dr. Deb Carlin is president of Partners In Excellence LLC. Awarded numerous accolades for her leadership, writing, speaking and teaching, she holds an MS in statistical analysis and research methodology and a PhD in psychology, both from Saint Louis University. "Build the Strength Within" was her 11th book. For more information, visit www.drdebcarlin.com.

Fraud Prevention: Best Practices To Protect Your Business

In today's market it's quite likely that your company has been targeted by some sort of fraud. In fact, the AFP Payments Fraud and Control Survey reported that 78% of companies were targets of payments fraud last year. As industries become more digitized, fraudsters are coming up with more algorithms and hacks to access companies' sensitive information.

Here are best practices to help prevent fraud against your company.

ONLINE FRAUD PREVENTION

- **Implement dual control and 'out-of-band' on all online payment transactions – ACH, wire, etc.** Dual control requires a second level of approval to release online payment transactions. Out-of-band is an authentication process that utilizes a secondary device, thereby making it more difficult for fraudsters to access a system.
- **Train your employees to never share online banking credentials (usernames, passwords, etc.).**
- **Never respond with your information**

to an email, phone call or text message requesting you to urgently activate or update an account. Avoid verifying your identity through a website or by calling a phone number.

- **Perform regular system updates ensuring your antivirus, antimalware software and firewalls are up to date.** Make sure these programs are always running and perform regular system scans to detect potential security threats.
- **Always use trusted websites.** Access your Enterprise Bank & Trust accounts and services through our trusted web addresses or mobile app (available in the Apple App Store and Google Play). Always sign in to your accounts using the appropriate web addresses given to you by bank personnel. Never click on a link in an unsolicited email or text message.
- **Protect your internal network.** Set up internal controls to protect your network and password-encrypt your wireless access. Set up guest Wi-Fi accounts to segregate access to critical systems.

- **Do not access your business system in public systems.** Utilize stand-alone computers for accessing your online bank systems to help limit fraud risks. A stand-alone computer does not require a local area network (LAN) or wide area network (WAN) to access for general use.

CHECK FRAUD PREVENTION

- **Replace check payments with ACH and card payments.** Doing so adds a layer of protection against paper-related fraud.
- **Implement payee positive pay services on all accounts.** Positive pay systems detect fraudulent checks and prevent them from being paid.
- **Implement reverse positive pay services on low-volume accounts or when you are not able to submit issue files.** This will allow you to verify, approve and pay/return all presented checks manually.
- **Keep check issue files and online check registers up-to-date.** This easy task helps ensure accuracy.
- **Implement dual control with check issuance.** Have one employee assigned to

create checks and another to verify the checks and send the issue files to the bank.

- **Secure check stock, blank checks and fax signatures.** Require dual control when accessing these items.
- **Shred unused or out-of-date check stock, blank checks and fax signatures.** Take this action prior to disposing of these items.
- **Track and investigate claims.** When a customer, vendor or client claims to have paid a bill but your records do not indicate a payment was made, ensure the check was not intercepted.

Chris A. McCulloch, CFE, is a Corporate Fraud & Physical Security Manager and Senior Vice President for Enterprise Bank & Trust and has served in the fraud industry for more than two decades.



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Will or Should Your Culture Last?

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

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

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

Great organizations significantly outperform their industry or peer organizations.

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

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

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

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

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



Beware of Confusing, Conflicting Stats About Marketing ROI

I recently saw a fancy infographic full of stats about email marketing.

It made my head spin.

Under the heading "Email Marketing ROI," the graphic declared, "Every \$1 spent on email marketing generates \$38 in revenue."

Wow! That's pretty good.

But wait...

Underneath that, was this claim: "Email marketing ROI is 28.5% compared to only 7% for direct mail."

I'm no math whiz, but I translate that second stat to mean if you spend \$100, you'll make \$100 + \$28.50 (28% of your investment) for a total of \$128.50.

Didn't the first stat suggest I would generate \$38 for every dollar spent – or \$3,800 if I spend \$100.

Which is it?

Beats me.

Here's another gem from the infographic: "Revenue per email is \$0.11."

Where does that stat come from? Is that an average across all industries? Does the locally owned restaurant make \$0.11 per email or is it the spammer pitching little blue pills or is it the airline pitching high-priced vacation packages?

Will I make \$0.11 per email if I purchase list from Billy-Bob's Discount Email List Vendor?

Will I make \$0.11 per email if I send irrelevant garbage to people who aren't in my target market?

Are those people generating \$0.11 per email pros or posers?

Combine that \$0.11 stat with this one: 18% of companies report an ROI of more than \$76.

Wow! \$76 is twice as much as \$38 (see the first stat) and WAY better than a 28% ROI (see the second stat).

Wondering which businesses make up the luck 18% who kill it with \$76-to-\$1 ROI? Me too. The infographic doesn't say.



What do these statistics tell you, the small business person, who wonders whether email marketing is right for your business and wondering how much to budget?

Nothing. These stats tell you nothing!

Check that. These stats tell you that some marketers try to throw a bunch of meaningless, contradictory data to bolster claims about their products.

In fact, at the bottom of this infographic is the following chest-thumping: "(Email is) the rock-solid, time-and-customer-tested, marketing-approved way to keep your customers coming back for more. And here are the stats to prove it..."

Don't get me wrong. I think email marketing works. But I'm not going to promise you 38-to-1, or 76-to-1 or 11-cent per email return on your investment. Such stats are misleading garbage.

Your business is unique. Your products and services are unique. Your marketing copy is unique. Your marketing tactics are unique.

Yes, I believe that businesses can generate great ROI if they employ good list-building practices, deliver engaging content to their followers, include strong and compelling calls-to-action for sales and focus on maximizing the long-term value of customer relationships.

But the only way for you to know whether you'll generate 38-to-1 ROI (or more, or less) for your business, is to measure your investment and your return.

All the other stats are just a bunch of confusing, conflicting noise. ■

Tom Ruwitch is the president and founder of MarketVolt, an interactive marketing firm. For more business-building marketing resources by Tom Ruwitch, go to MarketVolt.com/resources.



How to Place Bets in an Uncertain World

Spoiler Alert: The Answer is to be More Human

When teenage kids misbehave, some parents take away the car or cell phone. Others make them mow the grass or clean bathrooms. When she was raising her eight sons, therapist, author and self-proclaimed drama researcher Cy Wakeman did none of those things. Instead, she made her kids play poker — with her and with their next week's allowance.

Before her sons reached their teen years, Wakeman, author of "No Ego: How Leaders Can Cut the Cost of Workplace Drama, End Entitlement, and Drive Big Results," would teach them about the rules of poker, what a winning hand looks like and how to strategize. During these sessions, the kids would see everyone's cards so she could explain the complexity of the game.

In my recent interview with Wakeman on the "More Human" podcast (which you can subscribe to anywhere you listen to podcasts), she highlighted a conversation she had with one of her sons when he was "grounded" and asked to play poker. Before he was willing to place his bets, he wanted to see his mother's cards.

"But that is not how poker is played," she explained to her son. "You are betting on your cards and your skill with the knowledge you have."

And it dawned on Wakeman that this is similar to what we experience in the work world, as it relates to how we deal with risk and what makes humans unique.

When all of the elements are known, when you can see all of the cards, playing the game can feel better. However, that is not the way things work in life or in business. There are unknowns. And today, it seems there are more unknowns and more uncertainties than we have ever faced. That is why the leader who hopes to place effective bets on the future must be able to interpret and deal with change, and that leader must also enable a team of other humans to understand how we can approach uncertainty.



A way to lead your team members in developing abilities to deal with uncertainty is backcasting, a simple framework to review the ways they experienced emergence and creativity in the past. With it, you can bring into their consciousness the idea that they are far more change-ready and therefore capable of dealing with uncertainty than they realize. Here are a few steps:

1. Think of a ubiquitous technology or process in your company or your industry. It helps if the technology or process is taken for granted. A pop culture example is the degree to which we can accomplish all of our business tasks from a mobile device while traveling in the air.
2. Take the team back five years and ask each person to recall what life was like. Have them tell the story of how they would accomplish similar tasks without the innovation. In the mobile device example, you would need to have multiple pieces of hardware and the attendant software, cables and power sources.
3. Take the team back another

five years (now 10 years back) and repeat the exercise. This will begin to resemble the present day very little. Review what has changed and what has remained the same. With the mobile device example, you would have to wait until you arrived at your destination and arrange for some time in a business center or office building. You would have to call and schedule a meeting with your team at home during business hours.

You can step into the DeLorean and move back farther if you wish, but it is likely you can achieve the intended effect with the steps above. That is this: Human beings were built for change. We are at our best when there is uncertainty. If all were certain, we would need only machine solutions. But that is not our world. If we hope to have relevance for our brands or companies or selves in the future, then we must learn how to be more human. ■

Jeremy Nulik (jeremy@bigwidesky.com) is evangelist prime at bigwidesky, a human business consultancy, in St. Louis, Mo.

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Karen Stern, CPA, (ksstern@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.

Developing a Communication Policy

BY SCOTT M. LEWIS

Electronic communications have become an embedded part of our lives. In most cases, we don't even think about the process any longer; smartphones and other mobile devices have simply become the norm today.

However — as we are often reminded in the news but may rarely think about — how we use that technology, what we say and to whom could come back to haunt us. In some cases, our employees forget that when they put something in writing, they have created a legal paper trail. What they said or committed to is now basically a legal contract or document that could be enforced in the event of litigation.

Having a clearly defined policy really is a positive step for employees. One of the biggest reasons that companies find themselves in the communication hot seat is that in most cases, the employees simply didn't understand what was or was not appropriate. This is why you have to think more broadly when developing your policy. A successful communication policy is not about managing an individual process; it is about managing the technology usage of your entire business.

Since developing a communication policy is a true business strategy, you should involve people from all departments, including legal, compliance and information technology. The individuals you select to champion this process should understand guidelines of appropriate use, communication methods, retention policies and the internet usage within your company.

If you intend to put together a communication policy that is going to actually protect you when you need it, here are some things to keep in mind:

■ **Remove the vagueness.** Action and uses should be clearly defined. Phrases such as “inappropriate” or “prohibited” can sometimes depend on context, which can create confusion with your employees. The basic rule of thumb is to be specific; clearly list out the actions that are prohibited and remember that

if you don't say employees can't perform some action, then you are leaving it open to interpretation from a legal perspective.

■ **In some cases, you can make broad statements, such as prohibiting any activity that violates state or federal law or prohibiting sending via email, text or instant message anything that discloses confidential information about your business.** However, keep in mind the specifics, intent and mode of communication of the individual item you are covering in a blanket statement.

■ **As with any policy, the senior management must be willing to enforce it.** The problem with electronic communication policies is typically the reluctance to enforce them in a consistent manner. These inconsistencies in enforcement can actually create another legal problem if a disgruntled employee pushes the issue. Keep in mind that policies are a necessity today because of high litigation rates, so the policy is the guideline and the teeth of your company. Without it, you're gumming your food. But a strong policy lets you choose how hard you want to bite when violations occur — just be consistent.

■ **Although I do believe that all policies should be reviewed by your corporate attorney, I always recommend that they are written in terms that normal people would clearly understand, not legalese.** It is easy to fall victim to someone who signed an agreement but basically didn't understand the language; in some states, these legalese-filled policies have proved to be unenforceable.

According to a 2018 ZDNet article, a communication policy should set a standard for appropriate content and include



rules for acceptable use and behavior. It recommends that employees always avoid personal messages and maintain their corporate professionalism. Remember that your employees' communications represent you and your business, so make sure they know how you want your business represented. The same ZDNet article also states that every company needs a communications policy and that different companies' requirements for one will be different. Also, because of modern and emerging technologies, these policies are becoming longer and more specific. ■

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. He has worked with businesses to empower them to use technology to improve work processes, increase productivity and reduce costs. He has designed thousands of systems for large, medium and small companies, and Winning Technologies' goal is to work with companies on the selection, implementation, management and support of technology resources. For more information, visit www.winningtech.com or call 877-379-8279.

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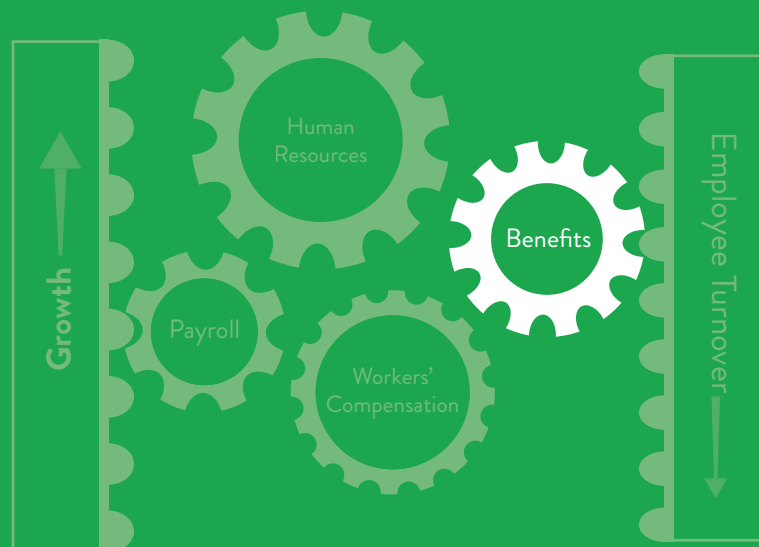
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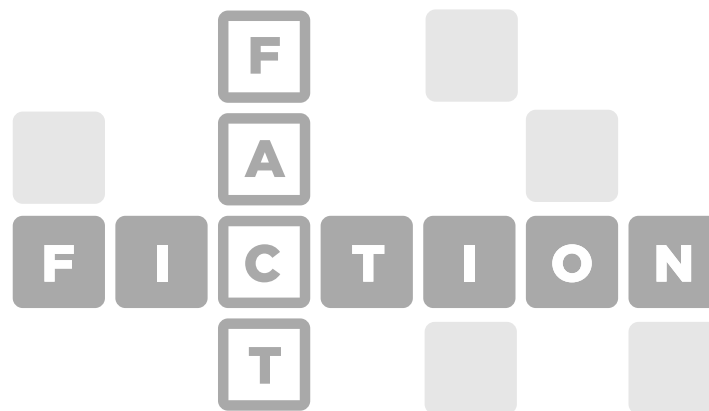
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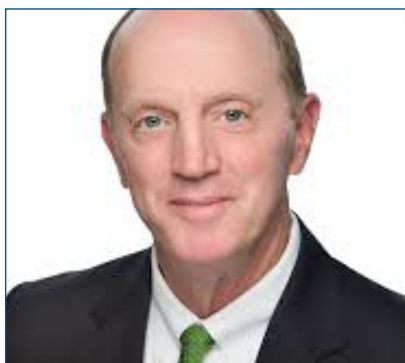
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Area Business Leaders Talk About the Importance of Customer Service to Their Clients and Businesses

Building A Customer Service Culture

What role has customer service played in the growth of Acropolis Technology?

Customer service has been the most important, key factor that helped us grow. When we first started the business we thought we needed to hire the most advanced, technical people. Soon after we started the business, we discovered that was a little off. Technical people are important, but if our employees lack social skills and customer service skills, it will leave clients unhappy. We learned that we could hire for customer service skills and we could train for technical skills.

Most businesses take customer service for granted. How do you keep that from happening at Acropolis Technology?

We measure it. We constantly look at our Net Promoter Score. (Note: Net Promoter Score is a management tool, in the form of a customer survey, that can be used to gauge the loyalty of a firm's customer relationships.) After all interactions with clients we send out a survey, and we give customers a chance to tell us how we did. Also, after any major project, we send out a specialized survey. We want to know how we did, and how we can improve. The most important question we ask is, "Would you recommend us to your friends or peers?" The Net Promoter Score is probably the easiest and most important thing we can measure. For the customer that is a detractor, someone from our management team will call that person and get more details on the issue and see how we can improve ourselves. It is a

constant cycle.

What have been the keys to building a customer service culture?

It really comes down to hiring. We hire people with a service mindset. We have a set of core values that we hire for. Anyone we hire must match those core values. Those core values include things like selflessness, being fully committed, being fully responsible and the drive to be awesome, every time. That's how we want every interaction with our customers and our vendors to be. We want it to be awesome all the time. That is the criteria we hire around.

What advice would you give companies looking to improve their customer service?

Listen to your customers. The adage that the customer is always right may not necessarily be true but the customers' attitudes and feelings about your business are always right and you need to listen to and understand them. You need to be flexible because each customer has a different need. You need to admit to your mistakes when you make them and always be developing new skills.

It all comes down to building that relationship with the client. If you have a good working relationship with someone and you do make a mistake, there is some forgiveness there. If you don't have a good relationship and you make a mistake, the client will terminate the relationship.



Brad Butler
Acropolis Technology
acropolistech.com

Serving Your Clients And Employees

What role does customer service play in the growth of Technology Partners?

Customer service is everything. It really can be the differentiator for you. As a business, you have two customers, your internal staff and your clients. In our world, the IT supply is not keeping up with the IT demand right now. We need to provide both groups (employees and clients) with great customer service. Every company is struggling for talent now. So you need to come in every day and know that your people are being courted. Our business model is a big differentiator in attracting

people, but in order to retain people, it really comes down to the care we provide to our employees. If they don't feel like they've been treated with respect, there are a lot of firms that are calling on them.

What tools do you use to measure your customer service levels?

Years ago we got some great advice from a former Corporate CFO. His advice was to go out and find a third party to help us with measuring our customer service levels. He said we need someone else giving us feedback,



Lisa Nichols
Technology Partners
technologypartners.net

INSIGHTFUL DISCUSSION

and it was much more credible when you have someone from the outside measuring for you. We went to the premier company that specializes in Net Promoters Score (NPS) for staffing companies. They do our NPS and then they tell us where we stack up vs. our competitors. We really liked the benchmarking that they gave us. We measure our employees and consultants with one survey and our clients with another. We work very hard to make sure we deliver on all of our promises. We work really hard to meet the expectations of our clients. A dissatisfied client will go out there and tell others. You don't want that. You want Virtual sales assistants out there selling for you.

What advice would you give companies looking to improve their customer service? If you ever want to know where you need to go with an organization, you need to lean into your clients and employees. They will tell you. A survey is a great start. It is really hard to improve if you don't know where you are. You have to get a baseline. Customer service just needs to be a part of your culture.



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TOP WOMEN BUSINESS OWNERS



*Learn How They Built
Their Companies*

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True Tenacity

The Stories of 12 Women Who Had Enough Faith in Their Experience and Work Ethic to Take the Leap and Succeed

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

Whether it was taking the helm of a family business, creating new possibilities for women in their industry or the ability to see and seize the opportunity, the 2019 Top Women Business Owners all chose ownership and found success. All 12 women carry with them industry expertise, business savvy and a drive to continuously push forward by breaking down barriers every day. Through moments of hardship and successes alike, these women concentrate on reaching goals and setting new standards, shaping their industries and the St. Louis business community. Learn where this year's Top Women get their tenacity in the following feature section.



Creating Client Memories

Sheri Jo Steffens | Heart Events

Awedding day is one of the most memorable moments in a person's life. For Sheri Jo Steffens, her wedding was not only one of the best days of her life, it spawned her dream of entrepreneurship.

When Steffens, then a pianist and music teacher, planned her own wedding, she enjoyed the experience so much she decided to walk away from her career as a musician and help others create memorable weddings.

The result is Heart Events, a wedding, event and banquet planning company Steffens began in 1988. For three decades, Heart Events has listened to clients and then transformed their vision into reality for their big day. As the company has grown, so have their offerings. Heart Events features three versatile wedding and reception venues including Heart of St. Charles, Old Stone Chapel and Le Belle Coeur.

"You definitely get gratification at the end of the night," said Steffens, whose firm assists with more than 300 weddings each year. "One of my favorite things is to walk around from event to event and see what kind of impact we have created. It is very

flattering that time and time again customers come to us for the biggest day of their lives. It's an honor and very fulfilling and inspiring."

Steffens and her staff built a reputation as cutting edge designers and planners. "Our key to success is constantly updating. If you stand still, things will pass you by, especially in this industry. Weddings are always evolving. There is a lot of creativity involved in the wedding process. We want to do things differently. We are always trying new linens, textures, decorations... always experimenting and trying to move ahead."

The company has also built a reputation of giving back to the community. Annually, the company selects several "Cinderella Brides"—brides with extraordinary circumstances that qualify them for a no-cost dream wedding and reception. The brides put complete trust in Steffens and the Heart Events' team; they see the reception room and wedding venue for the first time the night before their big day.

"We are in the business of celebrations," said Steffens. "We give back as an extension of that—to celebrate humanity."

Providing One-Of-A-Kind Service

Joy Bray | Chi Chi, LLC

When it comes to standing out from the crowd, Joy Bray knows the key: Give your customers something they can't find elsewhere.

That's been the strategy Bray used to grow Chi Chi LLC, a full-service corporate travel, promotional products and event planning company she started in 2003.

"We don't have voice mail in our office, and we answer the phone on the first ring," says Bray. "People appreciate the fact we answer the phone, especially in the travel business where people always go through those automated prompts. We provide unique, one-of-a-kind service. Our clients have our cell phone numbers so they can get a hold of us 24-7."

Diversification helped Bray survive in the tumultuous travel industry. She began the business as a travel agency 16 years ago. When airlines eliminated agency commissions, the majority of Bray's competitors went into the leisure travel



market or went out of business. Bray decided to make her niche corporate, International travel. Chi Chi is now known for helping C-Suite executives (CEOs, CFOs and COOs) travel abroad, either to conferences or company offices. Many of her customers are located outside of the St. Louis region. And, as many of her clientele also needed help with event planning and promotional products during their travels, Bray and her team added those services as well.

"From the travel side, I survived," she said. "There were once over 300 agencies in St. Louis and now there are maybe a dozen or so. People traveling internationally, business class or first class, has become our niche."

Bray said one of the most satisfying parts of owning the business has been watching the employees grow along with the business.

"I like empowering my staff to do an awesome job and feel good about what they do," she said. "I believe everyone needs to make a living, but it goes beyond that. Everyone needs to feel satisfied and make a difference in what they are doing. Because they enjoy what they do and have a passion for what they do, that's most satisfying to me."

Building A Business Foundation On Quality

Helen Lee | Tao + Lee

Starting a business from scratch is difficult enough, but imagine starting that business in a new city, where you had no business contacts and no previous entrepreneurial experience.

That was the landscape for Helen Lee and her husband, Peter Tao, in 1995 when they moved to St. Louis from London, England to start Tao + Lee. The company is now an award winning design firm, providing architectural, planning, interiors and creative design services for a diversity of project types, sizes and applications.

"We decided the time was right to start our own business," Lee said. "Our first couple of years were really lean, as we were just learning the business. In hindsight, we would have done it a bit differently. We came to St. Louis with no contacts, we didn't know how the business of architecture was done in St. Louis, even though we'd worked in New York and London. It is all about networking and who you know."

It didn't take Lee and Tao long before they became well known in the region. They started with small residential projects and then received their big break when they began working in the hospitality/food industry. "That gave us easy visibility," she said. "When we started working with restaurants, it gave us a platform to really push our business."

The company's strength is its designs. "We come up with quality designs that are interesting and a little bit edgy," she said. "I think that sets us apart from some of the other firms."

Another advantage for the company is its small size, now with seven employees. "Having this size office gives us the flexibility to pursue smaller, more quality projects as well as larger projects," Lee said. "By keeping our office small, we are able to maintain the quality of the design. We really like getting to know our customers. We're in a service industry, and we really want to make sure we are providing the very best for our clients."



Bringing A New Perspective To An Established Industry

Kelly Schmidt | Central Air Heating and Cooling

As a manager at a large, nationwide corporation for almost two decades, Kelly Schmidt never imagined one day she'd be on the roof of a home, clad in her pink hard hat, as owner of a HVAC company.

But that's exactly what has happened to Schmidt, owner of Central Air Heating and Cooling. She walked away from her corporate management job and today she is the CEO of Central Air Heating and Cooling, a local HVAC company. Schmidt got involved in the industry when she met her then boyfriend, now husband, who was working in the industry. "I started doing some part-time work for his company, just helping out," she said.

As she started doing more and more work on the side, she started to learn more about the HVAC industry. She was hooked. She started working full time in the industry in 2015 and she took over the reigns of Central Air Heating and Cooling in 2016.

Bringing a Master's degree in management and corporate management experience to the business brought a unique perspective to the company, which has grown to 16 employees.

"My background in management and management of people has really helped us," she said. "We've grown each year. Whether you are working with a large corporation or a HVAC company, you have the same principles, you have tasks you need to accomplish, deliverables, you have to be on time and on budget. I have taken my experiences and looked for ways to incorporate those into HVAC."

One of the things that excites Schmidt about the industry is making a difference in others' lives, each and every day.

Said Schmidt: "At the end of the day, I leave happy and satisfied because I know I helped a customer. I put in a unit to give them heat or air conditioning or replaced a part on a furnace or air conditioner to give them heat or cooling. I feel like I make a difference every day because something happens every day to make a customer happy."



Following A Passion To Help Others

Ann Laiben | Premiere Home Health Care

As an attorney working for clients in the home health industry, Ann Laiben admired the work of the dedicated nurses and therapists in the industry. More importantly, she liked the idea of helping people, those in need of medical care, stay in the comfort of their homes.

She was so moved by the industry, she decided to leave her career as an attorney and start her own skilled home health company in 2008. Today, Premiere Home Health Care has 40 employees and provides skilled nursing, skilled therapy, home health aides and social work services.

She believes the key to the company's success is its quality. "Just like any other industry, you need to keep doing great work to succeed," Laiben said.

"We're not a national or regional company, and I think that helps us keep a handle on the quality of care we are delivering. St. Louis is a small town. Word gets around and you establish a reputation over the years. Our employees go above and beyond for our patients. That has been a huge part of our success."

With the population continuing to age, Liaben and her staff are excited about the difference they can make in the future. "People are living longer and there is an understanding that people don't want to leave their homes. They want to figure out a way to stay at home."

"This generation of people we are dealing with are really an incredible generation. They have made great decisions over the lives, they've fought every hardship and challenge that came their way, and they are still doing it. They are still fighting, and they still want to be as independent as possible. The job we do for them is very, very rewarding."



Leading The Firm Into The Future

Jamie Jabouri | Schowalter & Jabouri, P.C.

When Jamie Jabouri was in high school trying to figure out her career path, she didn't have to look far for a role model. Her father, who began his own accounting firm in 1976 with a partner, was admired throughout the community.

"I like the fact that my Dad was trusted by so many people," Jabouri said. "We would always run into people in the community who trusted my Dad as an advisor for their companies. I wanted to help businesses solve their problems as well."

After earning her CPA, Jabouri got the chance to work side-by-side with her father 15 years ago at his firm, Schowalter & Jabouri, P.C. Last year, she was appointed president of the company by the firm's Board. Schowalter & Jabouri is a full-service accounting firm, providing tax, audit and review services, as well as advisory services.

Before joining Schowalter & Jabouri, she spent five years working with accounting giant Pricewaterhouse Coopers. Jabouri said that experience has been vital to her success at Schowalter & Jabouri. "My experience working at an International accounting firm provided a lot of insight that is helpful today as far as how the firm is managed," she said.

Jabouri is excited to take the firm into the future. "We've seen some of the biggest changes in public accounting in the past 18 months, and those changes are projected to continue to occur at a higher rate over the next few years. In five years, some are projecting that public accounting is going to look totally different. We're going to be using artificial intelligence, we will be using computer based programs to do analysis, and some of the work our younger staff does might be going away and being replaced by software programs. We will continue to make sure we are keeping up with the training we need, and make sure we are keeping up with the technology curve."

Said Jabouri: "I'm honored the Board appointed me as the leader to help us into the future. It is a big responsibility. I'm excited about the changes we are making and the new talent we are bringing in and how that talent is going to reshape the future of the firm."



Developing a Permanent Role Through Persistence

Chrissy Nardini | American Metals Supply Co.

Growing up, Chrissy Nardini never dreamed of working in the family business, American Metals Supply Co., Inc. Her grandfather, Al Hassebrock, began the business in 1962 and her father, Steve Hassebrock, became the second generation owner in 1990.

But something changed as Nardini began building a budding career as a CPA. She started thinking more and more about the family business. "I started to get more and more involved in the business, and we really started growing and my passion really grew."

Nardini joined the business in 1997 and today is the president of the company. American Metals Supply Co. is a leading wholesale distributor of sheet and coil steel, prefabricated duct and fittings and a complete line of HVAC products. The company has more than 100 employees in eight locations throughout the country.

"Being in public accounting and working on the audit side of public accounting, I got to see the inside of a lot of businesses," Nardini said of her past experience. "When I joined this company, it was more the operations and growing the business that really attracted me. Any industry can be a great industry. It takes building a great culture and great people making it all come together to succeed. That is the fun part and the challenge."

Her time working outside the family business has also been a benefit to Nardini and the company. "I'm a big proponent of family businesses and the idea that kids should work outside the business first," she said. "It gives you more depth and understanding, regardless of where you work. I think my experiences have been really valuable."

Nardini says the company's niche offerings are one of its keys to success. "Unlike our competitors, we have stayed in a very narrow niche," she said. "We sell raw materials, we don't sell a line of equipment. All of our stuff is the raw materials. Staying narrow in our product mix helps differentiate us from our competitors."



Turning A Brief Opportunity Into A Winning Business

Diana Everett | Success Promotions

Entrepreneurs should always be open to new opportunities. Don't believe it? Just ask Diana Everett.

Twenty years ago, as owner of a retail store, Successories, Everett walked into the offices of the St. Louis Blues to sell a series of corporate awards. During the meeting, the team asked her if she could also handle upcoming game day, fan giveaway items. Even though Successories didn't handle corporate items, Everett was quick to say, "No problem."

That's how Success Promotions began. Everett and her husband, Chad Everett, immediately started the new business and provided the Blues with the coffee mug and hat items.

"The idea (handling promotional items) just accidentally came up at the meeting," Everett said. "You have to always keep your eyes and ears open because you never know where the opportunities will come. We were not expecting that. If we would have said, 'Oh, we don't do that.' We wouldn't be here today. We said yes we can do it and off we went."

Today, with 25 employees, Success Promotions handles game day giveaways and season ticket holder gifts for 28 Major League Baseball teams and teams in the NBA, NHL and collegiate leagues. The company provides a wide variety of promotional items, from bags and apparel to replica rings and hats. In fact, the company provided over 1 million hats for MLB teams last year. Everett was recently honored by MLB with its Supplier Appreciation Award, which honors the Diverse Business Partners (DBP) program supplier that has demonstrated the most growth over the 20-year history of the program. Everett, a native of Colombia, South America, immigrated to the United States in 1979.

The key to the company's success is coming up with innovative ideas and products.

"Everything we provide will be high quality," Everett said. "We have our own art and graphic department here. We can design and produce almost anything. To be successful in this industry you really have to be innovative, coming up with new ideas all the time. We have an awesome creative department. We have a great sales staff as well and we've continued to build great relationships with our customers. Everything ties together. That's enabled us to grow and grow."

Building off their success in the sports industry, Everett said Success Promotions has also been diversifying into more corporate work. "We are always looking for ways to continue to grow," she said. "We have to be careful not to grow too fast."



Building On Experience

Angie Weigel | Destination St. Louis

Angie Weigel admits that she never really thought about owning her own business. But when her former boss and mentor, Julie Greenspoon, came to her one day with the idea of succeeding her at Destination St. Louis, Weigel jumped at the opportunity.

"Julie was truly my mentor," said Weigel, who purchased the business one year ago. "She believed in me and that struck a chord. She said, 'You can do this. You actually have been doing this you just don't realize it.' I couldn't see myself doing anything else. It was the next logical step."

Destination St. Louis is the region's premier destination management company, specializing in complete event management, transportation logistics, custom tour programs and registrations. The company works with groups of all sizes, from 5-25,000, helping them make their meeting, conference or event a success. Destination St. Louis played a key role in such high-profile events as the NCAA Final Four, Women's Figure Skating Championships and the Major League Baseball All-Star Game.

It's only natural that Greenspoon chose Weigel, who worked for the company for 20 years. "I learned a lot over the years," said Weigel, who is known throughout the industry for her astute attention to details. "I started at the bottom, and I learned how to do everything in the business. This is a unique industry because no day is the same and no client is the same. I find that challenging and it keeps me and my staff sharp."

Weigel said the secret to the company's success is customer service and focusing on the details that matter to clients. "We don't usually say no," she said. "We figure out how to make it happen. We create experiences that customers can't get anywhere else, and we make it a seamless process."

As she continues to grow the business, she also continues to promote St. Louis. "I am very excited about the new changes at the Convention Center," she said. "I hope the perception of St. Louis changes. If I can get a client to come to St. Louis and see what we have to offer, they are usually 'wowed.'"



Evolving In A Rapidly-Changing Industry

Candice Fowler | Donco Electrical Construction

How do you grow a business in a rapidly-changing industry? Diversification.

Opening new service lines has been the key to growth for Candy Fowler and her firm, Donco Electrical Construction LLC. Fowler and her husband purchased the business back in 1999. When her husband left in 2005 to run his family's 5th generation business, Fowler, a former special education teacher, took the reins and 100% ownership of the company.

Today the company, with more than 300 employees, looks nothing like it did 20 years ago. "When we bought the business, it was an electrical construction business that did some meter reading," Fowler said. "I knew we had to diversify to stay profitable. We had to keep up the changes occurring in the electrical industry and with the technology and services we offer."

The company shifted away from construction and today its services run the gamut with specialties that include all aspects of meter services, gas distribution construction, information technology, gas and electrical design, and management services.

"Diversification is an ongoing process," she said. "Our job is to keep our finger on what is successful and what is not."

Fowler said building relationships, with both clients and employees, helped the business survive and thrive over the years.

"The most important aspect is realizing that everything depends on the relationships you make with customers," she said. "It is something that doesn't come quickly or easily, especially in my line of work. That importance of building that relationship and that people know you are going to do what you say you are going to do is critical."



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Hard Work, Consistency Drives Business Growth

Adrienne Williams | Document Imaging Solutions (DIS)

Do you ever wonder how casinos come up with their ideas and products for giveaways and promotions?

Meet Adrienne Williams, owner of Document Imaging Systems. Williams works with casinos throughout the world to help them come up with promotional giveaway ideas and products. "What drives me is the hunt to find the perfect item that will make my clients happy," said Williams, who began the company in 1995. "Sometimes I have to search worldwide for these items."

Williams, whose father owned his own electrical company, admits that she never really wanted to own her own business. However, she didn't want to be a number in a large corporation either. That drove her to start the business 24 years ago.

The business has evolved over the years. Williams actually began the company as a reseller of Xerox products. Years later, the company shifted to creating specialized copying and blueprint copying for architects, engineers and construction companies. The company has now shifted to the promotional products industry, with a special niche in helping casinos throughout the world.

Williams said the key to the company's success is hard work and consistency. "For our clients, we are a very reliable source for getting something done," she said. "I am a bend over backward vendor. We make it happen. When you say you need something, we make it happen. Success comes down to your level of customer service. We go the extra mile to get what our client needs."



Building A Reputation As Good, Fair Business Partners

Karen Moore | Metro Medical Equipment & Supply

After a successful career working at some of the area's most successful large corporations such as Build-A-Bear Workshop and Payless ShoeSource, Karen Moore learned the ins and outs of how to build a winning business.

With her experiences under her belt, all she needed was the right opportunity to bring those experiences to life in her own business.

Four years ago she found that opportunity in Metro Medical Equipment & Supply. She purchased the medical supply company and has set the business on a path to growth. The company works with the U.S. government (Veterans Administration, Department of Defense, Indian Health Services, National Institute of Health), supplying all types of medical supplies, from capital equipment to accessories. Metro Medical works with manufacturers around the country, helping them gain access to the government opportunities.

"My past corporate experience has been very helpful to me," said Moore, who rose through the ranks at Build-A-Bear, where she was in charge of international and domestic merchandising. "Through the business, you learn a lot about what strategies you need in order to manage a good, solid business, and what it takes to be successful."

One of the things Moore learned early on was the importance of people. At Metro Medical, she's surrounded herself with quality staff, and it has paid big dividends. "I've learned early on to hire smart people," she said. "I work with some really smart people here. The beauty is they don't just see what is in front of them. They go beyond that. They consistently challenge each other. The result is a well thought out strategy and plan of action. That's a gift for any business."

Moore is excited about the company's future. "We have great opportunities ahead for this business," she said. "We've built a reputation for being good, fair business partners, and manufacturers appreciate aligning themselves with solid people. Through streamlined business processes and initiating solid fundamental best practices of the business, we are looking forward to a bright future."





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Candice Fowler,
Chairwoman and CEO
Donco, LLC



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Twenty-Six Years of Celebrating Top Women



Nicole Adewale
ABNA Engineering
Founded: 1994
abnaengineering.com



Crystal Anderson
Olneya Restoration Group
Founded: 2007
olneya.com



Andrea Arco
Arco + Associates
Founded: 2005
arcoandassociates.com



Tina Bader
Computer Solutions
Founded: 1996
compsolstl.com



Marlita Bassett
Overall Painting
Founded: 2001



Dee Bax
Dutchman Realty, Inc.
Founded: 1988
dutchmanrealty.com



Lisa Bell-Reim
Oculus, Inc.
Founded: 1994
oculusinc.com



Stacey Berisford
Anodyne Surgical
Founded: 1981
anodynesurgical.com



Cheree Berry
Cheree Berry Paper
Founded: 2006
chereeberry.com



Bonni Burns
BAM Marketing Agency
Founded: 2008
bammarketingagency.com



Pat Blassie
Altair Travel
Founded: 1979
altairtravel.com



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



Geri Boyer
Kaskaskia Engineering Group
Founded: 2006
kaskaskiaeng.com



Diane Breckenridge-Barrett
Diane Breckenridge Interiors, Inc.
Founded: 1988
breckenridgeinteriors.com



Michelle Brady
MMB Music Inc.
Founded: 1964
mmbmusic.com



Bethany Budde
SqWires Restaurant & Market
Founded: 2001
sqwires.com



Lorie Burkemper
iSimplify
Founded: 2009
isimplify.com



Sheila Burkett
Spry Digital
Founded: 2010
sprydigital.com



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



Cathy Byrne
Byrne Software Technologies, Inc.
Founded: 1985
bymesoftware.com



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



Emily Castle
Castle Design
Founded: 2003
emilycastle.com



Susan Conklin
Therapy Relief
Founded: 1993
therapyrelief.com



Barbara Conrad
Conrad Consulting
Founded: 1991
conradconsult.com



Nancy Cripe
GRS Auction Services
grsauctions.com



Holly Cunningham
Hollyberry Baking
Founded: 1998
hollyberrycatering.com



Gretchen Curry
StaffLink
Founded: 1987
stafflink.liveonatt.net

For 26 years *St. Louis Small Business Monthly* has featured a Top Women Business Owners section, in which we spotlight some of the area's top businesses with women at the helm. And, each year, these business owners continue to help the St. Louis business region grow and evolve in new ways.

This section revisits our past winners who all have a majority

share of their business, generate revenues of at least \$1 million and have been in business for at least five years. That places them into a unique entrepreneurial class.

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



Debbie Douglas
Douglas Group
Founded: 1990
douglasgroup.net



Pam Duffy
Rhodey Construction
Founded: 1972
rhodeyconstruction.com



Tammy Duncan
Select Steel Service
Founded: 1995
selectstl.com



Cathy Dunkin
Standing Partnership
Founded: 1991
standingpr.com



Cory Elliott
CMT, LLC
Founded: 2012
cmtco.net



Diane Fennel
American Staffing
Founded: 2002
americanstaffingstl.com



Bonny Filandrinos
Staffing Solutions
Founded: 1992
staffingsolutionsinc.com



Pepe Finn
Stern Brothers & Co.
Founded: 1917
sternbrothers.com



Dionneshae (Dionne) Forland
Missouri Home Health & Therapy
Founded: 2005
missourihometherapy.com



Nancy Friedman
Telephone Doctor Customer Service Training
Founded: 1983
telephonedoctor.com



Julie Fry
Select Artificials
Founded: 1964
selectartificials.com



Jane Ganz
Directions in Design
Founded: 1975
directionsindesign.com



Kim Garner
Best Transportation
Founded: 2002
besttransportation.com



Mary Ann Gephardt
Quantum Technologies, Inc.
Founded: 1993
qtods.com



Dianne Gibbs
ideas4promos and ideas mobile
Founded: 1981
ideas4promos.com



Anna Goessling
Arch Express
Founded: 2000
archexpress.net



Sherrill Gonterman
LaCHEF Catering
Founded: 1981
lacheff.com



Sonya Gotto
Advanced Resources Group
Founded: 2002
advr.com



Kim Guinn
Interiors By Design
interiorsbydesign.net



Linda Haberstroh
Phoenix Textile Corporation
Founded: 1983
phoenixtextile.com



Brenda Hampton
Hampton Corporate Suites
Founded: 1989
hamptoncorporatesuites.com



Tracy Hart
Tarlton Corporation
Founded: 1946
tarltoncorp.com



Barb Hartung
Turning Point Advisors, LLC
Founded: 2010
turningpa.com



Ola Hawatmeh
Ola Style
Founded: 2009
olastyle.net



Jane Hilboldt
Hilboldt Curtainwall, Inc.
Founded: 2005
hilboldt.com



Amy Heeger
AME Constructors
Founded: 2002
ameconstructors.com



Lauren Herring
IMPACT Group
Founded: 1988
impactgrouphr.com

Top Women from 1993 through 2018



Rebecca Herwick
Global Products, Inc.
Founded: 1983
globalproductsinc.com



Sandi Hillermann McDonald
Hillermann Nursery & Florist
Founded: 1951
hillermann.com



Gina Hoagland
Collaborative Strategies
Founded: 2002
getcollaborative.com



Susan Huber
Above All Personnel
Founded: 1995
aboveallpersonnel.com



Vicky Hudson
Hudson Management Services
Founded: 1994
hudsonmanagement-services.net



Cecily Hoffius, Judy Bellos
Ces & Judy's Catering
Founded: 1981
cesandjudys.com



Jeanine Hood
Three French Hens
Founded: 2003
threefrenchhensantiques.com



Carmen Jacob
NextGen Information Services
Founded: 1997
nextgen-is.com



Teri Jacobson
Jacobson Staffing
Founded: 1999
jacobsonstaffing.com



Edith James
Comfort Shoe Specialists
Founded: 1992
comfortshoe.com



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



Kathy Conley Jones
The Conley Financial Group
Founded: 1982
theconleyfinancialgroup.com



Kathy Jordan
Jordan Search Consultants
Founded: 2003
jordansc.com



Janine Joubert Dulay
Centaur Building Services, Inc.
Founded: 1985
centaurservices.com



Andrea Johnson
TechGuard Security
Founded: 2000
techguard.com



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



Teresa Katubig
HireLevel
Founded: 1995
hirelevel.com



Shawn Khojasteh
Alternative Behavioral Care
Founded: 2002
alternativebehavioralcare.com



Julia Koelsch
Spry Digital
Founded: 2010
sprydigital.com



Kristin Koppen
Koppen Group
Founded: 1992
koppengroup.com



Lorrie Kramer
Gray Design Group
Founded: 1982
graydesigngroup.com



Jennifer Labit
Cotton Babies, Inc.
Founded: 2002
cottonbabies.com



Melissa Lackey
Standing Partnership
Founded: 1991
standingpartnership.com



Bonnie Laiderman
Veterans Home Care LLC
Founded: 2003
veteranshomecare.com



Vicki LaRose
Civil Design, Inc.
Founded: 1996
civildesigninc.com



Deanna Kuhlmann-Leavitt
Kuhlmann Leavitt
Founded: 2001
kuhlmannleavitt.com



Gretchen Land
Werremeyer
Founded: 1964
werremeyer.com



Cheryl Lauer

Bakers Pride
Founded: 1991
bakerspride.com



Rita Leitensdorfer

Communitronics
Founded: 1969
communitronics.com



Lynette Lewis

Winning Technologies
Founded: 2002
winningtech.com



Phyllis Brasch Librach

Sydney's Closet
Founded: 2003
sydneyscloset.com



Jane Louer

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



Linda Loewenstein

The Lawrence Group Colors
Founded: 1984
thelawrencegroup.com



Joan Long

Patty Long Catering
Founded: 1986
pattylongcatering.com



Shawna Lyonfields

Talent Assessment and Development
Founded: 2008
consultad.com



Alaina Macia

MTM
Founded: 1995
mtm-inc.net



Suzanne Magee

TechGuard Security
Founded: 2000
techguard.com



Emily Martin

Aschinger Electric
Founded: 2008
aschinger.com



Jean McClendon

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



Ricki McGuire

Optitek
Founded: 1992
optitek.com



Linda Moen

EFK Moen, LLC
Founded: 1998
efkmoen.com



Peggy Mitchusson

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



Susan Morton

Data Dash
Founded: 1991
datadash.com



Roya Moshiri

Advantage Consulting
Founded: 2002
ociweb.com/advantage-consulting.com



Lisa Nichols

Technology Partners
Founded: 1994
technologypartners.net



Elizabeth Niedringhaus

SSE
Founded: 1966
sseinc.com



Kiku Obata

Kiku Obata & Company
Founded: 1977
kikuobata.com



Traci O'Bryan

Arcturis
Founded: 1977
arcturis.com



Laura Ortmann

Ginger Bay Salon & Spa
Founded: 1991
gingerbay.com



Michelle O'Toole

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



Liz Pecha-Poelker

PrintFlex Graphics
Founded: 1995
printflex.com



Jacquie Phillips

Accu-Care Home Nurses
Founded: 1994
accucare.com



Vicki Pohlman

PohlmanUSA
Founded: 1990
pohlmanusa.com



Jennah Purk

Purk & Associates PC
Founded: 1990
purkpc.com



Jennifer Raeker

Bob Raeker Plumbing
Founded: 1956
bobraekerplumbing.com



Georgina Randazzo

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



Lianne Reizer

All American Transportation Inc.
Founded: 1996
allamericatrans.com



Ann Ritter

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



Lisa Rock

National Medical Billing Service
Founded: 2003
nationalascbilling.com



Carrie Roider

Erb Equipment Co.
Founded: 1944
erbequipment.com



Julia Escandon-Rozin

AW
Founded: 2001
awhealthcare.com



Carol L. Rogers

HighTower St. Louis
Founded: 1986
hightoweradvisors.com



Liz Rowland

Accounting Resources, Inc.
Founded: 1994
acctgres.com

TOP WOMEN BUSINESS OWNERS



Debbie Rudawsky
Best Transportation
Founded: 2003
besttransportation.com



Denise Ruebsam
Talentporte
Founded: 2007
talentporte.com



Jane Saale
Cope Plastics, Inc.
Founded: 1946
copeplastics.com



Cassandra Sanford
KellyMitchell
Founded: 1998
kellymitchell.com



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



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



Joanne Singer
Warehouse of Fixtures TNG
Founded: 2004
stlwarehouse.com



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



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



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



Sue Sperling
HERA Laboratory Planners
Founded: 1996
herainc.com



Julie Steis
Mercury Communication & Construction
Founded: 2000
mercurycom.net



Angi Stevenson
Cornerstone Mortgage
Founded: 1996
cornerstonemortgage.com



Dede Strano
Strano & Associates Real Estate
Founded: 1981
strano.com



Mary Swanson
Swan Packaging, Inc.
Founded: 1999
swanpackaginginc.com



Amie Riggs Swarts
Riggs Construction & Design
Founded: 1959
riggsconstruction.com



Stacy Taubman
RISE Collaborative
Founded: 2015
riseworkspace.com



Ginger Taylor
Taylor Packaging Corp.
Founded: 1980
taylorpackaging.com



Amy Barber Terschluse
Express Employment Professional
Founded: 1992
expressstlouis.com



Kristin Tucker
TDK Technologies
Founded: 2001
tdktech.com



Stephanie Turner
Brentwood Travel
Founded: 1957
brentwoodtravel.com



Martha Uhlhorn
Gourmet To Go
Founded: 1983
gourmettogo.com



Donna Vandiver
The Vandiver Group
Founded: 1993
vandivergroup.com



Faith Varwig
Faith Group
Founded: 2004
faithgrouppllc.com



Sharon Vermyle
Angels on Duty
Founded: 2003
angelsonduty.com



Annetta Vickers-Bentil
T.A.B. Company Inc.
Founded: 1998
tabsales.net



Tina VonderHaar
Brighton Agency, Inc.
Founded: 1989
brightonusa.com



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



Debbie Weaver
Alaris
Founded: 1988
alarislitigation.us



Dawn Weinhardt
Weinhardt Party Rentals
Founded: 1946
weinhardtpartyrentals.com



Phyllis Weiss
MSW Marketing
Founded: 1995
mswmarketing.com



Nancy Wideman
Mastercraft Tool Co.
Founded: 1966
mastercrafttool.com



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



Jennifer Q. Williams
Saint Louis Closet Co.
Founded: 1991
stlouisclosetco.com



Wendy Wilke
Faith Group
Founded: 2004
faithgrouppllc.com



Catherine Taylor Yank
Jim Taylor, Inc.
Founded: 1905
taylorroof.com



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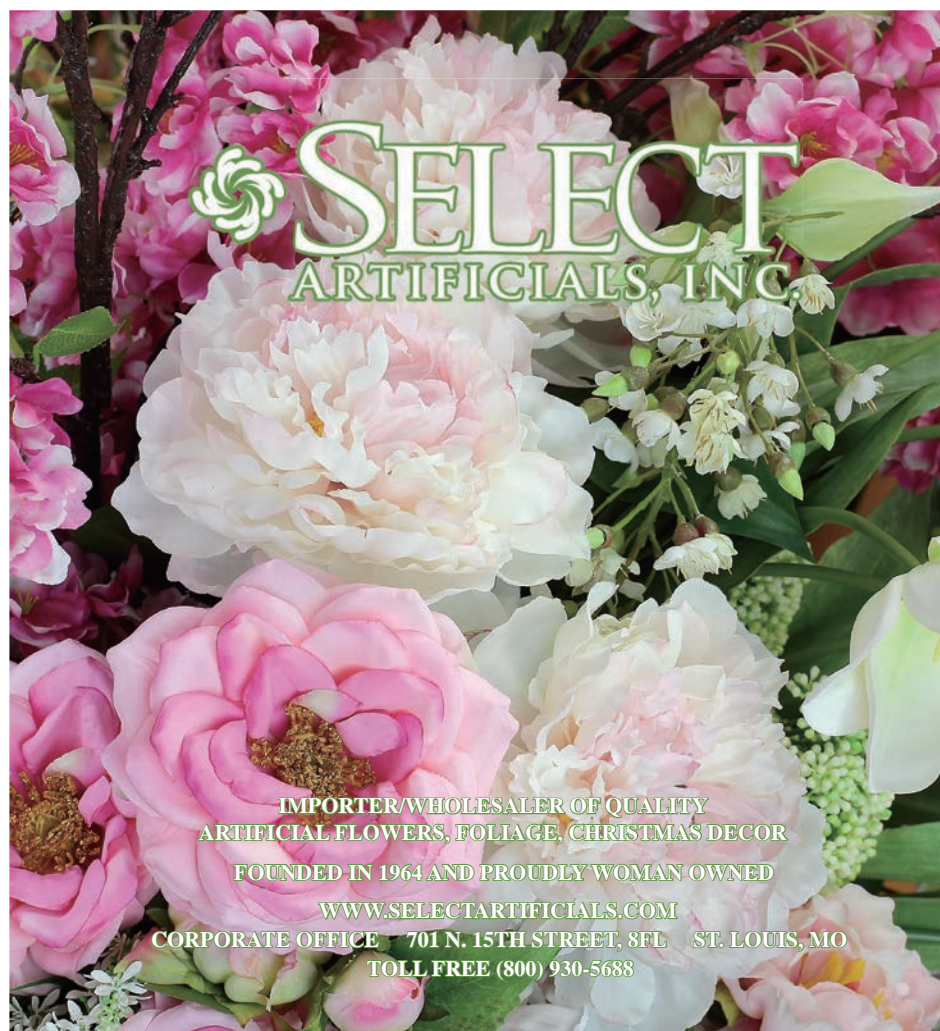


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2019 Top Estate Planning Attorneys

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

John Fritz

Fritz Law LLC

Years of experience: 8

What are the biggest challenges facing business owners when it comes to estate planning?

As a business owner, it can be hard to think about the end of your business when you are constantly working to build and grow it. As a result, estate planning often takes a back seat to the day-to-day operations.

What's the number 1 piece of advice that you would give to business owners when it comes to estate planning?

Block off time in your calendar and make estate planning a priority today. As a business owner, it is very likely that a significant portion of your wealth is tied up in your business. Creating an estate plan will not only help you protect your assets, it will help provide for a smooth transition of your business to the next generation. In addition, a properly executed estate plan will help maintain stability and protect you and your key employees during situations involving incapacity. The earlier you start the planning process, the better off you will be in the future.

What's the biggest mistake you've seen business owners make, and what advice would you give to solve the problem?

The biggest mistake I often see is waiting until retirement to start the planning process. A large number of business owners only associate estate planning with succession planning. There are a number of other important aspects to consider. Do I currently have the proper tax structure in place to minimize taxes? Who will run my company if I become incapacitated? Do I have a formal training program in place for my intended successor? Starting these conversations early and getting the necessary documents executed are key to protecting your family members and your employees.



Andy Kaiser

The Kaiser Law Firm PC

Years of experience: 15

What are the biggest challenges facing business owners when it comes to estate planning?

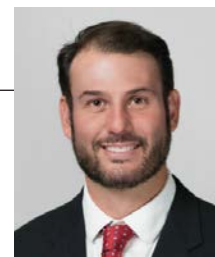
Business owners are so busy running their business every day that they fail to take the time to set up a proper estate plan that will protect their family and their business, including an exit strategy from the business.

What's the No. 1 piece of advice you would give to business owners when it comes to estate planning?

Every owner will one day leave the business. The question is, Will it be on his/her own terms or dictated based on health or financial circumstances? When it is properly planned, it can be a positive, life-changing, wealth-creation event that brings financial independence to the owner and/or family and has the added benefit of leaving the business as a healthy, viable entity that can flourish long after the owner departs. My advice to business owners is to work with a team of professionals to help develop a clear picture of the business's value and then integrate that information with the owner's personal financial situation to give a comprehensive view needed to plan for a successful future.

What's the biggest mistake you've seen business owners make, and what advice would you give to solve the problem?

The biggest mistake business owners make is failing to plan. Business owners too often wait to plan until an unforeseen catastrophic event occurs, making it difficult, if not impossible, to make the proper plan.



Patrick Conner

Husch Blackwell

Years of experience: 16

What are the biggest challenges facing business owners when it comes to estate planning? Business owners are unique in the planning arena and have very specific problems and goals. Those could include keeping the business in the family, saving money on taxes, proper ownership of real estate, asset protection planning, or a potential future sale of the business. Proactive planning can help achieve those goals in an efficient, cost effective manner.

What's the No. 1 piece of advice you would give to business owners when it comes to estate planning? Do not procrastinate! This is one of the biggest problems for business owners. They are always busy working in or on the business. Many people don't want to talk about dying and taxes. However, the estate planning process is relatively easy, painless, and straightforward. When I talk to business owners, to get their attention, I ask how many hours they spent planning their last vacation. Then I ask how many hours they've spent planning for their family, everything they've worked for, and all of their assets.

What's the biggest mistake you've seen business owners make, and what advice would you give to solve the problem? The biggest mistake I see on a regular basis is that by people failing to consult with a qualified professional they end up with a plan that doesn't work properly. Whether it be a trust that distributes outright and therefore fails to provide asset protection, or a buy-sell agreement that is not properly drafted or funded, doing things right the first time saves time, money, and problems in the future.



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TOP ESTATE PLANNING ATTORNEYS

Kyle McKay, The McKay Law Firm LLC

Years of experience: 11

What are the biggest challenges facing business owners when it comes to estate planning?

Many small-business owners become so involved with running their business that they overlook the need to properly plan for what will occur in the event something happens to them and they are no longer able to run their business. In failing to prioritize proper business and estate planning as one of their job responsibilities, they put their family at risk of not benefiting from their accomplishments.

What's the No. 1 piece of advice you would give to business owners when it comes to estate planning?

Develop an exit strategy. Even if you think you may run that business for the next 50 years, plan for what will happen to your business if something were to happen to you right now. Adjustments to that plan can always be made as changes happen in life, and it will be far less expensive to put an exit strategy in place now than it will be to not have one at all.

What's the biggest mistake you've seen business owners make, and what advice would you give to solve the problem?

The biggest mistake I have seen is a business owner's failure to plan accordingly, from beginning to end. It starts with a proper business plan and business documentation outlining the terms of the business and planning for its growth and change over time. From there, business owners should put a plan in place to set forth how their business will transfer upon their retirement or death but also include planning for the business owner's incapacity. If a business owner were to become incapacitated and could not operate their business, who would manage their business? How would they be paid? Would the business still be able to operate? Proper planning does not just plan for the beginning and end, but it plans for everything that could happen in between.

Where does your motivation to help businesses come from?

As a husband, father and small-business owner, I enjoy helping others develop a plan to provide for their loved ones. I often tell my clients that business and estate planning is a selfless act not done to benefit you but to make things easier for your loved ones when you are gone. I want to be able to provide peace of mind to business owners that, through proper business and estate planning, their loved ones will be protected.



Chad Richter

HelperBroom Law Firm

Years of experience: 5

What are the biggest challenges facing business owners when it comes to estate planning?

One of the biggest challenges some business owners face in the estate planning process is determining who will carry on the business, which often leads to procrastination. Instead, business owners need to understand the most important aspect of estate planning is having a plan in place that will facilitate a smooth transition and minimize costs regardless of who will carry on the business.

What's the No. 1 piece of advice you would give to business owners when it comes to estate planning?

There are two people you need to trust: your attorney and your personal representative. Without proper guidance and the right individuals to carry out your estate and business succession plan, the administration of your estate may be derailed leaving your beneficiaries the gift of headaches and litigation instead of the wealth and opportunities intended for them.

What's the biggest mistake you've seen business owners make, and what advice would you give to solve the problem?

Business owners fail to implement training and transition plans to provide for an orderly business continuation. After the owner's death in these cases, their spouse is left to deal with the business without any knowledge of its value or the ability to run the business even in the short term. As such the estate will receive a substantially discounted price for the business.

Where does your motivation to help businesses come from?

My background in accounting and experience in trust and estate litigation, as well as issues encountered in trust and estate administration, drives me to provide business owners with informed and prudent estate and business succession plans to minimize taxes and avoid litigation costs. There is nothing more unfortunate than a business failing or facing financial hardships due to poor planning.



Gary True

Summers Compton Wells LLC

Years of experience: 27 years as an attorney, 12 years as a CPA prior to becoming an attorney.

What are the biggest challenges facing business owners when it comes to estate planning?

Division of business ownership (often the overwhelming majority family wealth) and other assets between family members who work in the business and those who do not; liquidity; and, for residents of Illinois, the Illinois estate tax, which has a \$4 million exemption and is not "portable" between spouses' estates, not the \$11.2 million-per-person federal exemption that is portable between spouses' estates.

What's the No. 1 piece of advice you would give to business owners when it comes to estate planning?



Do not let taxes drive the planning; create the plan first and then act to minimize estate and other taxes within that plan. After that — start early; do not overly complicate things for succeeding generations; build as much flexibility into the plan as possible while maintaining the important objectives; do not expect the \$11.2 million federal gift and estate tax exemption to exist after 2026.

What's the biggest mistake you've seen business owners make, and what advice would you give to solve the problem?

Creating complicated, inflexible plans that do not allow adjustments for changed family circumstances and changing tax laws. In addition, starting too late, unwillingness to let go of control.

Where does your motivation to help businesses come from?

Having many wonderful clients who own family businesses and who care about the future of their families and their businesses.



Examining Your Personhood Is Key to Effective Leadership

When was the last time you did an internal audit? I am not referring to a personal or business financial audit but rather an audit of your personal dynamics. I refer to this as an audit of what I call your “personhood,” which involves examining, identifying and owning your abilities, limitations, fears and insecurity.

Today it seems the new buzzwords used to describe oneself are “transparent” and “authentic.” The question is, Are you really able to embrace and expose your true self?

You may see yourself as an expert in your niche market and believe you excel at your business practices and leadership abilities, but if you intend to grow your business, you will have to attract and recruit other experts and lead them effectively.

Regardless of how well the company has done, without a workforce of talented individuals, growth isn’t possible. You will need to be an inspiring, motivating

leader willing to expose your own limitations and appreciate and acknowledge the talents of others.

Here are a few characteristics you certainly want to acknowledge, modify and avoid to be an effective leader:

■ **Indecisiveness.** Reluctant to make timely difficult decisions, inconsistent about following policies when making employee disciplinary decisions, not involving key employees in decisions affecting their jobs. Avoids or delays making difficult decisions because of personal insecurity rather than working with a business coach or consultant.

■ **Negativity.** Never seems to be pleased with progress, sales and the way employees and management address tasks. Makes a habit of pointing out only errors or what could have been done better, not from a mentoring/teaching approach but rather from a judgment/critical approach, and rarely compliments a job well done.

■ **Lack of direction.** Easily distracted,

lacks focus. Not open to new equipment, business practices, addition of products or services. Reluctant to make difficult timely decisions.

■ **It is all about me.** Leads with an iron fist — my way or the highway. Is the decision good for me? Unforgiving, reacts negatively and rarely if ever takes responsibility for role or lack of role in the issue when things go wrong or employees made a mistake — as they do from time to time.

■ **Unempathetic/insensitive.** Distances oneself from the feelings of employees. Totally detached from acknowledging how what one says, how it is said and what decisions are made directly impact the employees’ work dynamics and personal lives. Assumes they will simply adjust and if unhappy just leave the company.

■ **I know everything.** Defensive when asked for advice, clarification etc. Lacks credibility and employees question whether the leader is current with trends

and innovative practices and is able to grow and sustain the business. Is the leader capable of identifying what they don’t know and investing in consultants and training to enhance their skills and knowledge?

Employees leave companies for various reasons, but one of the primary ones is ineffective leaders who lack key leadership qualities. Take a moment to review your work history. What were the reasons you left jobs? If you are serious about growing your business, avoid these characteristics and routinely do an internal personal audit to continue your own personal growth while enhancing your leadership ability. ■

Richard Avdoian is Founder and 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.

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Is My Business Agile?

"I submit that there must be a commitment to, practice of, and execution of professional common behaviors and the presence of highly communicated standardized organizational expectations - without which there are no supports upon which the Agile/SAFe bar can be confidently raised." Jim Rosa, Icon Enterprise Agile Consultant

Because of complexity and globalization and the need for interdisciplinary insights, models and activities in today's businesses, we are all required to understand, adopt and leverage systems. As a systems geek, passionate about their value, I will define key terms and why each is important to your success.

Business Agility

The greatest reason to understand and adopt business and human systems is so that your business itself becomes agile. Wikipedia states that business agility refers to the capacity of business systems to rapidly respond to change in order to maintain and modify goods and services in meeting customer demands, adjust to changes in a business environment, and take advantage of available resources. In a business context, agility is the ability of an organization to rapidly and efficiently adapt to market and environmental changes.

Agile Enterprise Architecture

Agile enterprise architecture is one such needed framework of systems because it allows organizations to use key principles of complex adaptive systems and complexity science to achieve success. Don't let these big terms scare you. I'll explain them in simple terms below. Enterprise architecture is to your business what an architect and a blueprint are to building a house. Without it, you cannot create the sophistication and maturity you need and want in your business. Agile enterprise architecture is when a business understands the need for flexible, easily extended structures and processes upon which to build and evolve. Without it, the right activities may not get done at all or get done right. Clarity leads to desired competitive advantages.

Complex Adaptive Systems

These describe a system of systems, each of which can stand on its own. Envision multiple groups building a house. They include structural, mechanical, plumbing, electrical and construc-

tion systems and teams, all working on their parts simultaneously. Each must be able to self-organize, adapt and reconnect periodically to collaborate. Imagine each as complex and ever-changing, all while remaining cross-functional. This is challenging enough in house-building. Consider your business when you mix in emergent technologies, advances in organizational psychology, digital transformation, and changing client and business requirements. As you manage the growth of your business, each system you incorporate must be high-performing and use best practices because your business is only as strong as your weakest link.

Complexity Science

Complexity science is the study of systems, frameworks and the hierarchy of these structures. As in my building example, complexity science clarifies the overall understanding of what, how and when systems must be placed, interact and mutate in interdisciplinary ways. Without having a systems understanding and an architecture and skill set, you may overlook those systems crucial for your ability to innovate and be successful.

Organizational Intelligence

Similar to emotional and social intelligence, organizational intelligence requires analysis concerning the intellectual capacities within your business and how to manage them. When you have organizational intelligence, all activities of the business are well-designed and allow for growth and change as you achieve desired results. ■

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

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



New Business Owner? Now Is The Time To Plan To Sell Your Business

Becoming a business owner is not entirely different from becoming a new parent — you have a nearly desperate need to protect the new addition, and you are full of excitement about the future and equally exhausted by the late hours, lost sleep and worry. Simply put, you are experiencing the euphoria of new love.

At this stage, it seems counterintuitive, and maybe a bit disloyal, to even consider that you will eventually leave your business. However, unlike parenting, which never truly ends, you should anticipate that one day you will want and/or need to end your role leading this company. Even if you bristle at the idea of retirement and plan to work until the end, most owners don't want their companies to die when they do.

Some simple strategies and habits, established from day one at your company, will make sure you have attractive choices and are in control when you eventually leave your business.

1. Establish and document processes and procedures.

All is fresh and new, and it's important to establish everything from human resources policies to operational standards and communication guidelines. This is a work in progress; as mistakes are (inevitably) made, lessons are learned and exceptions to rules are necessitated, document the best practices and expectations. Continue to refine and update this documentation regularly. The goal is to ensure consistency and efficiency in delivering your products/services, as well as employee relations — all of which builds business value. Long-term, this documentation provides the ability for a new leader to replicate your success — a valuable reassurance for a buyer.

2. Keep accurate, meticulous financials and review them quarterly.

Creating a profit-and-loss statement and balance sheet should be a non-negotiable habit from the beginning. If you are not comfortable with bookkeeping software such as Quicken or QuickBooks, or just don't have time, work with an accountant and make sure he/she knows the real story. If you aren't sure where to record certain expenses or income, ask. Guessing will only create a bigger problem down the road. Your accountant should be your ally, helping identify opportunities and discrepancies as you build your success. Review your financial results quarterly to recognize trends, strengths and any problems to be addressed promptly.

Of course you want to minimize taxes and enjoy the perks of business ownership, and you should. But document your discretionary spending, meaning the expenses that are not really essential for running the business. When the time comes, you can't sell business value that you can't prove.

3. Build a strong second-in-command and empower employees.

Do not do this alone! Owners are prone to shouldering all the responsibility and authority, but healthy businesses are not owner-dependent. Your company will be more successful if you utilize and encourage your employees' strengths. Consider who could eventually be your successor and give them real opportunities to learn and grow. Empower employees with appropriate authority and accountability; people perform best when they are valued as part of a team rather than just a cog in the wheel. Your goal is to develop an organization that can run seamlessly while you take an extended vacation. Later, this will mean a new owner — whether an insider or a third party — can count on the employees to maintain quality when you exit.

4. Consider your customers and your competitors.

Defining and understanding your ideal customer and how you can solve their pain points is an essential priority as you plan and build your business. Regularly re-examine and anticipate your customers' changing needs in the face of societal and technological developments, as well as trends within your industry. Flexibility and innovation are valuable.

Differentiating your company's offerings from your competitors' not only benefits your customers but can also make your business attractive as an eventual merger or acquisition target for a competitor who would like to expand with your complementary specialty. Could your company fill a niche that would be a valuable add-on to a larger corporation? Establishing this good corporate hygiene early in the life cycle of your business is much easier than breaking bad habits and trying to re-create financial history when you are finally ready to prepare your business for sale. ■

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

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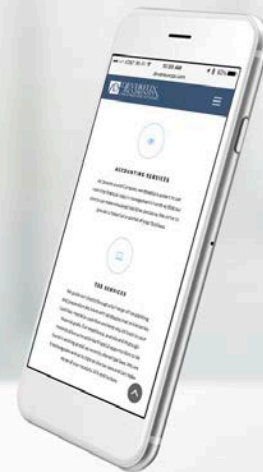
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