



Small
Business
Monthly

The Source for Business Owners MARCH 2021

St. Louis' Best M&A Providers

Leadership Via Questions

Meet The Area's Top Estate Planning Providers

St. Louis'
**TOP WOMEN
BUSINESS
OWNERS**

*Learn What It
Took To Build
Their Companies*

Sabrina Westfall,
Founder and President
of J. West Electrical
Contractors, is one
of the area's top
women business owners



**we protect your
business. because
you've worked
hard to build it.**

simple human sense

**CALLOWAY INSURANCE
AGENCY**

636.305.8320
callowayagency.com

***Auto-Owners*
INSURANCE**

LIFE • HOME • CAR • BUSINESS

Unlimited
Water Processing, Inc.



**Unlimited Year Round Refreshment
Where You Work!**

- | | |
|--|---------------------|
| ■ Variety of Styles | ■ Water by the Case |
| ■ Premium Drinking Water or Spring Water | ■ Cups |
| ■ Cold or Hot/Cold Dispensers | ■ Coffee Service |



314-227-4602 www.unlimitedwater.net

6891 Hazelwood Ave. - Berkeley, MO 63134



THE FUTURE OF ST. LOUIS CITY

is on the path toward a resilient economy

**Goals of the Equitable Economic Development
Strategic Framework**

- Grow the city's population by 30,000 people by 2030
- Exceed the national growth rate in jobs and payrolls among our key industries
- Close the wage and employment gaps for ethnic minorities
- Achieve sustainable long-term tax revenue growth for the city
- Supporting neighborhood development and businesses



Otis Williams, Executive Director
1520 Market Street, Suite 2000, St. Louis, MO 63103
Office: 314.657.3700 / Fax: 314.613.7011
stlouis-mo.gov/sldc
Lyda Krewson, Mayor City of St. Louis

Thank You

To our employees and clients
for helping us become one of the
BEST CONSULTING FIRMS in St. Louis

**Healthcare, Information Technology
and Professional Staffing & Placement Services**

"Honesty, Integrity and Character Above All"



Home of the SEND Analysis®

albertstaffing.com

ALBERT
consulting | group

636.537.7817

 Technology Partners

BECOMING THE LEADERS OF TOMORROW.



**We truly believe that together,
we are improving our world.**

Do you have a rising IT leader who has the potential to go to the next level?

Is your company experiencing the benefits of digital transformation?

CONSIDER TECHLX^{*} – LEADERSHIP TRAINING FOR TECHNOLOGY PROFESSIONALS

Join the 70+ participating companies in St. Louis. Our next virtual workshop kicks off February 18, with another session scheduled for the fall. Reserve your spot ASAP.

For more info, email MCochran@TechnologyPartners.net
or visit tpi.co/TLX-SBMON-21.

****Cited by CIO.com as one of the top 10 Best Technology Leadership programs in the country***

With our CEO Lisa Nichols at the helm, Technology Partners continues to pursue growth as an organization and encourages that in each individual. We're proud to be a women-owned business and champion everyone as we do.

Learn more at TechnologyPartners.net.

**Technology
 Partners[®]**

MARCH 2021

- 14** Best Consulting Firms
- 16** Best M&A Providers
- 19** Top Women Business Owners
- 33** Top Estate Planning Providers

DEPARTMENTS & COLUMNS

- 6** Publisher's Letter
- 7** Sales Moves
- 7** Ask The Banker
- 8** Entrepreneur's Toolbox
- 8** Mastering LinkedIn
- 9** No Sweat Public Speaking
- 9** CyberSecurity Intelligence
- 10** High-Voltage Marketing
- 10** CultureCentric Leadership
- 11** Futureology
- 11** Financial Fitness
- 12** Technology Trends
- 13** Legal Advice
- 37** Legal Matters
- 37** Smart Business
- 38** The Extraordinary Workplace
- 38** Value Proposition

RON AMELN, *president*
314-569-0076, ext. 100
ron@sbmon.com

PAT COATES, *vice president*
314-569-0076, ext. 109
pat@sbmon.com

**ADVERTISING OR
EDITORIAL INQUIRIES**
314-569-0076
info@sbmon.com

PHOTOGRAPHY
BILL SAWALICH, *Barlow Productions*
314-994-9990
info@barlowpro.com

SUBSCRIPTIONS
\$21.50 for 12 issues.
Online: <http://store.sbmon.com>
Pat Coates
314-569-0076, ext. 109
pat@sbmon.com

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.

ST. LOUIS SMALL BUSINESS INC.

2451 Executive Dr., Suite 109
St. Charles, MO 63303
314-569-0076/314-432-7016 fax
www.sbmon.com www.stlouisbusinessexpo.com info@sbmon.com

© St. Louis Small Business Monthly 2021. All rights reserved.

FOUNDED BY

Katie Muchnick & Bill Schneider 1988

Judy Meador
Owner & Publisher 1991-2007

**Rachel Herren,
Hess Meat Machines**

EMPLOYERS:

Do you know your ever-changing rights and responsibilities during COVID-19?



For guidance on employment issues during COVID-19, contact a Danna McKitrick lawyer today.



DANNA MCKITRICK, P.C.
ATTORNEYS AT LAW

314.726.1000

dannamckitrick.com

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

COVID-19 BUSINESS RECOVERY



WE HAVE YOU COVERED.

GO FROM SURVIVING TO THRIVING.
CONTACT AN ADVISOR TODAY.

ANDERS
CPAs + ADVISORS

www.anderscpa.com | 314-655-5500

You Could Be

119% more likely to get a PPP loan

16% more likely to increase profitability

50% less likely to go out of business

✓ **simply.com**

Royal Banks
of Missouri

Investing in Our Communities

One Charity at a Time



RONALD MCDONALD
HOUSE CHARITIES
St. Louis

Member
FDIC

Where Better Service Means Better Banking!

www.royalbanksofmo.com

(314) 212-1500



Top Women Building Legacies Others Will Follow Their Path To Business Ownership

A few years ago a press release came across my desk that caught my attention. The release included the results of a survey of 90-year-old individuals. 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 19-32 are certainly leaving their legacies every day. That's one of the reasons I look forward to publishing the 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 also 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 taking risks, building businesses, and creating paths for others to follow.

That's no longer the case. Thanks, in part, to the women featured in this issue. These women are blazing the trail for others to follow.

Since 2007, the number of women-owned businesses has increased by 58%, which is better than businesses overall ~ the latter of which increased by only 12%, according to the Women's Business Enterprise National Council (WBENC).

I want to personally thank all of these top women, not only for me but for my 12-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.

That's really why we continue to focus on 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.

We'll continue to share their legacies.

If you know other business owners who are overcoming the odds, please let me know at ron@sbmon.com. ■

Ron

Make 2021 Easier: Outsource Your Accounting

We can help with strategies for:

- Employee Retention Credit (ERC)
- Outsourced Accounting
- Bookkeeping
- Payroll Services
- QuickBooks
- CFO Services
- State & Local Tax (SALT)

To discuss outsourcing to a full-service accounting firm, contact Karen Stern, CPA, at 314.983.1204 or kstern@bswllc.com or visit brownsmithwallace.com.

**BROWN
SMITH
WALLACE**
THE FIRM FOR GROWTH.™

QuickBooks & Accounting Software
1099 Prep & Filing | Outsourced Accounting
Payroll Services | Tax Preparation | Check Writing



HEALTHIER
meetings

What's new?

St. Charles is excited to be one of the only convention centers in the mid-west to have an air ionization technology that neutralizes 99.9% of Covid-19. Visit our website for the full press release about AtmosAir Solutions Technology.

Why SCCC?

- 154,000 sq. ft. of flexible space
- Physical distance room sets available
- Attached hotel
- In-house audio visual & decorating
- Customized in-house catering
- Complimentary wi-fi
- Hospital quality air

SAINT CHARLES
CONVENTION CENTER

SPECTRA

CALL TODAY
636.669.3000

ONE CONVENTION CENTER PLAZA | ST. CHARLES, MO 63303 | STCHARLESCONVENTIONCENTER.COM

30 Days To Improving Your Selling Skills



Today, I'm sharing nine ways to improve your selling skills in just 30 days. These are practical tips you can start practicing right now.

1. Discipline

You have to be disciplined in how you spend your time and effort. You cannot allow yourself to chase shiny objects. You have to be disciplined, know exactly what you want to achieve, and then actively achieve it.

Do not waste your effort. If salespeople were simply more disciplined about using their time, it's amazing how much more successful they would be.

2. Consistency

This means consistency with your prospects. You cannot sit there and call prospects once, then not call them back for six months or even a year. You must have a consistent sales process.

More than anything, I hear people say, "Well, I don't have a good plan."

Me: "Well, what's your plan?"

Them: "I don't have a plan."

Well, that's your problem!

It doesn't matter what your plan is; just be consistent with it.

When you are consistent with your prospecting, it's astonishing how much more disciplined you are. Do you see how these two concepts fit together?

3. Learn From Your Existing Customers

I want you to learn from your existing customers. You see, your existing customers are filled with knowledge.

I want you to learn from them and reach out to them, even if your sales process is one in which – after you sell a customer – you have no more engagement. I want you to reach back out because you are going to learn from them. They are going to help tell you, show you and guide you.

4. Less is More

It's **not** about having 10,000 prospects.

It's **not** about having 1,000 prospects.

It's really about having fewer prospects on which you can spend more time.

Less is more in everything I do. I don't need 10,000 scripts. I don't need to send 10,000 emails. I need four or five prospects because less becomes more. What happens when you adopt this mindset is you become more efficient and effective in how you use your time.

5. Tight Customer List

Here's the thing: You do not have time to chase every opportunity that's out there.

If an opportunity, lead or prospect doesn't align with what you believe is going to be profitable, then...Do Not. Go. After. It.

Stay tight. I see too many salespeople simply start flashing their lights when they get into trouble, turning to anything to get attention or fight. No, stay tight. I would much rather you have 20 prospects to whom you're reaching out through a consistent process with a very tight message than to be sitting there chasing 100, 200, 300 prospects that you only reach every couple of months.

Nope, that does not work. Keep a tight customer list.

6. Be Accountable

Be accountable and show up. You have to be accountable to yourself, and I want you to be accountable to someone else. Very simply, this means you need an accountability partner who is going to help hold you accountable for your goals. This means you are sharing your goals with them and vice versa.

You know what's interesting about accountability partners? Coaching them is going to help you.

A rising tide lifts all boats.

I want you to be accountable now to both yourself and your customers. When they say something, you have got to follow up with them. You have to remain engaged with them. Again, I see too many times when salespeople have an opportunity and never Call. Them. Back. They never re-engage. I see more salespeople losing business because they failed to follow

up on a lead fast enough.

7. Simplify

Do not make the process overly complicated. We can screw up a two-car funeral pretty easily.

What I want you to do is simplify your message – simplify what it is you sell because...

If it isn't simple in your mind, how is it going to be simple to your prospects? It's not.

Too many salespeople get desperate and want to go out and sell every tool in the toolbox. You can't. I am going to lead with one specific tool, and I am going to zero in on it.

When you simplify, it's surprising how much faster you're able to move. Speed comes into play here. Now, of the nine things I'm discussing today, speed is not one of them. But what I've found is when you make a point of doing the nine things I'm suggesting, you will find yourself operating much more efficiently.

8. Attitude

Nothing fuels your energy more than your attitude.

If you have a bad attitude, you won't have energy. If you have a bad attitude, it's noticeable in your phone calls, emails, etc. When you have a bad attitude, you don't listen as much. Your attitude drives a lot more than you would think.

9. Don't Stop

Do not stop. I see too many salespeople get a little into the process and think, "Well, we're not getting traction," and they step away.

Everyone has heard stories of salespeople giving up too early, and that's exactly what happens. They stop. If you want to be successful, don't stop.■

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

ASK THE BANKER

How Can My Business Avoid Costly Inventory Problems?

How you manage inventory can significantly impact your success. Using proper methods and techniques will allow you to forecast supply and demand, ensure accuracy of deliveries and shipments, and reduce costs and headaches related to over- and under-stocking.

Here are three common errors and ways to combat them.

Mistake #1: Manual or no inventory tracking – A recent study found that 43% of small businesses fail to track their inventory or do so using manual processes. Such an approach to managing inventory can result in inaccurate counts and second-guessing.

Solution: Automated inventory management systems make it easy to track goods from initial order to final sale. Such systems offer a snapshot of your inventory in real-time and help you know when and what to order.

Mistake #2: Inventory waste – Some products sit on shelves long after they have expired, gone out of style or no longer are in-season. "Dead" stock that is pushed to the back of shelves can be costly, resulting in additional storage expenses, space issues and lost profits.

Solution: The First-In/First-Out inventory method is one way to combat inventory waste. With this approach, the stock you receive first (first-in) -- not your newest stock -- is sold first (first-out). To further reduce excess inventory, think outside the box. In addition to selling products at a discount, consider bundling multiple products together as a unit, using them to create new products, or trading stock with competitors.

Mistake #3: Inaccurate forecasting – If you have too much or too little inventory, the problem can often be traced to inadequate forecasting.

Solution: Improved market intelligence, combined with a reliable inventory management system, can help you match supply with customer demand. Doing so requires knowing how to predict production lead times and to identify reorder points.

THE BOTTOM LINE: Strong inventory management not only saves money, but also can help increase sales and build a stronger brand. ■



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

Treat Every Interaction As A Business Transaction

Last month, we discussed internal and external customer/supplier relationships. Every employee has customers, both inside and outside the company, who rely on that employee's output. If you extend that thinking, then any work function can be viewed as a business process. And that idea is at the heart of true quality improvement.

The interactions we have with outside customers is an obvious business transaction. But so is the exchange between business partners, who must understand and meet each other's requirements. The same goes for external suppliers, who need to know about our business so they can better meet our needs. All of these relationships are equally important and should be managed equally well.

In fact, it's useful to think of all such interactions as customer/supplier relationships. In this context, the word "supplier" doesn't just mean an outside vendor—it can be anyone who provides you with input, such as another department in your company or even the person in the next office.

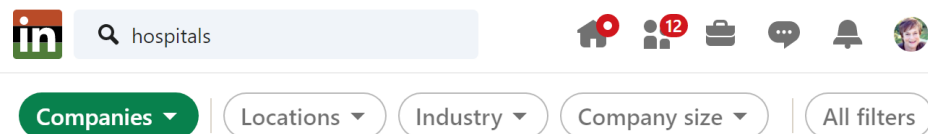
The most important component of a successful customer/supplier relationship (or any relationship) is "feedback." If we fail to tell our suppliers how they're doing and what our expectations are, they won't know if they're meeting our requirements.

In all instances, a company is better off developing strong relationships with fewer suppliers. Let your suppliers know that, if they meet your needs at a fair price, they will keep your business. If you do so, your suppliers—whether vendors or coworkers—will have a reason to give you the extra service and support you need. They may also be willing to change their processes to ensure you receive the quality you want and need.

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



Find Prospect Companies Easily On LinkedIn



LinkedIn has brought back an invaluable feature ~ the ability to filter companies by location, industry, company size, and other parameters even with a free account.

This change gives you the ability to type a prospect type into the search box, such as "Hospitals," and then a location like "Greater St. Louis" into the "Add a location" box to see and follow all hospitals in the St. Louis region.

This reactivated feature also gives you the option to click on "All filters" and search for companies by location, industry, and company size at one time. It also lets you sort companies by those that have job listings on LinkedIn and by those that have 1st degree connections within your network.

To benefit from this feature, follow the

companies that show up in your search results, visit each company page to read their Overview section, and get familiar with their list of specialties.

Next, click the "[NAME] and XX other connections work here" link to see everyone you know at the company. Then click the "See all XXX employees on LinkedIn" link to view all employees. Click the "All filters" button to sort staff members by title, location, service categories, and more.

Try this newly re-added feature to find and reach your prospects on the world's largest business network ~ LinkedIn! ■

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.

COMPLIMENTARY

SECOND OPINION

Let us review your recent tax returns.
We may find some tax saving ideas for you!

WE FIND **MONEY**
OTHERS MIGHT MISS.

Call us for a Second Opinion 314.966.2727
connectwithus@stcpa.com

SCHMERSAHL TRELOAR, CPA's
trusted advisors





CISCO Vs. Hacker

Who Is Your Chief Information Security Officer (CISO) And Is He/She Ready For Battle?

In a world of technological innovation and advancement, positive and negative outcomes emerge. Positive outcomes include heightened convenience, improved efficiency, and innovation. However, negative outcomes continue to accrue, and in the world of cybersecurity, we call them threats. Cyber threats for any business are not a matter of if, but when. They are omnipresent and imminent in our world. A 2019 study of 500+ companies revealed that a data breach averages a staggering 25,575 files per business. Cost per record averaged \$150, or \$3.92 million per breach. Such statistics have grown annually and in 2021, we expect the number will continue to grow.

Fortunately, there are ways organizations can mitigate cyber threats through proper advanced planning. A crucial way is to designate a highly knowledgeable, skilled representative in your company as the security strategy specialist, implementation manager, and information security officer. This position should be filled by a Chief Information Security Officer (CISO). Many advantages exist for having a corporate-level (C-Suite) executive who is focused on preventative measures against common threats in a multitude of industries. This is especially true for companies with highly sensitive data (e.g., medical, financial information) or with government contracts. Underscoring such a person's value, another recent study concluded that companies hiring a CISO show a reduction in costs of data breaches.

Adding and maintaining the salary of a CISO can be challenging for small- and medium-sized organizations. Additionally, skilled CISO's are in high demand, and supply is limited for job openings worldwide. Thankfully, many cybersecurity firms and consultancies have recognized this gap and offer new advisory services or vCISO (Virtual CISO) services as an op-



tion. Many of these services are structured to allow access on demand. One potential advantage is access to more than one person with broad experience. Virtual CISO's often consult with multiple clients and bring the collective knowledge and experience they gather from working in diverse client environments. Additionally, many cybersecurity firms offer teams of skilled experts to address specialized needs. These teams can offer a range of services, including Security Operations Center (SOC), vulnerability management, incident response, and penetration testing. With such a team, you gain access to a group of trusted advisors rather than a single individual to engage as needed.

Cyber threats are real, and organizations in our region are affected daily. All it takes is one form of malware to encrypt all sensitive data, and with no backups, a company may not survive. The scenario sounds scary, and it is. However, such

breaches happen regularly in our region. My firm, NTP, partners with your organization to provide a high level of expert advisory services to meet today's cybersecurity challenges. Our team enjoys the challenges of securing new technologies and mitigating business risks to provide enhanced protections and peace of mind. We have been trusted advisors for more than 20 years with a driving passion to help our clients protect and grow their core businesses. We specialize in areas such as early detection and response through advanced endpoint and data protection with our proprietary tools, people, and processes.

"I would like to thank Dylan King for his research and assistance with this article." ■ David Wren, CISM, is President of Network Technology Partners, a regional Cyber Security Intelligence firm headquartered in St. Louis, Mo. He can be reached at dwren@ntp-inc.com.

The ULTIMATE Elevator Speech Test

If you attend virtual or in-person networking events, social functions, or seminars, one question you are usually asked is, "Who are you and what do you do? Give us your Elevator Speech."

This question is important, and you always want to have a great response.

My question to you is, "**How do you know if your Elevator Speech is an exceptional one?**"

Here is the ULTIMATE Elevator Speech Test:

- Ask someone **what you do!**
- Don't ask* someone who has heard you deliver your Elevator Speech.
- Ask someone who *hasn't* heard you to ask someone who has.

If you've developed an exceptional Elevator Speech, then anyone who has heard you deliver your speech will be able to tell anyone and everyone about you. In turn, their listeners will be able to do the same.

If someone cannot tell others what you do, why would they ever want to hire or refer you? That's why a great Elevator Speech needs to be Clear, Concise, and Consistent.

BAD Example: Bob

If I answer the question, "What does Bob do?" by answering, "Bob is an engineer," what does that tell you? It actually brings up more questions. The first one is, "What kind of engineer?" Mechanical? Chemical? Electrical? Choo Choo?

GOOD Example: Fred

"Fred speaks, coaches, and writes about networking, public speaking, and presentation skills."

That example is:

- Clear** – plain and simple language
- Concise** – 12 words
- Consistent** – I've used it many times when answering the question one-on-one or delivering my Elevator Speech to small and large groups.

The next time you deliver your Elevator Speech, put it to the **ULTIMATE Test**. Ask the following question to someone who has not heard you deliver your speech to ask someone who has: "What does <your name> do?"

Follow these suggestions for developing, practicing, and delivering your Elevator Speech, and I guarantee the result will be absolutely, positively – **NO SWEAT!** ■

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





Leadership Via Questions



Most of us tend to feel smart when we think we have all the answers. From your own perspective, it feels good to come up with answers for everything. Recipients of your answers may feel some confidence too; after all, now they have some information to take action. Answers feel definitive. You may be right – and you may not. In any case, the answer's recipient can easily excuse himself from any responsibility to learn enough to reach his own conclusions.

Questions, on the other hand, can make you smarter and more effective as a leader. Questions stimulate curiosity, learning and the ability to think independently. They also encourage teams to work together to solve problems. So instead of saying to your staff, "Do this ...," say, "What would you do?" You are getting them to think. You can support their thinking when they respond, even if you don't happen to agree, with more questions. "Why do you think that?" Be prepared to learn something from them that will change your understanding.

By encouraging your people to probe ever deeper, you not only stimulate new ideas but also build confidence. As a team, the goal is to reach shared understanding. If you need to get to the heart of a root problem, ask questions. In my opinion, "Why?" is the greatest question ever. It may take five to 10 whys before you get down to the why of the problem, but once you do you'll be surprised how fast the right answers will materialize. As a leader, it is your job to get others to think and work together. With questions, you can uncover better and more effective answers.

Your job as a leader is not to have the right answer, but to have the right question. ■

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



If You Ask Followers To Engage, You Better Return The Favor

I have a friend who drives me a little crazy.

He's always happy to talk at me, tell me what's going on in his life, share some insights, maybe even tell a joke.

But when it's time for him to listen, here's how it goes...

He asks me the kinds of questions that friends ask ("How are the kids?" or "What's happening in your business?" or something like that). And as soon as I begin to answer...

...he tunes out.

If we're in person, I can see it in his eyes. He's lost focus. He's not tracking. He glances at his phone.

If we're on Zoom or the phone, I can tell because I hear him drop in a random "Uh huh..." at strange times. He's not really listening. But he drops these verbal "I'm with you" cues. I think he's not even conscious he's doing it.

Then when I finish answering his question, there's no engagement. No follow-up. He moves to the next topic ~ usually more about himself...

...as if he's saying, "Enough about you. Here's more about me."

Unsaid but often thought by me while "interacting" with this friend: "If you're not going to listen to my answer, why did you ask the question?"

Do you have a friend (or relative) like that?

Do you know businesses that operate like that? I do...

There's one that sends me an email newsletter I like. It has lots of interesting stuff. And often the newsletter prompts readers to reply: "What do you think?" or "We'd like your opinion" or the always-on "We value your feedback. Drop us a line."



I've replied to these prompts three times in the last few months.

I have never (NOT ONCE) received any reply.

Makes me think: "If you're not going to reply to my email, why'd you ask me to send it?"

Our digital world is littered with businesses that operate this way.

Some are big operations like the one that sends me the emails. Others are solo shops lobbying connection requests all over social media.

They talk at you. They share their endless wisdom. They pitch their stuff ~ relentlessly.

And if they bother to ask, "What's on your mind?" they tune out when you reply.

I'm so done with those businesses.

The one that sends me that newsletter. I may glance at the emails from time-to-time. But I'm not going to reach out again.

And I'm NOT going to buy their products or services.

Why not? Because there are plenty of businesses out there that want to engage

with me.

There are plenty of businesses out there that listen to my answer when they ask me a question. There are plenty of businesses out there that treat a business relationship as a mutually beneficial exchange.

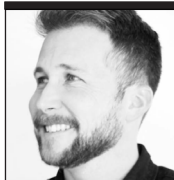
I'll choose those businesses every time.

Which kind of business do you choose to be?

If you don't want to be the kind of business that listens and responds thoughtfully when prospects and customers interact with you, that's OK. There are plenty of businesses out there that choose not to engage prospects and customers.

But if you don't plan to engage with your prospects and customers, don't ask them to engage with you ~ unless you want to annoy them, undermine trust and lose sales. ■

Tom Ruwitch is Founder and CEO of Story Power Marketing. Coaches, consultants, and other thought leaders choose Story Power to attract more leads, keep them engaged and interested, and inspire them to act. More at StoryPowerMarketing.com.



There's No Best Practice When It Comes To Strategy But Strategy Is Best When Practiced

A lot of us are still in collective survival mode. For us as leaders, it can seem that ~ just when there's reason to hope ~ another unforeseen, unknowable, unprecedented change occurs. In this context, looking passively for opportunities is not a winning, long-term strategy. Even the smallest disruption can be demoralizing. How can you activate a strategic rather than a reactive posture?

Start by reframing your concept of strategy.

In pre-COVID days, strategy was the plan. These two elements are often synonymous. If you have ever been a part of a strategic planning process, then you have experienced what seems like a lengthy process resulting in a list of goals (nee New Year's Resolutions) and how you plan to attain them.

Today, that kind of goal setting is disjointed from the volatile reality. It's like a young boy (or girl) whistling in the dark to keep his spirits up. You can do your best to will the plan into being, but in reality the power to fuel the plan, to execute on "the how," simply is not there.

A way to access the necessary collective energy to overcome survival inertia is to game your future with the humans who are most aligned with your vision. You do not have to have a process for creating formal plans. What you need is a formal process for interpreting possibility.

An infinite number of tools exist for such formal processes. All you need to do is to google terms such as "Strategyzer" or "Gamestorming" to see the myriad possibilities. However, a good place to start is with an established foresight technique called Driver Mapping. The process takes less than an hour. The outputs are a series of the "drivers for change" for your organization. Think of



the process as a formal brainstorm and priority session.

Here's how the process might look:

1. Gather trusted stakeholders and reveal the framework for identifying drivers for change. A common framework is PESTLE (i.e., Political, Economic, Social, Technological, Legal, Environmental drivers), so start there.
2. Depending on the number of people in the room, you can assign different categories to groups or work through the categories together in an informal conversation. Spend no more than five minutes on each category. Ask participants about what is changing in your network as relates to these six categories. What are political (local, state, national) changes that impact us? What is changing in the economy? And so on.
3. Once you have gathered input regarding the six categories, group the responses into larger themes. These themes are "drivers," and they usually include increases or decreases in something. Give

these themes a name, for example, "increased economic growth in our county."

4. Rate the drivers on level of importance to your organization and collective certainty about them. You can use a scale like 1 to 10 (1 = Least, 10 = Most).

5. Create priorities for your next gathering based on importance of the drivers for change.

Here's the thing. Some drivers may need attention, action, and monitoring. Others may be actively ignored. No matter the priority, you will be intentionally working to take on uncertainty, and, because you went to your stakeholders, you will have fuel for taking strategic action.

Practicing this process is more important than getting things right. Establishing a habit (and the discipline) to pursue it will pay off in ways that may not seem obvious. But today's reality does not allow for the obvious. ■

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

Changes Are Coming To Estate And Gift Tax Laws: Here's How To Prepare



A new presidential administration and Democratic majority in the Senate have significantly increased the probability of changes to estate and gift tax laws.

Here are a few tips to prepare for potential changes in the law:

- **Evaluate your current estate plan.** Do you have a complete understanding of the current value of your assets and the amounts of your liabilities? Do you know what happens to your assets and liabilities upon your death? It's very important to assess your current estate plan and make sure you have a good grasp of the details.

- **Make any necessary updates.** When was the last time you reviewed and updated your estate planning documents (e.g., will, revocable trust, power of attorney, living will, etc.)? Are the beneficiaries of your life insurance and retirement plans still accurate? Make any necessary modifications to ensure your existing plan is current and aligns with your goals and wishes.

- **Find opportunities for flexibility.** Once you have reviewed your current estate plan, examine it for improvement opportunities. Do you anticipate estate and/or income taxes being an issue for you? Where can you incorporate flexibility into your plan should unexpected changes occur?

- **Avoid fear-based decisions.** While changes to tax laws are forthcoming, it would be unwise to make drastic changes to your plan without a proper review of your current estate plan. Resist the urge to make impulsive decisions that may have lasting effects and get proper professional advice.

A thorough understanding of your current estate plan will help mitigate anxiety about an uncertain future. To learn more about preparing your estate plan in anticipation of potential tax law changes, contact David Heilich, Partner in Charge, Family Wealth Planning Group at Brown Smith Wallace, at 314.983.1273 or dheilich@bswllc.com.



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

Protecting Yourself And Your Company On Social Media - Part Three Of Three

BY SCOTT M. LEWIS

Considering the legal ramifications of social media and the written word, you never want to put yourself (or your organization) in a situation where you are making a bad situation worse in public. It's essential that you follow a couple of basic rules when responding to a negative post.

First, never blatantly attack in a manner that is rude and outrageous. You can inflame the issue by getting others involved who are watching your social media feeds, and exponentially expand the argument with no ability to win. Be cautious of known social media users who are only looking for a fight. Trolling is very popular and can interject a person with no skin in the game into your argument. Don't put yourself in a position in which you might lose control, which could lead to your saying something that might come back to get you in court. Other basic rules of thumb include:

- Avoid getting emotional; you must keep your cool.
- Remember your critic is a real person; he or she may be angry or frustrated, so don't add fuel to the situation.
- A complaint can work in your favor if readers see how well you positively and respectfully handle a volatile situation. That's good Public Relations (PR). Remember social media is PR.

The same rules apply for personal social media accounts. Since we are now a society that loves to share, you must be very careful what you share and with whom. It's simply not that difficult to track down people on social media, and small security holes can be exploited and lead to hacking of your accounts. According to the Society for Technology Management, make sure to:

- Use strong passwords. The longer the password, the more secure your account will be. Choose words or phrases you can remember without writing them down. Be cautious about using children's names, birth dates, dog or cat names, or everyday things that someone who knows you may be aware of.
- Use a different password for each social media account. Depending on how many accounts you have, you may want to consider a password vault. Many such vaults are available. Do some research and find one that best suits your needs.
- Set up your security answers. Most social media sites allow you to use security questions as protections. However, the most common answer used is mother's maiden name, so be careful not to pick that one, especially if your mother has a brother who could be posting on your social media feeds.

- If you have social media apps on your phone, make sure your phone is password protected. If Bluetooth or WIFI is turned on, "ghosting" or hacking phones is easy, and phones without a password are far more likely to be hacked.

- Be selective with friend requests. The real danger these days is that the word "friend" has become blurred with acquaintances, or in some cases, predators. Before accepting friend requests, make sure you know these people and want to be friends with them. Ghosting and fake accounts are common these days on social media, so understand and be aware they are traps.

- Click with caution on social media. Social media accounts are routinely the targets of hacking, so look for misspellings and awkward language. If a message looks like someone translated it directly from Chinese, it's not real. Make sure that a post "fits" and sounds like something the person you know would post.

- We have become a culture that loves to share. However, don't blur the lines between public and private information, and don't overshare. Social media's purpose is to be social. But remember your posts provide insights into your life, the names of your relatives and kids, and your likes and dislikes. Such information can be used against you.

- There is more to a photo you post than a simple picture. What shows up in the background says a lot about who you are, where you live, and places you frequent. Inadvertently sharing this information can lead to you becoming a target for hacking, crimes of opportunity, identity theft, or worst case, personal attacks.

- Ensure that you have read and understand how to set up your privacy settings on social media feeds. Then customize those settings to protect yourself and those who can see your posts.

- Install the latest anti-virus software on your computer, including endpoint security. Doing so will give you some protection. Additionally, make sure your operating system and programs are current, and remove programs you no longer use. Encrypt your hard drives so any data that are stolen could be useless.

- Remember to log off when you are done with any social media site. A logged-in computer is gold to a hacker and can lead to compromised business systems.

Managing and monitoring social media can be exceptionally difficult. The reality is you can't stop people from posting negative things

about you or your company. These days, people aren't typically brave enough to share negative conversations with you face to face, so we've become dependent on social media to make us feel better by posting comments anonymously in a public forum. For this reason, it's essential that you monitor social media and be responsive to comments. However, weigh that need with the value of responding. Sometimes silence on your part says more about the person who is posting than it does about you.

Today, people who do not share their names along with negative comments are viewed as disgruntled, which discredits their comments. For the most part, people understand your situation, so avoid taking comments personally and writing emotional responses. If you are looking for tools to help you with this process, check out the links below. These are three social listening packages to get you started.

- Mention: <https://mention.com/en/social-media-monitoring-tools/>
- Falcon.io: <https://www.falcon.io/solutions/social-listening/>
- Sprout Social: <https://sproutsocial.com/features/social-media-listening/> ■

Scott Lewis is the President and CEO of Winning Technologies Group of Companies, which includes Liberty One Software. Scott



has more than 36 years of experience in the technology industry and is a nationally recognized speaker and author on technology subjects. Scott has worked with hundreds of large and small businesses to empower them to use technology to improve work processes, increase productivity, and reduce costs. Scott has designed thousands of systems for large, medium, and small companies, and Winning Technologies' goal is to work with companies on the selection, implementation, management, and support of technology resources. Learn more about Winning Technologies at www.winningtech.com or call 877-379-8279. To learn more about Business Manager 365, visit www.businessmanager365.com.

Done For You - Website Design & Ad Management

We completely design and manage your website & online advertising.

Why Trust Us...

Businesses both large and small trust us to help take their business to the next level by removing the hassle of website, security and advertising management.

Running the gym is tough enough. I don't have time to fiddle with a website. So I just let them handle it.

Sarah Cox
The Boxing Club - Dallas

Meeting to Hostirian for web hosting services is the best technology decision our nonprofit has made.

Laurie Briggitt
United Way

www.hostirian.com | info@hostirian.com | 314-216-2040

Protect your company with DARK WEB MONITORING & PROACTIVE THREAT HUNTING

Proactively Manage & Minimize Risk! 24/7 Monitoring & Rapid Response Team!

NTP offers a broad range of solutions to help your organization monitor, defend, and respond to today's continually evolving cyber threats.

636-458-4995 • NTPCyberSecurity.com

LEGAL BITS

BY RAMONA PALMER-EASON

Key Questions To Ask Yourself In Light of State Vaccination Plans

From leave of absence management to employment applications, employers are sure to face new challenges in 2021. One of the key employer challenges I recently outlined during a presentation, and in our 2021 Employer Checklist, relates to vaccination plans and guidance under Missouri law. Following the federal government's plans to increase vaccine distributions, now is a good time for employers to consider their return-to-work strategies, including workforce vaccination strategies.

Missouri is currently in Phase 1A and 1B of Tier 1 eligibility for administering the COVID-19 vaccination to individuals throughout the state under its vaccination plan. As the distribution of the COVID-19 vaccine continues to ramp up, employers will likely play a key role in the distribution. As such, employers must evaluate the operational and legal considerations for implementing a mandatory or voluntary vaccination program.

First, employers should consider when vaccinations will be available to their workers. Vaccinations are not expected to be widely available to all individuals until well into the summer months. This distribution timing limits the number of employees who may be eligible to receive the vaccine right away. Under the Missouri Plan, Tier 1A and 1B eligible populations include those at nursing facilities, public facing health care workers, those at increased risk for severe COVID-19 illness including those 65 years of age or older, childcare workers, teachers/staff, energy, critical manufacturing, food/ag plants and other essential employees vital to keeping the key functions of society running. Employers have latitude to define within their businesses what workers are "essential."

In addition to the operational considerations, employers must also consider the legal parameters for implementing a vaccination program as a part of their return to worksite plans. Under guidance provided by the Equal Employment Op-

portunity Commission, an employer can mandate COVID-19 vaccinations prior to the return to the workforce following an assessment of the direct threat of allowing workers to return to the worksite unvaccinated. In evaluating these risks, the employer will look to the: (1) duration of the risk, (2) the nature and severity of the potential harm, (3) the likelihood that the potential harm will occur and (4) the imminence of the potential harm. If a direct threat is established on these bases, under the Americans with Disabilities Act, an employer must consider providing a reasonable accommodation to workers with disabilities who cannot meet the requirement to be vaccinated.

Further, under Title VII of the Civil Rights Act of 1964, if a vaccination program is mandated, an employer must also be prepared to consider a reasonable accommodation if an employee's sincerely held religious beliefs restrict them from obtaining the vaccination. Vaccination programs that are offered purely as voluntary do not require the employer to provide for an accommodation unless the voluntary nature of the program becomes in question. Other helpful considerations for employers operating in the pandemic can be found in the 2021 Employer Checklist.

Employers should stay apprised of the evolving developments in this area as they begin to consider what role, if any, they will take in vaccine distribution. ■

Ramona Palmer-Eason is a seasoned legal practitioner with extensive experience in employment and labor, employee benefits and executive compensation, litigation and compliance. With 20 years of experience as in-house counsel for a major international retailer, Ramona's experience spans the intersection of the law and human resources. She can be reached at 816.472.3143 or rpalmereason@atllp.com



Conner Ash P.C. is honored to be named one of the,
Best Consulting Firms in St. Louis



CONNER ASH P.C.
Certified Public Accountants
and Business Consultants

Experience Conner Ash...Discover the Difference
314.205.2510 | www.connerash.com



Subscribe To SBM.
Only \$21.50 Per Year
<http://store.sbmon.com>

**IS YOUR CURRENT BANKING
RELATIONSHIP UPSIDE DOWN?**



EARN UP TO \$200

WHEN YOU SWITCH TO ARSENAL CREDIT UNION

New Members: Contact us to learn how you can earn this bonus and enjoy perks like free business checking, digital banking tools, personal service and so much more. Must mention this offer.

CALL OR TEXT: 314.962.6363 | **VISIT:** ArsenalCU.com

Federally insured by NCUA





Best Consulting Firms

Want to get your business to the next level? Finding the right consultant can be the right starting point. The following were voted to have the top consulting firms in St. Louis. *Make sure you check out the Awards page at www.sbmon.com to stay up to date with other Best in Business nominations for 2021.*

COMPANY NAME	CONTACT INFORMATION	
Albert Consulting Group	636.537.7817 albertstaffing.com	● 400 Chesterfield Center, #400 Chesterfield, MO 63017
Alliance Technologies	314.219.7887 alliancetechnologies.com	● 999 Executive Pkwy. Dr., #320 St. Louis, MO 63141
Botz, Deal & Company	636.946.2800 botzdeal.com	● 2 Westbury Dr. St. Charles, MO 63301
Brown Smith Wallace	314.983.1200 bswllc.com	● 6 CityPlace Dr., #900 St. Louis, MO 63141
Cummings, Ristau & Associates	314.845.6050 cummingscpa.com	● 13023 Tesson Ferry Rd., #201 St. Louis, MO 63128
Clix	314.222.2582 clix.com	● 9338 Olive Blvd., #200 Olivette, MO 63132
Colorelli, Meyer & Associates (CMA)	314.721.1860 cmaconsult.com	● 7751 Carondelet Ave., #200 St. Louis, MO 63105
Conner Ash	314.205.2510 connerash.com	● 12101 Woodcrest Executive Dr., #300 St. Louis, MO 63141
David Biernbaum & Assoc., LLC	314.434.6008 biernbaum.com	● 36 Four Seasons Shopping Center Chesterfield, MO 63017
Farmer & Associates, CPA	314.812.2525 farmer-cpa.com	● 8820 Ladue Rd., #203 St. Louis, MO 63124
Hughes, Cameron & Company	618.466.6278 hughescpas.com.com	● 1321 D Adrian Professional Park Godfrey, IL 62035
M.A. Birsinger & Company, LLC	314.249.7076 mabirsinger.com	● 2464 Taylor Rd., #106 Wildwood, MO 63040
Maher & Co.	314.726.0626 maherco.com	● 101 S. Hanley Rd., #1325 St. Louis, MO 63105
MDD Forensic Accountants	314.469.7445 mdd.com	● 11 The Pines Court, #E St. Louis, MO 63141
Sapper Consulting	314.561.9121 sapperconsulting.com	● 20 S. Sarah St. St. Louis, MO 63108
Scott, Scott & Co. CPA, P.C.	314.984.9829 scottcpa.com	● 412 S. Clay Ave., #100 Kirkwood, MO 63122
Stanton/Barton LLC	314.455.6500 stantonbarton.com	● 8000 Maryland Ave., #450 St. Louis, MO 63105
SteadyRain	314.446.0733 steadyrain.com	● 716 Geyer Ave., #400 St. Louis, MO 63104
Swink, Smith, Coplen & Co., P.C.	314.842.2001 swinkcpas.com	● 3880 Lindbergh Blvd. St. Louis, MO 63127
The Rome Group	314.533.0930 theromegroup.com	● 3120 Locust St. St. Louis, MO 63103
The Triton Group, CPAs	877.552.9224 tritoncpa.com	● 16236 Westwoods Business Park Ellisville, MO 63021
Tueth, Keeney, Cooper, Mohan & Jackstadt, P.C.	314.880.3600 tuethkeeney.com	● 34 N. Meramec Ave., #600 St. Louis, MO 63105
Valley Insurance Agency Alliance (VIAA)	314.725.1414 viaa4u.com	● 6825 Clayton Road, #200 Clayton, MO 63139
Volpe Consulting & Accounting Services	314.300.4699 volpeconsulting-accounting.com	2388 Schuetz Rd. St. Louis, MO 63146



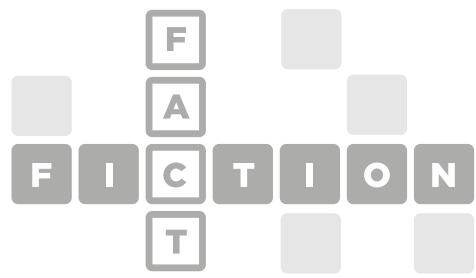
VIRTUAL TOP WOMEN BUSINESS OWNER CELEBRATION

COMING IN MARCH
check it out @ sbmon.com








Separating fact from fiction.
For over 80 years.

Engaged routinely in:

- > Financial Disputes
- > Financial Damages Matters
- > Business Valuation
- > Expert Witness Testimony

To learn more about our litigation expertise, please visit us at mdd.com or contact us today:

Peter Karutz, CPA, CVA, CFF, MAFF | Partner | pkarutz@mdd.com
C. Eric Ficken, CPA, CVA, CFF, MAFF | Senior Manager | eficken@mdd.com
T 314.469.7445



> mdd.com




Thank you!

We are honored to be named
"Best Consulting Firm"
by our clients, partners and associates.

Maximize Profit...
Build Wealth...
Leave a Legacy!



Qualify to receive up to 5 paychecks for 1 written policy



Leverage our size and stability to earn higher commissions



On-site mentoring and digital development available



HR Support and Succession Solutions

VIAA4u.com
6825 Clayton Ave. Ste 200 St. Louis, MO 63139 (314) 725-1414



Best M&A Providers

The following M&A providers were voted the best in St. Louis. *Make sure you check out the **Awards** page at www.sbmon.com to stay up to date with other **Best in Business** nominations for 2021.*

COMPANY NAME	CONTACT INFORMATION	
Jane Arnold-Polsinelli	314.889.8000 polsinelli.com	● 100 S. Fourth St., #1000 St. Louis, MO 63102
Brent Baxter-Nolan & Associates	314.241.0707 nolanassoc.com	● 1401 S. Brentwood Blvd., #915 St. Louis, MO 63144
Guy Brandt-Berger, Cohen & Brandt, L.C.	314.721.7272 bcblawlc.com	● 8000 Maryland Ave., #1500 Clayton, MO 63105
Catherine "Liza" Chollet-The Kohn Partnership, LLP	314.721.8888 kohnpartnership.com	● 8251 Maryland Ave., #108 Clayton, MO 63105
Brad Crandall-Affinity Law Group	314.872.3333 affinitylawgrp.com	● 1610 Des Peres Rd., #100 St. Louis, MO 63131
James Dankenbring-Spencer Fane, LLP	314.863.7733 spencerfane.com	● 1 N. Brentwood Blvd., #1000 Clayton, MO 63105
Dave Driscoll-Metro Business Advisors	314.303.5600 metrobusinessadvisors.com	● 1418 Westwind Dr. St. Louis, MO 63131
Thomas Erb - Lewis Rice	314.444.7600 lewisrice.com	● 600 Washington Ave., #2500 St. Louis, MO 63101
Vincent Garozzo-Greensfelder, Hemker & Gale, P.C.	314.241.9090 greensfelder.com	● 10 S. Broadway, #2000 St. Louis, MO 63102
Bob Guest-Affinity Law Group	314.872.3333 affinitylawgrp.com	● 1610 Des Peres Rd., #100 St. Louis, MO 63131
Rick Hennessey-Butcher Joseph & Co.	314.558.5116 butcherjoseph.com	● 6 Cardinal Way, #801 St. Louis, MO 63102
Adam Herman-Mueller Prost CPAs + Business Advisors	800.649.4838 muellerprost.com	● 7733 Forsyth Blvd., #1200 St. Louis, MO 63105
Stuart Hoffman-Abeles and Hoffman	314.991.4770 ahcpa.com	● 9666 Olive Blvd. St. Louis, MO 63132
Holly Huels-Holaway Capital Partners	314.249.0496 holaway.com	● 190 Carondelet Plaza St. Louis, MO 63105
Trevor Hulett-R.L. Hulett & Co.	314.721.0607 rlhulett.com	● 8000 Maryland Ave., #650 St. Louis, MO 63105
Jeff Kalil-VR Business Brokers	314.833.9207 vrgatewaystl.com	● 10805 Sunset Office Dr., #102 St. Louis, MO 63127
Joseph von Kaenel-Evans and Dixon	314.621.7755 evans-dixon.com	● 211 North Broadway, #2500 St. Louis, MO 63102
Howard Kaplan-Stinson LLP	314.863.0800 stinson.com	● 7700 Forsyth Blvd., #1100 St. Louis, MO 63105
Mike Kendall-Kendall Capital Group	314.472.5311 kendallcapitalgroup.com	● 400 Chesterfield Center, #400 Chesterfield, MO 63017
Dan Kreher-Glendale Capital Partners, LLC	314.561.7304 glendalecapitalpartners.com	● 5 Plant Avenue, #1 St. Louis, MO 63119
Tom Long-Turning Point Advisors	314.330.9966 turningpa.com	● 11628 Old Ballas Rd. Creve Coeur, MO 63141
Donald Paule-Paule-Camazine & Blumenthal, P.C.	314.727.2266 pcbawfirm.com	● 165 N. Meramec Ave., #110 St. Louis, MO 63105
Tracy Ring-Greensfelder, Hemker & Gale, P.C.	314.241.9090 greensfelder.com	● 10 S. Broadway, #2000 St. Louis, MO 63102
Kevin Short-Clayton Capital Partners	314.725.9939 claytoncapitalpartners.com	● 8112 Maryland Ave., #250 St. Louis, MO 63105
Richard Tishler-Riezman Berger, P.C.	314.727.0101 rieamanberger.com	● 7700 Bonhomme Ave. St. Louis, MO 63105



Berger, Cohen & Brandt, L.C.
**Congratulates Guy Brandt on the honor
of being voted one of the
Best M&A Providers in St. Louis**

*BC&B prides itself on being well prepared in its consultation,
persuasive in its negotiation and aggressive in its litigation.*

8000 Maryland Ave., Suite 1500 Clayton, Missouri 63105

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

314.721.7272
www.bcblawlc.com

Advising with Vision®.



**Meet the CPAs and business advisors who can help you thrive –
like our Chief Visionary Officer, Adam Herman.**

We congratulate and honor Adam Herman, our Chief Visionary Officer, for being recognized as a Top M&A Provider in St. Louis. With 30 years of experience, Adam drives new business nationwide - helping to lead our transaction advisory practice, and oversees the firm's strategy, growth, and new service initiatives.

Thank you to all our clients and partners!

 **Mueller Prost**
CPAs + Business Advisors
muellerprost.com • 800.649.4838

Congratulations

TO AFFINITY FOUNDERS



BOB GUEST



BRAD CRANDALL

**Named 2021
Top M&A Advisors
by Small Business Monthly**



BUSINESS LAW | BANKING & FINANCE | LABOR & EMPLOYMENT LAW | ESTATE PLANNING | BUSINESS
SUCCESSION PLANNING | EMPLOYEE & EXECUTIVE BENEFITS PLANNING | BUSINESS LITIGATION
FINANCIAL RESTRUCTURING & BANKRUPTCY | TAXATION | VENTURE CAPITAL & PRIVATE EQUITY

1610 Des Peres Road, Suite 100 | St. Louis, MO 63131 | (314)872-3333 | www.affinitylawgroup.com

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



SELECT[®]
ARTIFICIALS, INC.

IMPORTER/WHOLESALE OF QUALITY
ARTIFICIAL FLOWERS, FOLIAGE & CHRISTMAS DECOR
FOUNDED IN 1964 AND PROUDLY WOMAN OWNED
WWW.SELECTARTIFICIALS.COM
CORPORATE OFFICE 701 N. 15TH STREET, 8FL ST. LOUIS, MO
TOLL FREE (800) 930-5688



THANK YOU!

FOR SUPPORTING LOCAL, FAMILY OWNED
BUSINESSES LIKE OURS. WE ARE GRATEFUL
FOR ALL OF YOU WHO HAVE SUPPORTED
OUR COMPANY! KEEP SHOPPING LOCAL &
SUPPORTING YOUR COMMUNITY!

COME VISIT OUR

*Design Gallery
Showrooms*

CHESTERFIELD, MO | DES PERES, MO

CALL US:
(314) 698-2090
(636) 537-8008
www.twoblindguys.com

EST. 1998
**WINDOW
COVERINGS**
Blinds, Shades, & Shutters



ACHIEVE

MORE

Anders celebrates and promotes the growing role of women
business owners and leaders. Our goal is to help women
stay ahead of their financial needs while they get ahead in
their careers.

WHAT DO YOU WANT TO ACHIEVE TODAY?

We can help you make it happen.



www.anderscpa.com | (314) 655-5500

SPECIAL FEATURE

St. Louis

TOP WOMEN BUSINESS OWNERS

*Learn How They Built
Their Companies*

Susan Hunt, President
of Hunt Environmental
Services, is one
of the area's top women
business owners



SECTION
SPONSORS:



ANDERS
CPAs + ADVISORS

LibertyOne
SOFTWARE, LLC.



We're
HireLevel.
Human Capital Management



National Medical
Billing Services



UnitedHealthcare®

True Tenacity

The Stories of 11 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 2021 Top Women Business Owners all chose ownership and found success. All 14 women carry with them industry expertise, business savvy and a drive to continuously push forward by breaking down barriers every day. Through moments of hardship and successes alike, these women concentrate on reaching goals and setting new standards, shaping their industries and the St. Louis business community. Learn where this year's Top Women get their tenacity in the following feature section.



Glennetta Haymon | Haymon Law Office

After earning her law degree in Arizona and gaining a few years of experience as an attorney, Glennetta Haymon decided it was time to move home to St. Louis. She packed up her belongings and moved back in 2017, hoping to build her legal career working for a large corporation or law firm. However, what she found were lots of closed doors. Because she was new to the business community, it wasn't easy getting her foot in the door. After being rejected hundreds of times, she finally decided to take her former employer's advice and open her own door.

The result is Haymon Law Office. From her mother's guest room, Haymon decided to start her own law practice four years ago. Today, the firm helps clients in St. Louis, St. Charles, and the surrounding area with business, estate planning, entertainment, and contract issues.

"It was difficult for me to get back in the field in Missouri because I had been in Arizona for six years," Haymon said. "I didn't have connections, and I didn't know who to talk to or where to network because I hadn't been back in a long time. That put me at a disadvantage. I applied for 283 jobs in Missouri. Nothing was working for me."

Haymon said her focus on small-business owners helps bring out her passion for the law. "With small-business owners, I quickly discovered they exhibit the same passion and excitement for business that I do. Their passion for their businesses made me feel excited about working each day and helping them to address their business challenges to be successful. Their passion drove me to make small business my niche. I wake up every morning to fuel someone's passion and help put money in their pockets."

In the future, Haymon not only wants to help her clients succeed, but also people who are interested in the legal profession. "I want my firm to become a place where young lawyers or paralegals, particularly women, have an opportunity to learn. When I started, I felt like no one wanted me to even sweep a floor for them. I just wanted to learn. I want the firm to grow in such a way that we can be a hub for new lawyers and new paralegals to come in and learn."

Rachel Herren | Hess Meat Machines

When Rachel Herren's father approached her 11 years ago and asked her to get involved in the family business, Hess Meat Machines, she was excited about the opportunity.

After all, her grandfather, Earl Hess, began the company 75 years ago selling slicers and scales out of his van. He later expanded the business, working with a workshop in his garage and using an army green V.W. van for deliveries.

"Growing up, I was not initially interested in the business," Herren said, who pursued a career in nursing. "When my father approached me with the opportunity, I was at a point in my life where I was looking toward the future. I started on a trial basis—first in sales, then operations, and then strategic account management. I really enjoyed all aspects of the business."

With Rachel at the helm, Hess Meat Machines is now in its third generation of ownership and continues to grow. The company, located in a newly renovated 14,000-square-foot building on Gravois in South St. Louis, is a full-service provider of commercial food equipment, and butcher shop equipment. Hess provides sales, consulting, installation, training, support and service to supermarket chains, restaurants, convenience stores, caterers, universities, school districts, and assisted living facilities across the nation.

While she didn't have industry experience at first, Herren, now President of the company, said she relied on her knowledge of people and "people skills."

"It comes down to understanding people," she said. "If you can recognize a problem and create solutions to add value, your business can continue to grow."

Surviving and thriving for 75 years is no easy task. Herren said customer service and understanding the firm's industries have been the keys to success.

"We treat our customers and all of our employees as an extension of family," she said. "Having that level of customer service, externally and internally, have always been top priorities."



Susan Hunt | Hunt Environmental Services

When Susan Hunt set out to launch her own environmental services firm 21 years ago, she had no previous business experience and no customers. While she had experience working for a large company in the environmental field, she knew building her own business would take hard work and dedication.

"I learned a lot working for a larger company in the industry," Hunt said. "I took the skill sets I learned and started the business from scratch. When I started, I had to build my book of business through cold calling and hard work. I've always been very driven and focused, and I never focused on failure, just success. I knew if I put in the work, the success would follow." Her efforts paid off. Twenty-one years later, Hunt Environmental Services is still serving clients. The company is an environmental services consultancy.

Seven years ago, two partners approached Hunt about starting another firm, Hunt Environmental Specialists, a full-service environmental company. Hunt Environmental Specialists has become a leading provider of environmental solutions in the Midwest and throughout the country. The company provides such services as Vac Truck/Environmental Services, Demolition, Hazardous Waste Services, and Hydro Excavation.

Today, the two companies have a total of 30 employees and yearly revenue of \$9 million. Hunt said the key to her success has been striving to be "a better version of myself each day. My mantra is to treat all employees with respect as part of a team and as teammates," she said. "I always try to do random, unexpected acts of kindness, both for our clients and staff. We are here for only a short time, so we might as well make each day count."

Hunt's goal for the future is to continue growing the two companies. "The goal is to continue to grow revenue and profitability and add employees each year," she said. "We also want to develop employees and offer them promotions within the company. Providing employees with the opportunity for growth is rewarding."

TOP WOMEN BUSINESS OWNERS



Cathy Jost | KB Install

According to Cathy Jost, the secret to KB Install's success isn't fancy or complicated. It merely comes down to building relationships. "In this business, building relationships with contractors over the years has helped us," Jost said. "Simple things like calling someone back right away have helped us stand out. We get back to people quickly. We are easy to do business with, and we've built a lot of great relationships because of our follow-through and reputation."

Jost founded KB Install in 2001, providing fireplaces, mirrors, shower doors, bath accessories and partitions, fire extinguishers, appliances, etc., to area general contractors for some of the largest construction projects in the region.

Having an array of products to offer clients helps the company better serve its clients, Jost believes. "Clients can come to us for multiple items, not just one," she said. "For example, they can come to us for their appliances and also their bath accessories, mirrors, shower doors, etc. Instead of writing ten different contracts, which can be hundreds of pages, we can put everything on one contract and lump all these items together. We're able to supply all the items they need, and they only have one person to call in order to make or check an order. It's great for the superintendent. Instead of having ten people to call, he or she has just one."

The company continues to grow, reaching close to \$6 million in revenue. Jost is looking for even more growth in the future. "We have excellent employees, and that has helped us grow and serve our customers over the years," she said. "Great employees are hard to find. I've been blessed by the employees we have here."

Julie Longyear | Blissoma

Julie Longyear has always had sensitive skin. By her late 20s, her acne became more severe. When she went searching for products to help, she felt lost. "I found it difficult to find a product that didn't cause even more skin problems," Longyear said. "As I learned more about the cosmetic industry, I realized that most of the industry provides the same products in different bottles. As a consumer, that conclusion frustrated me because I had spent hundreds of dollars on different products, and a lot of them were just variations of the same thing or contained the same ingredients. I realized people need options."

Longyear decided to create those options. The result is Blissoma Botanical Beauty, an holistic skincare and apothecary company founded in 2004. She introduced the company's skincare line in 2009. The company sells its skincare products throughout the country via its online site and more than 100 aesthetics locations. The company also sells its products locally through its retail store. "For me, it's as much about activism as it is about business," Longyear said. "My company is a business, but at the same time, I operate as an educator. My mission is to help people improve the quality of their lives."

"My goal is to create change and give people something they can trust because it feels like that trust has been broken. Much of the cosmetics industry is based on inaccurate marketing claims. The lack of honesty and trustworthiness is a serious problem, and I want to be a part of making a positive change."

Longyear said the keys to the company's success come down to perseverance. "I've been very stubborn and stuck with it, even when it seemed really hard," she said. "I've also listened to my customer base. You can make a lot of stuff, but you won't be very successful if customers don't like your products. We design to our customers' needs."

Longyear takes great satisfaction in the before-and-after photos of customers. "I love seeing those before-and-after pictures," she said. "These folks never thought they would have clear skin their entire lives and had almost given up. A lot of times we are the last stop for people. They have been searching and searching for solutions. They end up finding us, and once they find us and start using our products, they see the change they are hoping for."



TOP WOMEN BUSINESS OWNERS



Rhonda Ries | OBP

When Rhonda Ries is asked by up-and-coming female executives and entrepreneurs for advice on building a successful career, one of the first things she suggests is finding a mentor. She should know. When a former co-worker recruited Ries to OBP in 1992, making her the company's 12th employee, founders Joe Osborn and Steve Barr took Ries under their wings. The lessons she learned along the way were invaluable.

"If you find a mentor, that's a gift," she said. "If you find someone who is willing to invest in you and your career, then learn alongside them as a partner, which is what I did. That experience is more precious and valuable than any education you will ever get. For years, I sat across the desk from Joe Osborne and watched his wisdom in action and the ways he handled difficult and intense situations. I learned how to look at challenging situations and find solutions."

Today, Osborn and Barr's mentee is now running the business. Ries is the president of OBP, which is now in its 33rd year of business.

The company is a marketing agency serving global brands in agriculture, rural marketing tourism, and other industries.

OBP is a full-service agency delivering strategic communications, using digital, content, public relations, social, broadcast, creative, and advertising.

One of the keys to success for OBP is focusing on the end consumer. "We don't just talk to our marketing clients," Ries said. "We find out what their audience is all about. We are very insight driven. Our mission is to be a great partner for our clients. We can't embody that mission unless we bring something to our clients about their audience that they can't get elsewhere. Our # 1 key performance indicator (KPI) is client satisfaction."

Ries not only has helped OBP grow its business, she has also shattered barriers along the way.

"Back in the early days of the business, the industry was male dominated. It was unheard of for a woman to lead an agriculturally focused agency made up predominately of men. There are far more women involved in the industry now. When I joined the agency, I did not aspire to be president, but I did want to do the very best job I could and champion an organization that would make Joe and Steve proud. I want to continue to carry on Joe and Steve's legacy."

Samantha Rudolph | Babyation

A ski trip with her husband in 2014 started Samantha Rudolph's entrepreneurial journey. While vacationing, Rudolph read an article about breast pumps. Despite not having kids herself at the time, she couldn't stop thinking about the article.

"The article talked about the fact that breast pump technology was based on technology for dairy cows and was decades old," Rudolph said. "There was no innovation in this space. With modern technology, why isn't the breast pump as elegant as an iPhone and as quiet as a Prius? I couldn't stop thinking about the question. Women are creating and raising the next generation, and we are trying to give our children breast milk, which is a really good thing. It shouldn't be this hard."

Rudolph and her husband, Jared, decided to solve the problem. They came up with Babyation, a company whose primary product is a discreet breast pump that is quiet and app controllable.

Rudolph walked away from a career at ESPN to start the company. She spent nine years at the sports network, where she launched various products, technologies, and departments. She packed up her things and moved back to St. Louis, her hometown.

Babyation was organized in 2014 and received its first patents in 2015. After clearing the FDA process, the pumps are now being manufactured with thousands on a waiting list to purchase the one-of-a-kind pump. The company is currently developing a second product.

For an entrepreneur who is thinking about starting a business, especially a venture-backed company, Rudolph's advice is to make sure you have the right idea. "Make sure it's an idea that you can't get out of your head," she said. "This is the most rewarding thing I've ever done, and it's also the most difficult for so many reasons. There are certainly tradeoffs. I would gladly make any of these tradeoffs for what I'm doing. I feel like I'm making my very small difference in the world. You have to have your why, and know why you are doing it. You also have to be comfortable with the fact that 90% of startups fail."



TOP WOMEN BUSINESS OWNERS

We Salute St. Louis Women Business Owners

GPI
GIBSONPRINTING, INC.

Creating lasting impressions since 1994

DESIGN | PRINT | PROMOTE

Gibson Printing offers a wide range of solutions for your marketing needs

<p>On Site - In House Printing</p> <p>Business Cards • Envelopes • Brochures Catalogs • Postcards • Mailers • Labels Business Forms • Presentation Folders Invitations • Banners • Signs</p>	<p>Promotional Items</p> <p>Face Masks • Hand Sanitizers Apparel • Tumblers • Plaques Magnets • Mugs • Koozies Pens • Totes</p>
---	--

.....And Much More!

Phone: 636-970-6316
Owner: Sherry Gibson

WBE and Union Printer
WWW.GIBSONPRINTING.COM

B·A·L·B
BOGGS, AVELLINO, LACH & BOGGS

Beth C. Boggs
Attorney at Law

9326 Olive Boulevard, Suite 200 (314)726-2310
St. Louis, MO 63132 (314)726-2360 Fax
bboggs@balblawyers.com

BRENTWOOD TRAVEL
Taking You Places Since 1957

Ocean, River & Yacht Cruises | Luxury Resorts & Villas
Custom Tours | Adventure Travel | Airline Tickets
Hotel Reservations | Honeymoons | Destination
Weddings | Family Vacations | Corporate & Incentive
Travel | Specialists On-Location Worldwide
24-Hour Emergency Service

Stephanie Turner, CTC
President & CEO

314.493.5700 | WWW.BRENTWOODTRAVEL.COM

Furniture for Changing Spaces
Unique Solutions. Thoughtful Design.

- ♦ CORPORATE
- ♦ FINANCIAL
- ♦ EDUCATIONAL
- ♦ GOVERNMENT
- ♦ HEALTHCARE

LOUER FACILITY PLANNING

1604 Eastport Plaza Drive | Collinsville, IL
618.344.9610 | www.LOUERPLAN.com

R RHODEY CONSTRUCTION, INC.

Pamela A. Duffy
PRESIDENT

7544 Mintert Industrial Drive
St. Louis, MO 63135

office | **314.521.0022**
fax | **314.521.7122**
cell | **314.440.0731**

pduffy@rhodeyconstruction.com

BUILDING BRANDS, REPUTATIONS & RELATIONSHIPS®

Named "BEST PR FIRM"

by our clients and readers of *SBM* every year since 2010

THE VANDIVER GROUP®

TVGPR.COM (314) 991-4641

Congratulations To All The Top Women Business Owners

Susan Morton, President

DATA DASH
INCORPORATED

To learn how to take your documents digital, call **314.939.1430** or request a **FREE** needs assessment at **www.datadash.com**.

4500 Telegraph Rd. #107 St. Louis, MO 63129
"Celebrating 30 Years"

IMAGINE LIFE IN A CASTLE DESIGN

Specializing in high-end residential interior design.

314-727-6622 | emilycastle.com

Congratulations to the Top Women Business Owners and All Women Business Owners!

SCHOWALTER & JABOURI, P.C.
Certified Public Accountants & Advisors

www.sjcpa.com
314.849.4999

Nursery/Garden Center
Floral/Gift Shop
Lawn & Garden Equipment
Landscape Division

Hillermann NURSERY & FLORIST

2601 E. 5th Street • Washington, MO
636-239-6729 • www.hillermann.com

T.A.B. Company Inc. and The Bentil's celebrate women in business.

Congratulations!

Learn more about us at www.Tabsales.net or www.Thebentils.com

TELEPHONE DOCTOR CUSTOMER SERVICE TRAINING

Improving the way your organization communicates with customers.

Video based training Onsite Workshops
Keynote/general sessions E-Learning

314.291.1012
www.telephonedoctor.com

Congratulations

The team at American Metals Supply Co. salutes all Women Business Owners



RIGHT PRODUCT. RIGHT PLACE. RIGHT PRICE.
American Metals Supply Co., Inc. is a leading wholesale distributor of sheet and coil steel, prefabricated duct & fittings and a complete line of HVAC products.

americanmetalsupply.com

Computer | Solutions

Proudly serving the Apple community since 1996.

SALES • SERVICE • SUPPORT • TRAINING • NETWORKING

Computer Solutions would like to thank our Clients, Partners and Dedicated Staff!

Honored as One of the Top Women Business Owners in St. Louis

314.394.5000



Authorized Service Provider
Authorized Reseller

10011 Watson Rd. - St. Louis, MO 63126
www.compsolstl.com



The team of AccuCare Home Health Care salutes all Women Business Owners

10131 Old Olive Street Road | St. Louis, MO 63141

314.692.0020

www.accucare.com

CONGRATULATIONS TO THE TOP ST. LOUIS WOMEN BUSINESS OWNERS!



FOX ARCHITECTS

DESIGNING ENVIRONMENTS THAT ELEVATE
HUMAN POTENTIAL BY CONNECTING
PEOPLE, PURPOSE, AND IDEAS TO PLACE

architecture | interiors | graphics | www.fox-arch.com

CONGRATULATIONS

To All Of The Top Women Business Owners

Our mission at Aschinger Electric Company is to be the lifetime partner to our clients, providing personalized and professional electrical, systems and energy solutions.

Today our licensed engineers, client-dedicated project management and more than 100 electricians and communication technicians deliver on the promise of our mission with a wide-ranging variety of services.



aschinger.com
636.343.1211



Emily Martin,
President/CEO



**"It's Been an Honor and Privilege
to Serve Veterans and Their Spouses
for 18 Years!"** Bonnie Laiderman, CEO & Founder

VetAssist®



Exclusive to the **VETERANS HOME CARE®** Family

888-314-6075

Veterans Home Care® and the VetAssist® Program are not part of any government agency and are not affiliated with the Department of Veterans Affairs.



St. Louis Business Exam, Question #11

Why advertise in *St. Louis Small Business Monthly*?

Because you:

- A. understand the importance of thriving local businesses
- B. can't wait until the Spring and Fall St. Louis Business Expos
- C. want to leverage the buying power of 70,000 business owners
- D. are smart with your marketing dollars

ALL OF THE ABOVE



A+ Great Job!

sbmon.com • 314.569.0076

TOP WOMEN BUSINESS OWNERS

Angie Twardawa | Angie's Transportation



Imagine starting a company at the age of 19 with no business experience and even less capital. Additionally, consider that your company is competing in the highly competitive, cutthroat transportation industry. And there you are, a woman, in a male-dominated field.

Such was the battleground for Angie Twardawa in 2012, as her then tiny transportation company, Angie's Transportation, sallied into the fray. "Even though we were young, we felt like we were prepared to start and build the company," said Twardawa, who began the business with her brother, Rafael Twardawa. "We both felt like we had the experience to build a successful business," she said. "My dad owned a trucking company when I was growing up. I was always helping him. Over the years I worked in every department from accounting to helping him fix the trucks."

That experience paid big dividends for Angie and Rafael. Today, their once tiny trucking firm is thriving, with more than 60 employees. On any given day, Angie's Transportation has 60 18-wheelers on the nation's highways, delivering everything from produce and meat to dry commodities. Building relationships has been the key to the company's success. "It is important in this industry to build relationships," she said. "That will keep your customers and your drivers. A lot of companies think success is all about the bottom line, but it's not. At the end of the day, if someone genuinely likes you, they will give you their business."

Angie and Rafael have plans for growing the business, including establishing a new headquarters and warehouse in the Souland area and adding more trucks to their inventory.

Angie admits being a woman in a male-dominated industry has been challenging, but the challenge has ultimately made the company better. "I feel like I had to work twice as hard, and that was frustrating, but you can't give up. Once people realize you are knowledgeable, you have experience, and you are qualified, then gender doesn't matter."

Cheryl Stoddard | Technology Integration Engineering

Cheryl Stoddard amassed 25+ years of design and construction experience, mostly working for some of the nation's largest companies. At the height of her corporate career, she built a new \$65 million business line for her company.

Her business success meant she was traveling all the time, waking up in hotels across the country, and continuously chasing airplanes and rental cars. She admits that the travel started to wear her down.

"You are meeting thousands of people every day, and it isn't as meaningful to you if you aren't building something in your community for the people you care about," Stoddard said of her days in the corporate world. "I decided I wanted to build something meaningful for myself and give back to my community."

The result is Technology Integration Engineering (TIE), a company she purchased in 2019 that provides consulting and engineering services for low voltage systems. The company, formerly CR2 Engineering, handles all design and engineering related to large buildings' electrical systems. "Our goal is to create something meaningful, develop jobs for the St. Louis community, and build a diverse, talented bench of women in engineering," she said.

In just two years, the company has gained high profile projects in the region and earned more than \$1.5 million in revenue. Stoddard attributes that growth to a diverse and unique product line which the company delivers. "We have become a specialized, consulting and engineering firm," she said. "We design the systems, but we're also experts in the connectivity from system to system. That is a difficult space to be in. There are very few people in this industry who can successfully connect a fire alarm system to a security system to thermal imaging cameras, for example. We are offering a unique product and service that is truly specialized."

Looking back on closing the door on her corporate career, Stoddard is happy she chose the entrepreneurial path. "I believe in this mission," she said. "I want to make an impact on this economy. I want to set this company up with a bench of talent so that in the next ten years, I will be able to leave a legacy of leaders that will be able to pivot into something bigger and better."



Let's take advantage of tax reform. Call us today.

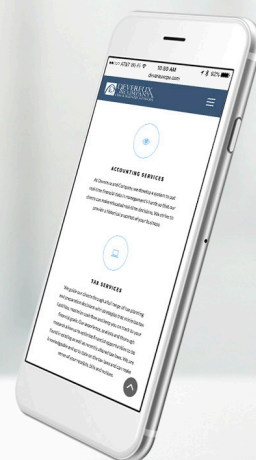
Specializing in:
Individual and Business Taxes
Auditing
Business Consulting
Software Integration

Our clients are our priority, so we provide professional services at a reasonable cost with experience and a friendly touch.

Your satisfaction is our success.



307 N. Main Street | St. Charles, MO 63301
314.209.7777 devereuxcpa.com



TOP WOMEN BUSINESS OWNERS



Sabrina Westfall | J. West Electrical Contractors

Sabrina Westfall entered the construction industry in 2002 through the IBEW Local 1 apprenticeship program. The decision to join the trades changed her life. “I really loved it,” Westfall said. “I always loved working with my hands, and I love the building process. Seeing something created out of nothing always fascinated me.”

She quickly learned the ropes as an apprentice, completed the program to become a journeyman wireman, and soon took her state licensing exam to become a master electrician. Her experience ranged from low voltage cabling and fire alarms to high voltage transformer work and major electrical distribution centers.

Twelve years later, in 2014, Westfall used her knowledge and experience to open J. West Electric.

Westfall has grown the company from a small residential shop to a relevant commercial electrical contracting company. Today, the company performs both residential and commercial services. On the commercial side, J. West has been involved with several local universities and school districts, and the company has worked on every major job site in the region, including Ballpark Village, Union Station, America’s Center, and Lambert St. Louis Airport.

“The company grew quickly,” Westfall said. “For the first three years at least, we doubled in size every year. A lot of our success has come from relationships. In the beginning, I did a lot of cold-calling. I would email contractors to stay in touch. You never know what event or meeting you will attend where you will catch someone’s attention. If you stay in touch, when that right opportunity comes, they will call you back.”

One of the things she’s most proud of is building a diverse company. More than 50% of her employees are minorities. “We have a strong passion for the St. Louis community, and we care about making a difference in the community and the industry. Part of our vision and mission is to create opportunities that impact our community. We want to create opportunities for people who might not have opportunities elsewhere.”

Tina White | Quality Assurance Homecare Services

Tina White is the type of person that economic development officials dream about. She not only purchased a strip mall in Florissant six years ago, but all the spaces in the strip mall are filled with companies she owns. “Entrepreneurship is something my Dad always inspired in me,” White said. “He worked for General Motors, but he always wanted to do something on the side. He really inspired me to think I could own my own businesses.”

Back in 2013, White took her first steps as an entrepreneur. When she was laid off from her job, closing that door inspired her to open a door for herself. With her experience in social services and medical expertise, she opened Quality Assurance Homecare Services. “I was laid off on a Monday and became my own CEO on Wednesday,” White said. “I started out in my parent’s home, and it just grew from there. We started by offering non-medical services, such as cooking, bathing and housekeeping services.” Today, the business has more than 150 clients throughout the region and provides various consumer-directed services and in-home care.

White believes building relationships has been the key to success for the business. “I’ll be the first to admit that I’m not a great marketer,” she said. “The best thing that has worked for me is building relationships. People know we are not a fly-by-night operation. Our company is based on the belief that our customers’ needs are of the utmost importance. Our entire team is committed to meeting those needs.”

In the future, White wants to expand her home care business throughout the state and country. “We want to continue to grow the health care business.”

Other businesses that White has owned include B’Relevant Styles Salon and QA Studio Fix, a beauty bar specializing in eyelashes, eyebrows, and cosmetics. She also purchased an historic home next to her strip mall, where she plans to open a winery and meeting space. Said White, “The entrepreneurial drive is really embedded in me. We’ve been able to build these businesses even during Covid.”



Twenty-Eight 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



Joy Bray
Chi Chi, LLC
Founded: 2003
chichillc.com



Alicia Brockland
Conner Ash, P.C.
Founded: 1926
connerash.com



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



Lorie Burkemper
iSymplify
Founded: 2009
isymplify.com



Sheila Burkett
Spry Digital
Founded: 2010
sprydigital.com



Shannon Burrous
Let's Do Lunch
Founded: 2003
letsdolunchcatering.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



Barbara Conrad
Conrad Consulting
Founded: 1992
conradconsult.com



Nancy Cripe
GRS Auction Services
grsauctions.com

For 28 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. With their combined success, they illustrate how women are reshaping the business world and breaking the proverbial glass ceiling.



Holly Cunningham
Nourish Food Solutions
Founded: 2015
nourishstl.com



Gretchen Curry
StaffLink
Founded: 1987
stafflink.liveonatt.net



Debbie Douglas
Douglas Group
Founded: 1990
douglasgroup.net



Pam Duffy
Rhodey Construction
Founded: 1972
rhodeyconstruction.com



Tammy Duncan
Select Steel Service
Founded: 1995
selectstl.com



Cory Elliott
CMT, LLC
Founded: 2012
cmtco.net



Diane Everett
Success Promotions
Founded: 2000
successpromotions.com



Bonny Filandrinis
Staffing Solutions
Founded: 1992
staffingsolutionsinc.com



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



Candice Fowler
Utilitra
Founded: 1999
utilitra.com



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



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



Julie Fry
Select Artificials
Founded: 1964
selectartificials.com



Jane Ganz
Directions in Design
Founded: 1975
directionsindesign.com



Kim Garner
Best Transportation
Founded: 2002
besttransportation.com



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



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



Sherry Gibson
Gibson Printing
Founded: 1994
gibsonprinting.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



Lusnail Haberberger
LUZCO Technologies
Founded: 2017
luzcotechllc.com



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



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



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



Gina Hoagland
Collaborative Strategies
Founded: 2002
getcollaborative.com



Lisa Hu
Lux and Nyx
Founded: 2018
luxandnyx.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



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



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



Teri Jacobson
Jacobson Staffing
Founded: 1999
jacobsonstaffing.com



April Jensen
ADJ Interiors
Founded: 1994
adjinteriors.com



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



Kathryn Jimenez
Avid Electric and Communication
Founded: 2017
avidelectricand
communication.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
alternavativebehavioralcare.com



Debra Kinsinger
Two Blind Guys
Founded: 1998
twoblindguys.com



Julia Koelsch
Spry Digital
Founded: 2010
sprydigital.com



Kristin Koppen
Koppen Group
Founded: 1992
koppengroup.com



Lorrie Kramer
Gray Design Group
Founded: 1982
graydesigngroup.com



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



Melissa Lackey
Standing Partnership
Founded: 1991
standingpartnership.com



Ann Laiben
Premiere Home Health Care
Founded: 2008
premierecarestl.com



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



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



Helen Lee
Tao + Lee
Founded: 1995
taolee.com



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



Gretchen Land
Werremeyer
Founded: 1964
werremeyer.com



Cheryl Lauer
Bakers Pride
Founded: 1991
bakerspride.com



Rita Leitensdorfer
Communitronics
Founded: 1969
communitronics.com



Lynette Lewis
Winning Technologies
Founded: 2002
winningtech.com



Phyllis Brasch
Librach
Sydney's Closet
Founded: 2003
sydneyscloset.com



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



Joan Long
Patty Long Catering
Founded: 1986
pattylongcatering.com



Shawna
Lyonfields
Talent Assessment
and Development
Founded: 2008
consultad.com



Alaina Macia
MTM
Founded: 1995
mtm-inc.net



Suzanne Magee
TechGuard Security
Founded: 2000
techguard.com



Emily Martin
Aschinger Electric
Founded: 1940
aschinger.com



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



Ricki McGuire
Optitek
Founded: 1992
optitek.com



Linda Moen
EFK Moen, LLC
Founded: 1998
efkmoen.com



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



Susan Morton
Data Dash
Founded: 1991
datadash.com



Chrissy Nardini
American Metals
Supply Co.
Founded: 1962
americanmetalsupply.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



Janet Paley
Fox Architects
Founded: 1978
fox-arch.com



Liz Pecha-Poelker
PrintFlex Graphics
Founded: 1995
print-flex.com



Jacque Phillips
Accu-Care Home
Health Care
Founded: 1994
accucare.com



Jennah Purk
Purk & Associates
PC
Founded: 2009
purkpc.com



Jennifer Raeker
Bob Raeker
Plumbing
Founded: 1956
bobraekerplumbing.com



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



Lianne Reizer
Petro
Logistics
Founded: 2012
petrologistics.com



Lisa Rock
National Medical
Billing Service
Founded: 2003
nationalascbilling.com



Carrie Roider
Erb Equipment Co.
Founded: 1943
erbequipment.com



Julia Escandon-
Rozin
AW
Founded: 2001
awhealthcare.com



Carol L. Rogers
HighTower Wealth
Advisors St. Louis
Founded: 1986
hightoweradvisors.com



Liz Rowland
Accounting
Resources, Inc.
Founded: 1994
acctgres.com



Debbie
Rudawsky
Best Transportation
Founded: 2003
besttransportation.com



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



Cassandra
Sanford
KellyMitchell
Founded: 1998
kellymitchell.com



Kelly Schmidt
Central Air Heating
and Cooling
Founded: 2015
centralairstl.com



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

TOP WOMEN BUSINESS OWNERS



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



Katie Silversmith
Thriveco
Founded: 2019
thrive-coworking.com



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



Karen Spann
Professional
Employment Group,
Inc.
Founded: 1984
pegstaff.com



Sue Sperling
HERA Laboratory
Planners
Founded: 1996
herainc.com



Sheri Jo Steffens
Heart Events
Founded: 1988
hearteventssl.com



Leigh Suffian
Immerse
Founded: 2011
immersestl.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
Professionals
Founded: 1993
expressstlouis.com



Kristin Tucker
TDK Technologies
Founded: 2001
tdktech.com



Stephanie Turner
Brentwood Travel
Founded: 1957
brentwoodtravel.com



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



Martha Uhlhorn
Gourmet To Go
Founded: 1983
gourmettogo.com



Donna Vandiver
The Vandiver Group
Founded: 1993
tvgrp.com



Faith Varwig
Faith Group
Founded: 2004
faithgrouppllc.com



Sharon Vermile
Angels on Duty
Founded: 2003
angelsonduty.com



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



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



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



Debbie Weaver
Alaris
Founded: 1988
alarislitigation.us



Dawn Weinhardt
Weinhardt Party
Rentals
Founded: 1946
weinhardtpartyrentals.com



Angie Weigel
Destination St. Louis
Founded: 1990
destinationstlouis.com



Shanna Wiechel
Christner Inc.
Founded: 1963
christnerinc.com



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



Adrienne Williams
Document Imaging
Solutions (DIS)
Founded: 1995



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



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



Wendy Wilke
Faith Group
Founded: 2004
faithgrouppllc.com



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



Elizabeth Zucker
Interior Investment
of St. Louis
Founded: 2003
interiorinvestments.com

2021 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.*

Drew Bolinger

Bolinger Law Firm, LLC

Years of experience: 8

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

The biggest issue is time. It is challenging for business owners to devote the time and attention necessary to properly plan for the transition of ownership and to adequately train the next generation of owners to ensure the ongoing success of the business.

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

Start by coming up with a plan at least five years before you think you need one. You do not need all the details, but it's important to begin evaluating and determining the individuals who are best suited to run the business; taking steps to ensure there is enough capital to weather any bumps during the transition; and getting comfortable with the idea of transitioning power, which takes time for business owners to work through. Once owners conceptually feel comfortable with their plans, it's easier to put agreements in place to carry out their wishes.

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

The biggest mistake is failing to plan at all. Without planning, a successful business will have difficulty maintaining success due to interruptions related to (1) administering the business owner's estate; (2) inadequate leadership development; and (3) lack of direction following the owner's death or incapacity.

Where does your motivation to help businesses come from?

My motivation comes from wanting to promote the continued success of businesses that provide value and to contribute to the identity and goodwill affiliated with local communities.



Jayne D. Corley

Stock Legal, LLC

Years of experience: I have been a licensed CPA and attorney for 32 years.

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

First, visualizing the future of their company without them. Business owners identify themselves with their companies and find it difficult to separate the two. Second, sharing their vision with potential successors in a manner sufficient to empower them to step into leadership roles. Third, balancing retirement needs with transition of the business to the next generation. There are always unique fact patterns and challenges to work through, such as treating all children fairly if one or more, but not all, are involved in the future of the business; not having obvious successors among family or employees and needing to look beyond the obvious; or helping a key employee finance the acquisition of the company without exposing the seller to too much risk in the event of failure.

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

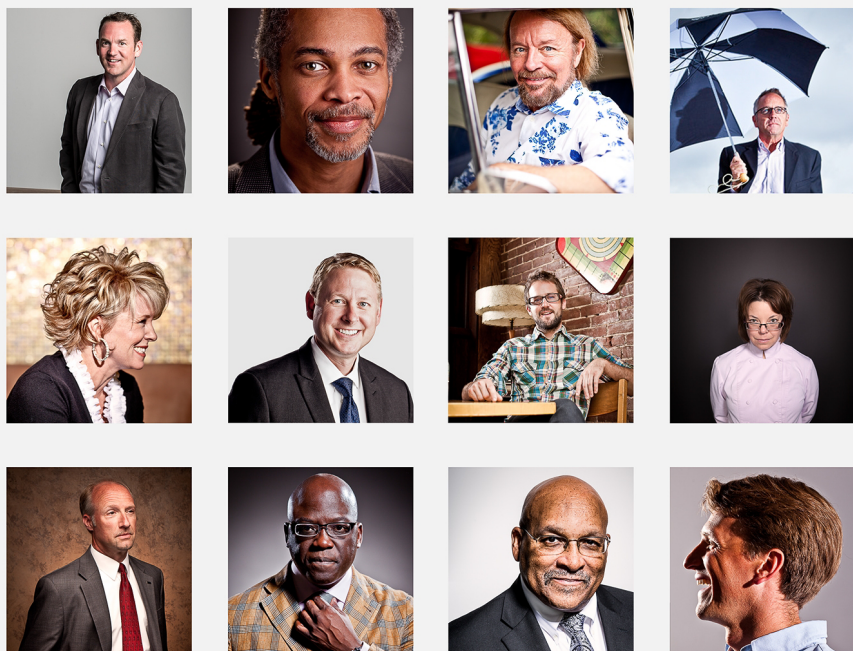
Avoid procrastination and get your plan on paper so that it can be shared, reviewed, modified, and refined. A good idea takes time to develop fully. Having a written plan, even if it changes over time, is always better than not being prepared at all. A plan also serves as a helpful tool to communicate goals and help set expectations for key employees or successor owners.

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

Not taking the time or investing the resources to get the structure for their business in proper legal form and failing to identify their true assets ~ which may be customer goodwill or valuable employees ~ and then investing in those assets to help sustain and grow the business. At Stock Legal, we counsel business owners to address incentive compensation programs that encourage employee participation in the future sustainability and growth of the business without risking loss of ownership control. Such a program aligns incentives, and everyone comes out ahead. A happy team leads to productivity and success.



barlow PRODUCTIONS



PROFESSIONAL PHOTOGRAPHY AND VIDEO FOR BUSINESS.

314.994.9990 info@barlowpro.com www.barlowpro.com



**VIRTUAL TOP WOMEN BUSINESS
OWNER CELEBRATION**

COMING IN MARCH
check it out @ **sbmon.com**

– Attention –

Construction Contracting Opportunities

Brockmiller Construction is a General Contractor located in Farmington, MO - about 70 miles south of St. Louis. Brockmiller specializes in commercial, industrial and institutional new construction and renovation.

Brockmiller Construction requests bid proposals from all trades for upcoming State and Federal projects in the Southeast Missouri area. We are committed to the use of minority-owned, women-owned, service-disabled-veteran-owned, and disadvantaged business enterprises. We request bids from minority-owned, women-owned, service-disabled-veteran-owned, and disadvantaged business enterprise subcontractors and suppliers on all our projects. If you are interested in construction opportunities in St. Francois and surrounding counties, please call today.



**BROCKMILLER
CONSTRUCTION**

(573) 756-2516

An equal opportunity employer - Minorities/Females/Disabled/Veterans



**Quality Breeding & Batters
For Fish and Chicken**



For more information or recipe ideas:
www.andysseasoning.com

TOP ESTATE PLANNING ATTORNEYS

Steven B. Gorin, Thompson Coburn LLP

Years of experience: 8 accounting + 27 law = 35 total

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

Transitioning control of the business; identifying the roles of family members in the business; and determining what is fair to those who are involved or not involved in the business.

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

Start early. Often, we can get a business (of any size) outside of the estate tax system if the business owner gives us enough time for certain estate planning transactions. Opening or maintaining lines of communication in the family and business is important to plan for contingencies and to avoid surprises that cause upset.

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

Beyond communication issues, sometimes the company's structure does not facilitate business succession and fails to minimize tax strategically. Make sure your tax and legal advisors are knowledgeable in business income tax, trust & estate tax, and business entities, by checking with knowledgeable professionals or reviewing peer rankings.

Where does your motivation to help businesses come from?

A business is a creative effort to help people. It is wonderful to help an effort that makes our lives more productive or comfortable, employs people, and rewards that creative work. Also, lawyers throughout the country call me for help, so I enjoy a diversity of thought by seeing how lawyers inside and outside my firm approach various situations.

Michael D. Mulligan, Lewis Rice

Years of experience: 46 years. I started practicing law in 1972 and began specializing in estate and tax planning in 1974.

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

I believe the biggest challenge is planning for succession and how to treat all children equally when not all are interested in continuing with the business. If no child is able or willing to continue the business, the choice must be made between organizing a management team or selling.

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

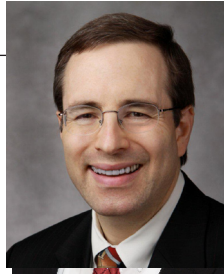
Start thinking about it and planning early. It takes time to decide who the right person is to be given responsibility for the business. If estate taxes are a concern, there are strategies that can significantly reduce or eliminate the tax burden. These strategies generally require time to produce results.

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

My answer to the previous question is also my answer to this one. It takes time to work out a succession plan, and for most tax planning strategies to work.

Where does your motivation to help businesses come from?

The work is very gratifying for several reasons. One is the satisfaction of being trusted with another person's most private hopes and fears—being trusted to give good advice on both personal and business concerns that are among the most important matters in that person's life. It is very satisfying to have consulted with someone in the past who comes back again because he or she is satisfied with your previous advice. I also enjoy the intricacies of tax planning.



Steven M. Laiderman, The Laiderman Law Firm, P.C.

Years of experience: I've been licensed to practice law over 38 years, and primarily doing estate planning for 30 years. I am also an adjunct professor at Washington University Law School in the LL.M. in taxation program.

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

Designing a plan to address their goals and concerns regarding the business and their families, including minimizing taxes, avoiding probate, providing protection of the business and other assets, having a succession plan, and providing for their families in a fair manner when the business may be a significant portion of the estate.

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

To be successful in business means being able to adjust to an ever-changing business environment. Having a successful estate plan means having a formal process for keeping it up to date with changes in your family, finances and the law. Our firm has a formal program where we help nearly 1,400 clients maintain their estate and business plans, for a fixed annual fee.

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

Not having a formal plan, or if they do have a plan, not having a process to keep it current as laws evolve, especially tax laws. Consequently, what may have been good planning only a few years ago may be outdated and even have adverse results. One example is having a plan that is focused on estate tax savings, when the business owner no longer has a taxable estate, and when the plan should focus on minimizing capital gains tax.



Carolyn M. Ohlsen, Lowenhaupt & Chasnoff, LLC

Years of experience: 30+

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

Business owners are busy and don't want to waste time. With estate planning, there can be a lot of advice from a lot of people using a lot of buzzwords. It just doesn't seem straightforward and is easy to put on the back burner in favor of tackling lower-hanging fruit.

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

Business owners are good at tackling projects they can master and control. In fact, estate planning can be like that. When we work for business owners, we audit the current plan, ask what needs to change, provide options, implement, monitor results, and make sure everything is working properly. Each step gives the business owner more and more control.

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

One mistake is failure to plan, but another can be to plan too much. One business owner we know had implemented so many strategies over the years that he couldn't possibly understand how the business was organized or why. This situation is the opposite of feeling control. Like other business initiatives, estate planning should make sense financially and tax-wise, but most importantly it should work for the owner and the business. Business owners should feel a sense of freedom about estate planning and confidence that the estate plan is working for them, not the other way around.



Let the Experts at the #1 SBA Lender guide your business to finding capital to meet your business ambitions

The SBA program can be used for:

Business Acquisition
Partner/Employee Buyout
Working Capital
Equipment Purchase
Real Estate Purchase
Debt Refinance/Restructure
Succession Plan Facilitation



Brian McCarthy - VP/SBA Lending
bmccarthy@myamericanbank.net
314-605-5002

Ted Kraizer - SVP/SBA Lending
tkraizer@myamericanbank.net
314-482-8564

Dave Ruby - VP/SBA Lending
druby@myamericanbank.net
314-341-8869

SBA DIVISION

AMERICAN BANK
OF MISSOURI
STRIVING FOR EXCELLENCE IN OUR COMMUNITY



NMLS#409183

americanbankofmissouri.bank/sba-loans

barlow PRODUCTIONS



PROFESSIONAL PHOTOGRAPHY AND VIDEO FOR BUSINESS.

314.994.9990 info@barlowpro.com www.barlowpro.com

St. Louis Business Exam, Question #11

Why advertise in *St. Louis Small Business Monthly*?

Because you:

- A. understand the importance of thriving local businesses
- B. can't wait until the Spring and Fall St. Louis Business Expos
- C. want to leverage the buying power of 70,000 business owners
- D. are smart with your marketing dollars

☒ ALL OF THE ABOVE



A+
Great Job!

sbmon.com • 314.569.0076



Use Your Business Downtime Constructively

Although, major sectors of our economy are still temporarily closed, there are businesses throughout the country slowly beginning to reopen although not necessarily fully operating and life as we know it has been modified. Many businesses and entrepreneurs are using the extensive downtime constructively to improve various aspects of their business.

Here are several constructive ideas and tasks you could embrace to help your business, other businesses and the community survive this temporary shutdown of the economy.

1. Be generous. This is an ideal time to reach out to help, support, show concern and compassion for your clients, vendors and the community. Helping and supporting can be as simple as offering a few innovative practical best business practice tips related to a specific issue or aspect of business through an article, FaceBook Live, Ebook or a video.

2. Offer assistance. It can be a family member, friend, your neighbor or a struggling small business you patronize in your area. Ask if they are in need of assistance with simple daily, weekly or monthly tasks such as grocery shopping, making bank deposits, or pharmacy runs. Support those local small businesses you patronize by purchasing gift cards for future use or give as gifts and order takeout more often than usual.

3. Check-in with current clients, previous clients, and prospects that are likely experiencing the similar feelings of worry, uncertainty, downheartedness, and struggling financially. Showing that you care and willing to answer any questions, offer assistance, and share coping skills will strengthen the business relationship and be a win-win situation.

4. Tackle reorganizing, decluttering your office and business. Use time to discard old files, outdated equipment and supplies, rearrange furnishings to be more efficient and possibly refresh the environment with paint, a thorough cleaning of your office and business. Set the stage for a fresh look once the quarantine is over and economy is flowing again.

5. Be proactive. Use this time to protect your business, thoroughly review your business's legal documents. Are your formal client contracts, affiliate agreements, vendor agreements current or in need of revisions and do they appropriately include cancellation and rescheduling policies?

6. Unsubscribe from newsletters, subscriptions, and tools you continue to pay for but no longer use, need or have been replaced by other options. Also, consider reviewing your LinkedIn and Facebook connections to weed out those individuals

you really don't know, haven't interacted with. This would make your list more manageable, making establishing relationships and communicating more efficiently and beneficial with those you know or want to enhance relations with.

7. Use time to be creative. Consider setting aside specific time to write a few articles, a Ebook, or develop or expand new products and services. Face it we are often thinking about creating new products and services but never seem to find the time to develop them. Now you have the time, so use it constructively. ■

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

Here are several constructive ideas and tasks you could embrace to help your business, other businesses and the community survive this temporary shutdown of the economy.



Salaries Speak Louder Than Words: Equal Pay Day 2021

Equal Pay Day 2021 is March 24, symbolizing how far into the year women must work to earn what men earned in the previous year. Thankfully, this date is not static and falls earlier each year with this year falling 19 days earlier than just five years ago. While we celebrate this achievement, we have a long way to go to completely close the pay gap between men and women.

The Equal Pay Act has prohibited sex-based wage discrimination for over 50 years. Under the act, an employer may justify wage disparities only based on one of four exceptions: (i) seniority; (ii) merit; (iii) measurement of earnings by quantity or quality of production; or (iv) a differential based on "any factor other than sex."

The last "catch-all" exception was the focus of *Rizo v. Yovino*. Aileen Rizo was hired as a math consultant by the Fresno County Office of Education ("Fresno"). The district's policy for new hires was to add 5% to the employee's previous salary and place them within the corresponding salary scale. After learning that her male coworkers were placed into higher salary scales upon hire than she was, Rizo sued Fresno for violating the Equal Pay Act, among other claims.

The trial court rejected Fresno's argument that Rizo's prior salary was a permissible "factor other than sex." Fresno appealed to the Ninth Circuit which rejected their argument, holding that a "factor other than sex" must be "limited to legitimate, job-related factors such as [prior] experience, educational background, ability, or prior job performance."

Fresno appealed to the U.S. Supreme Court which vacated and remanded the decision on a technicality: Judge

Reinhardt, author of the Ninth Circuit's majority opinion, died before the decision was published. While the other judges concurred for various reasons, the Court could not determine the outcome without Judge Reinhardt as the majority opinion.

In February 2020, the Ninth Circuit determined that prior salary cannot be used as a "factor other than sex" to justify pay differences under the Equal Pay Act.

In July 2020, the Supreme Court denied Fresno's petition to review the decision.

Circuit courts split on the issue. The Seventh and Eighth Circuits hold that prior pay can be considered to establish starting salary. The Ninth Circuit closely aligns with Tenth and Eleventh Circuit decisions that prior pay alone cannot be considered when establishing a starting salary.

With the variety of interpretations of the federal Equal Pay Act, some states, including Illinois, have enacted strong equal pay laws making it more difficult to justify disparities in pay between men and women. While the Missouri Equal Pay Act does not directly address the issue, Kansas City passed an ordinance prohibiting employers from asking job applicants about their salary history.

While these changes in laws are definitely a step in the right direction, we still have a long way to go to completely close the gender wage gap. Because after all, salaries speak louder than words. ■

Katherine M. Flett is a member of the litigation team whose primary focus is on assisting clients in insurance defense, business litigation, employment law, and bankruptcy matters. She can be reached at 314.889.7182 or kflett@dmfirm.com.



Are Your People High Performing?

"Talent wins games, but teamwork and intelligence wins championships"
- Michael Jordan

"You can motivate by fear, and you can motivate by reward. But both those methods are only temporary. The only lasting thing is self-motivation."
- Homer Rice

As a business leader, you want your workforce to be consistently high performing whether working from an office building or out of sight at home. High performance ensures your customers get quality service, you get the greatest return on your investment, and those you lead are living a fulfilling life. Yet in many companies, the majority of people are not high performing; hence the 20/80 split where 20% of the team do all the heavy lifting. A popular belief is that there is a finite number of high-performing people in the marketplace and that you must route them out during your hiring process. What if this is not true? What if most people have high performance capabilities but are missing the essential conditions required to nurture them? What if high performance is really about your human system: how your people are supported to think, feel, speak and act? What if this is at the root of your outcomes?

When a flower or vegetable seed is planted in a garden, we know the viability and wellbeing of the plant is largely dependent upon the conditions of the soil; is there sufficient plant nutrition, rain, sunlight and root space, free of weeds? To provide anything less than ideal is to waste time and net mediocre results. This is equally true regarding the performance of your people. When you become disappointed in low performance, the temptation is to assume the lack is within the person. I encourage you to look elsewhere; look to your human system, which begs the question: What are the right conditions and conversations needed so my people thrive? Here are just some of them:

1. Intrinsic Motivation: To be high performing, your people must learn to rely on intrinsic (internal) motivators rather than extrinsic (external) ones. Know the difference and dismantle the second to adopt the first. Shift the practices of your authority figures from seeking to control behavior to supporting self-governance and task ownership instead. Most leaders do not recognize or contemplate this shift, nor recognize cause and effect regarding performance. They do not realize the implications of such a choice. Instead, they repeat what they know; use of extrinsic motivators such as policing, bribing, praising, criticizing or enabling people. These control methods rely on extrinsic motivation, weakening the inner guidance and initiative of people at every age, all while

being considered normal. High performers are those people who discover meaningfulness in all they do, learn to exercise their choice often, are trained to become competent in all skills, and recognize and celebrate their successes. Unfortunately, conditions in support of these intrinsic motivators are often missing, resulting in at best compliance, at worst rebellion, neither of which result in full commitment as is required for excellence.

2. Social Interest: In a healthy workplace, people are taught social interest; how to consciously cause positive consequences for others by exercising personal power and initiative to bring about good. Only then do they experience the joy that comes from service and excellence. If they do not develop social interest, operate from purpose and values, or fail to get opportunities to use and trust their power, they go to sleep to their personal responsibility and contributions. Just like a healthy garden, by introducing the right conditions aka intrinsic motivation and social interest, you witness new and bountiful results from most, if not all, of your people.

3. Emotional Intelligence: When your people become self-aware and self-managing and socially-aware and expert at managing relationships, they build trust and teamwork. By providing them with what they need, they gain a complete set of relationship and communication skills that support them in being collaborative and confident.

Do you have a passionate commitment to develop your people? Are you open to innovative change and willing to go out of your way to support high performance in everyone? Will you invest resources of time and money? If your answers are yes, all you need is a consistent, proven system for adopting, implementing and sustaining such changes. This is where I can help. Call me today to discuss high performance in your team. Then, let's get started! ■

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!



Time To Revise Your Succession Plan

An Outdated Plan Only Provides A False Sense Of Security For Your Business

I can almost see you rolling your eyes, but now is the time for business owners to revise your succession plan. Yes, now, while you are very busy navigating the uncertainty caused by the COVID-19 pandemic. As readers of my column, I'm certain you already know the importance of having a succession or exit plan and you've created written documentation to protect your financial future, your family, and your company. Right?!

An important aspect of succession planning that is often overlooked is reviewing and revising the plan regularly. Once you've put in the time to envision and plan how you'll eventually leave your business, you have a framework for implementation. However, your framework needs to be inspected and revised because it's built on shifting sand. Even in so-called "normal" times, economic, business, and personal circumstances change in ways that render your original plan less-than-sturdy. Your financial future, and that of your family and employees, should not be dependent on a plan that has become flimsy and outdated.

Solid succession goals should be based on your values...what are your non-negotiables when you eventually exit your business? What legacy do you hope to leave? How do you intend to spend your Life Beyond Business™? Who do you want to take care of and to what degree? The significant components of these answers probably won't change much over time. But you may be surprised how many details shift when it comes to implementation.

Adaptability is a key element of a good succession plan. As 2020 taught us, dynamic thinking and "planning" for contingencies is essential. Realistically determining and planning for your most likely exit scenarios and developing your resources creates options to reach your goals via various paths. How can your company pivot to stay relevant as society or your industry changes? Are there

competitors who would be logical prospective buyers...or others that you would not consider selling to at any price?

Reassess your value gap regularly- is the realistic value and selling price for your business enough to support the lifestyle you want after the sale? Investing in a market valuation is essential to objectively determine your business value. This knowledge will allow you to work smart to increase the business value if needed.

During difficult times, we are in survival mode. But priorities are also made clear. Take a moment to reflect on your wants vs. needs regarding eventually leaving your business.

Be sure your succession plan protects those needs. Your plan should also address your wants; realizing they are important but not essential gives you freedom.

We often hesitate to evaluate uncomfortable subjects honestly and fully and therefore, miss the opportunity to take manageable steps to avoid the worst-case scenario. Remember

you don't have to - and shouldn't - do this alone. Utilize your professional resources to assess, brainstorm, and strategize the many elements of your succession plan. Your accountant, financial advisor, and banker can offer unique insight regarding challenges and opportunities facing your business and your personal planning. Tax considerations, such as corporate structure, should not be ignored.

At least every two years, you should carefully review your succession plan and revise as needed. Clarity often emerges from uncertainty, so seize the chance to strengthen your succession plan AND the eventual outcome for you and everyone impacted by your business. ■

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.



Add Some Animation Magic!

(314) 809-2263
animated video marketing • commercials
www.studiotodd.com

Coming Next Month:
Meet The Top Business Influencers In St. Louis

100
St. Louisans You Should Know

We will introduce readers to the 100 People You Need to Know to Succeed in Business.

Sponsors:

VISTAGE



LibertyOne
SOFTWARE, LLC.

Alliance
advisors

St. Louis Business Exam, Question #11

Why advertise in *St. Louis Small Business Monthly*?

Because you:

- A. understand the importance of thriving local businesses
- B. can't wait until the Spring and Fall St. Louis Business Expos
- C. want to leverage the buying power of 70,000 business owners
- D. are smart with your marketing dollars

☒ **ALL OF THE ABOVE**

ST. LOUIS SBM Small Business Monthly

A+ Great Job!

sbmon.com • 314.569.0076

877-379-8279 | WINNINGTECH.COM

ARE YOUR EMPLOYEES WORKING FROM HOME?

Winning Technologies has all of the tools and expertise necessary for making sure your employees are successful and productive – wherever they are.

From innovative phone solutions to cloud hosting of your business software, we are prepared to help take your business to the next level. Put your trust in the remote workforce experts.

- Hosted Voice Solutions
- ERP Cloud Hosting
- Proactive System Monitoring
- Data Backup
- Disaster Recovery
- Virtualization
- Cloud Computing
- Cyber Security
- Virtual Private Networks

Give us a call at **877-379-8279**
or visit WinningTech.com

