



Small Business Monthly

The Source for Business Owners APRIL 2021

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Top St. Louis Companies To Know

100

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Know To
Succeed
In Business

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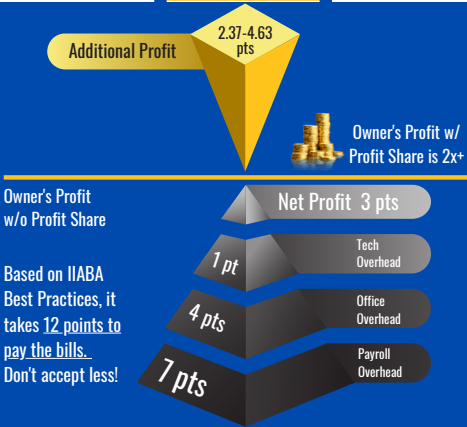
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APRIL 2021

- 14** Best in Reliability
- 16** Best Payroll Service Providers
- 19** Top 100 People To Know
- 38** Top St. Louis Companies To Now

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
- 45** Legal Matters
- 45** Leader Acceleration
- 46** The Extraordinary Workplace
- 46** Value Proposition
- 31** Time With The Boss

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OUR EDITORIAL FOCUS

Our country was founded by visionaries who believed in free enterprise through individual determination. We support that spirit and hold that the future of our area lies in the growth and development of small businesses and the efforts of entrepreneurs. We are dedicated to supporting and promoting that growth.

St. Louis Small Business Monthly is St. Louis' locally owned business publication, bringing business tips, strategies and analysis to the presidents, CEOs, owners and top executives of 16,000 businesses in the St. Louis Metropolitan region. SBM, founded in 1988, publishes every month and also provides information at www.SBMon.com and through a variety of business-related forums and events.

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Honoring The Bridge Builders of St. Louis

We Need Others To Follow The Example Of Our Top 100

For years there has been talk around town about what the region needs to do to create a better environment for entrepreneurs and all businesses.

Was it the China hub (remember that)? More incubators? More venture capital? More angel investors? More universities? More mentors? You get the point.

All of these things are important. No question.

I really believe we are closer today to solving that puzzle than any other time in the last 30 years. However, at the end of the day, if we truly want to be a destination for entrepreneurs and small business owners, what we really need is more people stepping up to unselfishly help others succeed.



This means we need larger companies taking smaller, younger firms under their wing to incubate them, helping them to grow and introducing them to possible contacts.

This means we need smaller companies doing the same things with even smaller companies.

This means we need all of them to encourage our children to think about owning their own businesses.

If we want to be known as a community of entrepreneurs, we first need to be a community that is willing to reach out and help others succeed. Not for any personal or financial gain, just to help others succeed.

And not just for young, investor backed firms. Amid all the attention St. Louis pays to high technology and biotechnology entrepreneurs, it is easy to forget the individuals also taking risks to open new stores, restaurants, professional service firms, or dry cleaners.

Let's face it, all businesses need help at some point to survive and succeed. That's why I'm excited about our "Top 100 People to Know to Succeed in Business" list (pages 19-37). These are the bridge builders of St. Louis. They are building bridges that are helping entrepreneurs and employees in St. Louis reach their goals. They were all chosen because they take the steps, every day, to help others succeed.

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

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

Ron

RICK HENNESSEY

ButcherJoseph
Vice President

Congratulations, Rick!

Top 100 St. Louisans To Know To Succeed in Business

Thank you Rick for being such an inspiring leader.

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How To Effectively Prospect With Email



Everybody uses email to prospect because it's so easy, but let's talk about how to use email effectively to prospect. I am going to share ten tips with you that you can be doing right now.

1. Use Other Methods

Too many salespeople rely 100% on email to do all their prospecting. It's no wonder they are struggling and unsuccessful! All they wind up doing is sending out more and more emails. Email works when you combine it with the telephone and other communication tools.

2. Stop the Spam

I'm going to let you in on a little secret: When you hit me with an email three or four times and I don't respond, my spam filter is probably going to pick up your email and send it straight to junk.

A vast majority of prospecting emails wind up in the junk file. When I send out a prospecting email, I do so one-to-one. I send a single email message to a single person, and more than likely, that email is going to get through. Again, if I send one email four or five times, spam filters are going to pick them up, and my prospect will never hear from me again. You must create value with your email.

3. Short

A good prospecting email isn't designed to offer enough information that a recipient can make a decision. Rather, its purpose is to build interest and prepare your prospect for a conversation with you. A short email is no more than four-to-six sentences, or two-to-three paragraphs. That's it; it's very simple. Don't include eighteen links, five pictures, and so on. Make your email singularly focused on an issue that is relevant to your prospect.

4. Subject Line

A powerful subject line is key. The most valuable real estate is the subject line. If your prospects are receiving your email on a smartphone, what are they seeing? They're seeing the subject line and the first six or seven words of your email. If those first six or seven words are simply a

self-introduction, that's a total waste. Your prospects will know right away that your email is a sales pitch.

Your subject line and first few words need to complement each other. They need to be focused on something of critical interest and value to the prospect. If you can make your message timely (i.e., time sensitive for your recipient), you score even more points. Your prospect will think, "This email interests me and is urgent."

5. Clear Call to Action (CTA)

You must have a clear CTA that says, "Call me and let's discuss." I love saying, "Call me and let's discuss." Here's why: my prospects can hit reply and send an email back; that's easy. They also know they can just head to my website. However, I want to have a conversation with them. A conversation is the magic piece.

My go-to CTA is, "Call me and I can share more information with you," or "I'd love to get your opinion on this." The message is clear and precise. Avoid saying, "I'm going to send you an email" or "I'll plan to call you tomorrow." You're going to do so anyway! If there was any glimmer of hope of their calling you back, they're no longer going to do so. If you're planning to call someone the next day, don't tell them you are going to. Just do it.

6. Control Links

I get more and more emails nowadays that include anywhere between two and seven links. What a waste. All you're doing when you include so many links is overwhelming your prospects and making them think, "I don't want to look at this message; there's too much stuff in here."

When I talk about controlling links, I mean keep your email short and include a prospecting video. It's all about making your email viewable with just one swipe. Prospects should be able to view your email on a smartphone with just one swipe.

That means you do not include 10,000 links. Depending on the people to whom

you're sending email and how strict their spam filters are, your links may very well send your email straight to a spam folder. If you're emailing a senior-level person, they're not going to click on your links because they don't want to risk malware or anything of the sort. Save links for later.

7. Use Videos Sparingly

Including videos in email is popular right now. Use them but use them wisely. Just because you enjoy receiving video messages does not mean that other people like them. Video messages are an additional tool in your email toolbox. For some people, they increase view rates and responses. For others, they do not.

Avoid letting your videos exceed 15 to 20 seconds. People send me video messages that are two or three minutes long. I don't have time to watch such lengthy videos. Forget it. Delete. I am going to watch the first 10 seconds, then kill them.

8. Bring Value

Every prospecting message must bring value. A prospecting message that says, "Hey, you haven't responded to my messages," is stupid. Sending a message that says, "I sent you something a week ago; clearly, you have been busy and have not taken a look," is also dumb. We live in an era where sales are no longer ABC, or "always be closing." Selling is now ABV, or "always bring value." Every message must offer a new key point that is going to capture attention.

9. Play the Long Game

You must be prepared to play the long game with email. The long game consists of continuously tweaking your emails. ■

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

Presented by:



How Do I Find A Banker And Start Building A Relationship?

As you might do when looking for a new doctor, accountant, or other key service provider; ask your friends, family, and business advisors who they know or recommend. Once you've identified several candidates, ask for an introduction. Bankers analyze many things about potential clients including character. Be sure to have whomever makes the introduction share things like how they know you and how long they've known you. The best way to start building any relationship is to invest time in meeting to get to know one another.

What Should I Look For In A Banker?

I'd expand this question to include bank as well. Most banks focus on certain types of business and lending. Some banks might focus on small business banking, while some might focus on large commercial real estate lending. Within any bank, bankers might specialize in certain types of business. You'll want to ask questions such as is my business a good fit with your bank or does your bank work with many clients like me. Beyond finding a good match, be sure your bank and banker are responsive and that you have great communication. ■



Answers provided by Patrick L. Bowen, Senior Vice President, Commercial Lending at Simmons Bank. He can be reached at 314-569-7243 or patrick.bowen@simmonsbank.com.

Note: We are excited to announce that Simmons Bank is our new contributor to Ask The Banker. Simmons Bank bankers will be providing their banking advice and guidance to our readers and followers.

Know What Your Customers Need

Customer Satisfaction is driven by our ability to meet customers' "must-have" requirements. But how can you do that if you don't know what those requirements are?

We previously mentioned five ways to identify customer requirements—now let's dig into each of these and determine which methods, or combination of methods, might work best for you.

Informal Interview: The informal interview is simply asking questions and listening to the answers. A salesman in the field will constantly gather information about the customer's requirements. If your customer is another department in your company, you might hear about their requirements over lunch or in a meeting.

Formal Interview: Unlike the informal interview, the formal Interview is a pre-planned set of questions for the customer, who is aware you are trying to improve service. Then you can ask detailed follow-up questions that will pinpoint their requirements.

Survey: A formal interview, typically conducted over the phone or in writing. Unlike a formal interview, surveys lack flexibility—there's no chance for follow-up. They can also be inefficient, because customers may

not get around to responding.

Focused Group: Questions are asked to a group of 8-10 people, or to an individual in the group, and everybody is free to comment. Customers respond to both the question and the opinions of other customers. If you have many customers, focused group interviews are not a stand-alone solution. But they can be effective for either following up on survey results or formulating future survey questions.

Customer Complaint Analysis: Customer complaints can be a gold mine of information about what the customer wants—they are bright red flags that a specific requirement is not being met.

Obviously, you don't have to pick one method—often a combination of methods will be most effective. Just pick the easiest approach that will work for you and apply it. ■

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.



How To Get And Use LinkedIn Recommendations

Have your customers written nice recommendations about you on your LinkedIn profile? Use those valuable testimonials to impress your prospects!

Copy the best kudos into your profile's About summary (which you can add by clicking Add profile section > About > Summary) or add them to your free LinkedIn company page where you have 2,000 characters to share what happy customers have to say. (To add a company page, visit Work > Create a company page). Also add your LinkedIn recommendations on your website and sales materials.

One way that I have benefitted greatly from my LinkedIn recommendations was to email the people who recommended me and ask them to share the same message as a Google Review. I included my Google review link plus the message that they had shared in their LinkedIn recommendation so they

could easily paste the text into the review form. The result: I received 29 five-star Google reviews in less than a week!

To get Google Reviews, sign up at Google My Business (google.com/intl/en_us/business). This Google tool not only generates a link so that you can request reviews, it lets your business appear in local search results for what you offer and so much more.

To secure LinkedIn recommendations from your 1st degree connections, visit their profile and click More > Request a recommendation. But first, click More > Recommend on their profiles to write them a heartfelt recommendation – that will go a long way toward encouraging them to return the favor. ■

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.



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Stay Secure!

Stop Email Data Leaks With MFA

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

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

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

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

In 2020, strong passwords alone are not enough to keep your data safe, you need Multi-Factor Authentication (MFA). Authentication is the principle in which we determine if you are who you say you are. Without Authentication, we are left in the dark as to who we are interacting with, trust would no longer exist on the internet. The rise in next-gen bot nets and targeted attacks has created data safety

concerns for security professionals, technology leaders, data owners and business executives. Without proper authentication, the data we find valuable is left vulnerable to leaks and compromises of integrity. To properly implement effective authentication, layering must be made an essential function in securing our data.

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

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

"Password spraying is a type of brute-force attack in which a malicious actor uses a single password against targeted user accounts before moving on to attempt a second password, and so on. This technique allows the actor to re-



main undetected by avoiding rapid or frequent account lockouts."

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

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

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

The Bookends Of A Speech Are The Opening And Closing

The **Law of Primacy and Recency** says the audience best remembers the first and last things you, the speaker, say and do. This is crucial for the goal of having those attending your presentation **GET IT!**

GETTING IT! is the goal of all communication: verbal, written, or visual. The audience may not agree with everything you present. They may not agree with anything. However, if they don't **GET IT!** there cannot be a meaningful conversation going forward.

Have a Strong Opening and a STRONGER Closing!

The OPENING has two parts.

1. Grab the attention of the audience and make them want to hear more. They are investing time, sometimes money, and opportunity cost; they could be doing something else.

2. Give them your agenda, a roadmap of your talk, including when and how you'll be handling questions. "Tell them what you'll be telling them."

Ideas for Opening:

- Famous quote
- Today in history
- As reported in the media this morning . . .

Before closing, tell the audience you are about to close your speech. It's okay if your closing contains a surprise – but not if your closing is the surprise!

The Last thing the speaker does and says will be the First thing they'll remember!

The CLOSING has two parts.

1. Summarize the highlights of your talk. "Tell them what you told them"

2. Deliver a Strong Closing! This should be one of the main takeaways from your talk. (Think of courtroom summations and closing statements by political candidates.)

Ideas for Closing:

- A Call to Action.
- A Challenge.
- A Motivational Quote.

Follow this advice about having great bookends in your presentations, a strong opening and a stronger closing, and I guarantee: Your next presentation 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.





Cultures Are Human

Recognizing and accepting the humanity of all employees is key to successful culture-centric leadership. A culture is organic; thus, it can decline or grow. The mere presence of humans creates a messiness that many managers are uncomfortable experiencing. In her new book, *The Human Team*, Jeanet Wade shares six facets of human **needs** that are central to healthy teams and organizational cultures.

Clarity of values, roles, and expectations. When team members have a clear understanding of what is required and how to behave, they are more likely to feel a part of the team and culture.

Challenge to be better. Encouragement is needed to leverage one's potential and exceed expectations. With the proper support, team members can build more effective problem-solving skills. Additionally, they're more likely to engage in critical thinking processes that are crucial for growth and to have a greater desire to take initiative toward a greater good.

Contribution as a part of the team. Each member must understand and feel that his or her efforts are important and make a difference.

Connection to other people and a purpose. An emotional connection among team members allows for greater engagement and collaboration.

Consideration, appreciation, and recognition for doing meaningful work. When team members are recognized and valued for their contributions, their satisfaction and engagement increases, and they are inspired to constantly grow.

Confidence, borne from competence and experience. Increased confidence breeds greater self-efficacy and initiative, while creating a foundation for self-accountability and continual growth.

As a leader, make sure that you are satisfying these needs for yourself as well as the people whom you serve. ■

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



Can You Tell The Difference Between A Winning And Losing Headline?

In the 1920's a copywriter named Max Sackheim wrote an advertisement for a book entitled, "How to Master Good English in 15 Minutes a Day," by Sherwin Cody.

It was one of the most successful direct response advertisements ever written.

The publisher hired other copywriters to try and outdo Sackheim's. But every time they tested headlines against Sackheim's, his version won.

The ad ran for decades, and copywriters continue to study and copy it today.

Here are two headlines. One of them was Sackheim's winner. The other was a challenger that didn't come close to outperforming Sackheim's.

Headline 1: "Do You Make These Mistakes in English?" (followed by a picture of Sherwin Cody, 1,000 words of copy, and a coupon to get the book).

Headline 2: "The Man Who Simplified English" (followed by the same).

Which is the winner and why?

Here's a hint: One of these headlines screams, "Look at ME!" The other asks, "What's up with YOU?"

Do you have it now?

The first headline is the winner. It outperformed the challenger two to one.

The great adman and copywriter John Caples dissects the competing headlines in his book "Making Ads Pay ~ Timeless Tips for Successful Copywriting."

Caples says the losing headline "is written from the wrong angle." It's all about the seller, not the buyer.

Caples calls this "manufacturer's copy" because it puts all the emphasis on the manufacturer.

"The manufacturer is simply saying, 'Look at me! Look at what I did! Look at what a great guy I am'" Caples says.

Caples calls the winning headline



"self-interest copy" because it speaks directly to the prospect and implies there is valuable information below.

Plus, the ad sparks curiosity.

If someone is prone to making mistakes in English, they'll see that headline and wonder, "Which mistakes?" and keep reading. The headline puts the spotlight on "you," the prospect. And it implies that something will be revealed below ~ something of value, something that will help you correct those mistakes.

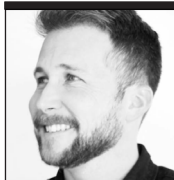
The best marketing shines the spotlight on the prospect. It reflects their experience. It crafts a story they can relate to. It

invites them to say, "Yes! That's me."

When prospects can relate to the headline you write, to the story you tell, they want to read on. They like and trust you more because you get them. They feel inspired to act because your offer is relevant to them.

That adds up to happy customers and more sales for you. ■

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.



You Were Made For This

On the list of business startup ideas I have never pitched is Bickerflix. Think of Netflix, except without the hassle of having to actually binge-watch Vikings or sit through a rom-com 30-minutes too long. Nope. Instead, for just \$1.99 per month, Bickerflix subscribers can browse through well-thought-out categories of films, shows, documentaries, and original series. The titles and images will create the basis for an inevitable argument with your spouse, partner, or fellow enthusiast. Rather than having to choose your video content, you can just allow for the argument to be had. You will need your popcorn for the conversation that started with “When Harry Met Sally” and ends with 20 minutes on why you cannot parallel park.

It may seem that this business idea works off an assumption that each decision or selection requires an argument. While that may seem cynical, it is not nearly the level of assumption that Netflix (and almost every digital interaction you have) has about you right now.

Netflix offers you the chance to “Continue Watching,” “Because you Watched Bridgerton” options upon first logging onto the platform. Additionally, even the images and artwork are based on your previous behavior. In the name of providing you a better experience, the artificial intelligence (AI) is serving up your options, while reinforcing what you already like, think, believe, and understand.

The same underlying theory is designed into your favorite social media platforms and even way-finding apps. The decisions trees get narrower and narrower until very few images, stories, or opportunities can be laid bare to you.

Over time, this tacitly approved limiting to our possibility space has long term implications for how we make decisions in general. AI is but the latest way that



we have worked to reduce uncertainty. In reality, the limiting of decisions reinforces perhaps our greatest sets of cognitive biases. In short, we make worse decisions. We make ones that are less informed and cannot contend with uncertainty.

“Every time we program our environments, we end up programming ourselves and our interactions,” said Marina Gorbis, executive director of the Institute for the Future. “Humans have to become more standardized, removing serendipity and ambiguity from our interactions. And this ambiguity and complexity is what is the essence of being human.”

The good news is that there is a way out of this, and all it requires is being human. You were made for uncertainty. You were made for ambiguity. You were made for this.

If we hope to make better decisions and face wicked problems (How can I grow my business? What is next in my career? How do I make my workplace more engaging?), then we must find a space in which nuanced and competing ideas can be un-

derstood. We must be willing to engage; to argue; to listen; and to appreciate images, ideas, and notions that perhaps we immediately did not consider.

Dare I say, we must find a way to usefully bicker.

Thankfully, here are tools that can help you to start. Informed by strategic foresight, they can begin to illuminate the possibilities, rather than pre-assign decisions.

On April 29, a group of futurists and strategists from Bigwidesky are offering you the opportunity for a problem-hacking virtual session as part of the Enterprise University series. You can learn about it and sign up at bigwidesky.com/enterpriseuniversity. Sign up and bring your toughest problems to a foresight-driven experience that will help you get access to tools and insights that will help you reveal possibility and overcome your challenges. ■

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

Four Cybersecurity Tips To Safeguard Your Evolving Small Business

With the uptick in internet fraud and the shift to remote work for many businesses during the onslaught of COVID-19, many companies have been left especially vulnerable to cyberattacks. Therefore, cybersecurity should continue to be a top priority for small businesses, particularly for those operating in a decentralized work-from-home environment.



Here are four tips to help you manage your organization's cybersecurity:

■ **Assess your network.** Take inventory of your hardware and software and make note of who has access. Boot off unknown users and devices and pinpoint security vulnerabilities. Set your applications to auto-update or ensure that there is a process to install security patches monthly. Hackers target vulnerable, unprotected systems.

■ **Prioritize security awareness training.** Schedule recurring training to ensure that your workforce stays updated on cybersecurity protocols and popular scam tactics. Make sure your employees can recognize suspicious emails, are familiar with phishing scams, and understand how to report potential threats.

■ **Strengthen passwords and consider multi-factor authentication.** Even businesses with powerful security defense systems can be easily bypassed with weak passwords. Encourage employees to reassess their passwords' strength and implement a password manager. Consider implementing multifactor authentication, which prevents stolen passwords from being used and adds an additional layer of security to your network.

■ **Refresh your incident response protocol.** If a breach were to occur, make sure you have a contingency plan in place to minimize potential impact. Establish an alternate method of communication outside of your network, such as cell phones, and develop a business continuity strategy.

Taking the steps to proactively strengthen your small business's cybersecurity now is the best way to prepare for potential cyberattacks in the future. To learn more about bolstering your organization's cybersecurity, contact Bill Gogel, Manager, Advisory Services, at 314.983.1363 or bgogel@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.

Upgrading Software And Hardware, Why The Pain Might Be Worth It - Part One Of Three

BY SCOTT M. LEWIS

We have all been there: We have just finished upgrading our systems and software, and now we're being told it's time to do so again. The question is when does the process end? Will I ever be able to stop upgrading? Upgrades are here to stay, but it's all in the value proposition when it comes to deciding when and how often to upgrade. Upgrades are driven by customer demands for new features and functionality; increased reporting functions; business intelligence enhancements; compliance issues; or compatibility with third-party applications. Since upgrades are here to stay, it's best not to regard them as negative or a nuisance, but rather to manage them in such a way that the timing and return on investment are worth the aggravation.

What is driving the dislike or fear of upgrading? The most significant negative reaction is based on fear of unexpected changes in the look and feel of the software. Software developers sometimes make you feel the only reason for the changes is to make things harder or force a work process change internally. That's typically not the case, but customer feedback about how they use the software in the real world often dictates work process changes within the software. Another topic that often comes up is the time it takes to roll out an upgrade. We have all had implementations that took longer than expected, and it can be challenging to explain and support the reasons for those delays. Disruptions to users are essential when planning an upgrade and publicizing positive aspects of the upgrade is vital.

Change is often perceived as "bad" based on habit. Regardless of whether we're talking about a good habit or a bad habit, words like "change," "new," and "different" strike fear in users and organizations because of the unknown. Your staff has spent a considerable amount of time coming up with workarounds, short cuts, or spreadsheets to account for software shortcomings. Upgrades may cause those workarounds to become irrelevant or stop working altogether; however, the changes may be for the better in some cases. When software and hardware upgrades take place, management needs to understand there will be complaints and hesitation. In some cases, it will fall to managers to serve as positive voices in the chaos.

Replacing panic or stress around upgrades with excitement can be challenging. Still, you must remember that your company is one of many. Is it possible that the masses have found a better, more streamlined way to do something or improve your business processes besides

the created workaround? An important, pre-upgrade planning step would be to work with your software vendor to see what information is available about the new system. Better yet, are there videos available that could ease the stress? When employees see the proposed improvements, they may decide those improvements have little or no impact on them, or they may see them as a better way to do things. Either way, the stress and fear of the unknown will have less of an impact.

Performing routine upgrades is essential. From a hardware perspective, there are new and faster CPUs, faster hard drives, and increased process power through additional processors. However, the most significant drivers of hardware upgrades are the software and its needs to operate properly on the hardware platform. Another primary driver for hardware upgrades is the age of your hardware. At some point, you could face a lack of warranty coverage or available parts. However, hardware upgrades can provide a more robust and reliable working environment, especially in 2021, when companies have significantly more employees working in home or mobile environments. New hardware or infrastructure can allow you to take advantage of new technologies that will not support older hardware platforms. However, they might create compatibility issues with older software, resulting in an unstable work environment. Hardware upgrades can also provide opportunities to take advantage of new and more reliable mobile technologies or software integrations, and to develop more efficient work processes and increase user productivity.

From the technologist's perspective, upgrading is critically important for security reasons. The longer an operating system is on the market, the more its weaknesses become publicly known. The more those weaknesses are documented and made known, the more they will be exploited by hackers, malware, or other viruses. Ensuring that patch management is in place is critical to network security. Routine patching is one of the best security measures you can take. Software manufacturers don't release patches, hotfixes, or other upgrades because the software is perfect. They do so because the mass of users reports bugs, security holes, or other shortcomings within the software that have been discovered and need to be corrected. Improper patching and failing to perform routine software maintenance can create compat-

ibility issues or leave security vulnerabilities exposed.

With inadequate upgrading, you could be missing out on the software's framework upgrade or the software developer's back-end code changes, which could contribute to poor software performance or security issues. These framework and integration issues can extend to third-party applications or custom software. Most manufacturers have a methodology for integrating their software with other software that avoids creating security leaks. However, most major software applications don't typically consider custom applications or third-party apps when releasing a new version. This incompatibility can create security issues or errors in one or both applications.

Watch for Part Two of this article in next month's Small Business Monthly! ■

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.

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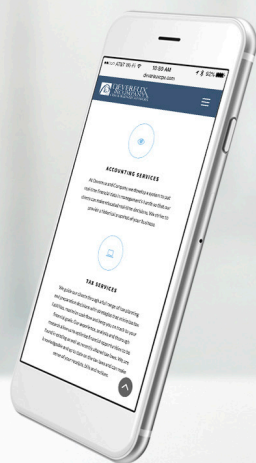
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Congratulations

Shannon Lewandoski, CEPA - Financial Planner

Shannon Lewandoski has been selected as one of the **Top 100 St. Louisans To Know To Succeed In Business**. We applaud his efforts and contributions that enrich the lives and opportunities of those within our community and beyond.



synergywealthsolutions.com
slewandoski@financialguide.com
314.495.9709



Shannon Lewandoski is a registered representative of and offers securities and investment advisory services through MML Investors Services, LLC. Member SIPC www.sipc.org. 16150 Main Circle Drive, Suite 400, Chesterfield, MO 63017. 636-728-2400.

St. Louis Business Exam, Question #11

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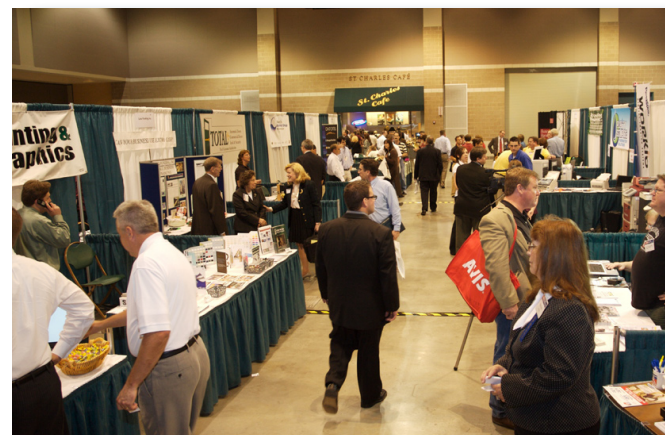


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Best in Reliability

Regardless of the project, the businesses you choose to partner with must follow through on commitments. The following companies were voted the most reliable 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	
Acropolis Technology Group	314.890.2208 acropolistech.com	• 300 Hunter Ave., #305 Clayton, MO 63124
AnswerMidwest	618.463.9093 answermidwest.com	• 307 Henry St., #207 Alton, IL 62002
Bent Law	314.439.0287 cbentlaw.com	• 2200 W. Port Plaza Dr., #309 St. Louis, MO 63146
Botz Deal & Co., P.C.	636.946.2800 botzdeal.com	• Two Westbury Drive St. Charles, MO 63301
Capes Sokol	314.721.7701 capessokol.com	• 8182 Maryland Ave., 15th Floor St. Louis, MO 63105
Croghan & Croghan CPA	314.966.6644 croghancpa.com	• 11007 Manchester Rd. Kirkwood, MO 63122
Cummings, Ristau & Associates	314.845.6050 cummingscpa.com	• 13023 Tesson Ferry Rd., #201 St. Louis, MO 63128
Drive Social Media	314.450.8363 drivesocialnow.com	• 906 Olive St., #700 St. Louis, MO 63101
Gateway Metro Federal Credit Union	314.621.4575 gogmfcu.org	• 1421 Jungerman Rd. St. Peters, Mo 63376
Hillsboro Title Company	636.537.7850 hillsborotitle.com	• 400 Chesterfield Center, #400 Chesterfield, MO 63017
Holt & Patterson	636.530.1040 holtspatterson.com	• 260 Chesterfield Industrial Blvd. Chesterfield, MO 63005
McCarthy & Company	314.725.5952 mccarthycompany.com	• 928 North McKnight Rd. St. Louis, MO 63132
Parkside Financial Bank & Trust	314.290.8600 pfbt.com	• 8112 Maryland Ave., #101 Clayton, MO 63105
Pearl Solutions Group	636.949.8850 pearlsolves.com	• 1450 Triad Center Drive St. Peters, MO 63376
PohlmanUSA	877.421.0099 pohlmanusa.com	• 10 South Broadway, #1400 St. Louis, MO 63102
Pooley Accounting Services	314.260.7808 pooleyacctg.com	• 11628 Old Ballas Rd., Unit 110 St. Louis, MO 63141
Seafoam Media	314.200.5515 seafoammedia.com	• 2732 Sutton Blvd. St. Louis, MO 63143
Show-Me Roofing & Exteriors	314.530.ROOF showmerooftg.com	•
Spellman Brady & Company	314.862.0070 spellmanbrady.com	• 8251 Maryland Ave., #300 St. Louis, MO 63105
St. Louis Community Credit Union	314.534.7610 stlouiscommunity.com	• 3651 Forest Park Ave. St. Louis, MO 63108
The Small Business Law Center	636.244.5252 thesmallbusinesslawcenter.com	• 2705 St. Peters Howell Rd. St. Peters, MO 63376
Swink, Smith, Coplen & Company	314.842.2001 ssc-cpa.com	• 3890 Lindbergh Blvd. St. Louis, MO 63127
The Wagner Company	314.832.5100 wagnercompany.com	• 3700 Hampton Ave. St. Louis, MO 63109
Together Credit Union	800.325.9905 togethercu.org	• 423 Lynch St. St. Louis, MO 63118
Turnkey Technologies, Inc.	888.876.5393 turnkeytec.com	• 14 Research Park Dr. St. Charles, MO 63304



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Francoise Lyles-Wiggins

2021 Top 100 St. Louisan

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Francoise Lyles-Wiggins

Assistant Director

Business Diversity & Development

Congratulations to **Tim Nash** and this year's honorees of the 2021 "Top St. Louisans To Know In Business!"



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Tim Nash,
CEO, American
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Best Payroll Service Providers

The following companies were voted the Best Payroll Service Providers 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.

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AccuPay HCM	636.532.9510 accupayhcm.com	● 12747 Olive Blvd., #300 St. Louis, MO 63141
ADP	888.871.0155 adp.com	● 12200 Weber Hill Rd. St. Louis, MO 63127
A-Z Business Solutions, LLC	855.553.2665 a-zbusinessolutions.com	● 119 S. Main St. St. Charles, MO 63301
Biermann Accounting Services, LLC	636.225.6555 biermannaccounting.com	● 1799 Smizer Station Rd., #A Fenton, MO 63026
Cornerstone Employer Solutions	314.222.5770 cornerstoneemploy.com	● 721 Emerson Rd., #500 St. Louis, MO 63141
Eckelkamp & Associates CPA's P.C.	314.849.7555 eacfo.com	● 9109 Watson Rd., #300 St. Louis, MO 63126
Elder & Isaac, CPA, PC	314.727.4300 elder-assoc-cpa.com	● 8151 Clayton Rd., #204 St. Louis, MO 63117
Employer Solutions, Inc.	314.514.0700 esipayroll.com	● 14330 S. Outer Forty Rd. Chesterfield, MO 63017
Heartland Payroll Services	heartlandpaymentsystems.com	● 757 Spirit of St. Louis Blvd. Chesterfield, MO 63005
HireLevel	618.655.1212 hirelevel.com	● 5214 Chain of Rocks Rd. Edwardsville, IL 62025
IPS	314.821.0600 ipsonline.net	● 9450 Manchester Rd., #200 St. Louis, MO 63119
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Rapp Payroll Solutions	314.549.8800 rapppayrollsolutions.com	● 206 W. Argonne, #106 Kirkwood, MO 63122
Rickhoff & Associates	618.632.1994 rickhoff.com	● 1107 Frontage Rd. O'Fallon, IL 62269
Sederburg & Associates	636.587.0570 taxaccountantsmo.com	● 3023 North St. Peters Parkway St. Peters, MO 63376
Simploy	314.544.1700 simployonline.com	● 13023 Tesson Ferry Rd., #105 St. Louis, MO 63128
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Tom Dunn CPA	314.500.1200 tomdunncpa.com	● 677 Craig Rd. St. Louis, Mo 63141
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Congrats

Josh Kettleison!

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Congratulations!

Bennett Keller is a “Top 100 People to Know in St. Louis” according to Small Business Magazine.

Bennett is Partner in Charge of Lathrop GPM’s St. Louis office and focuses his practice on corporate law, succession planning and estate planning.

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

The more of these people that you choose to get to know, the better the chances you have of creating your own luck. **This is more true today than ever before. Because of the COVID-19 crisis, businesses in all industries are looking for help and looking to rebuild their companies. The individuals on the following pages will play a huge role in helping businesses rebuild. That help may come in the form of a business loan, legal advice, access to available contracts or just a shoulder to lean on.**

How were these individuals chosen? A group of community leaders identified the individuals for the edition. They are all key executives, financiers, notable achievers, connectors and other business-community leaders. The judges chose the individuals based on their contributions to the area businesses and the overall business community.

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

Ron Ameln
President, St. Louis Small Business Monthly

Tom Anstey

Triad Banking



Tom Anstey is the Executive Vice President-Commercial Lending at Triad Bank. Triad Bank, founded in 2005, is a full-service financial institution estab-

lished to provide a wide range of commercial and personal banking services to closely held businesses, their owners, and families.

Monical Bailey

McCarthy Building Companies



Monica Bailey has been with McCarthy more than 35 years and has served as Director of Diversity for McCarthy's 28-state Central Region for more than a decade. In

addition to ensuring that all project-specific diversity goals are achieved, she also mentors Minority Business Enterprise and Women Business Enterprise (MBE/WBE) firms. Her professional activities include leadership roles with organizations that support minority construction firms, including the Diversity Task Force of the Associated General Contractors of Missouri and the D&I Steering Council of the Associated General Contractors of America. Bailey also serves on the board of the Regional Union Construction Center (RUCC), has contributed to the Advisory Board of the Minority Contractor Initiative, and is a member of the St. Louis Minority Business Council.

Michael Bamvakais

Dill, Bamvakais & Newsham, P.C.

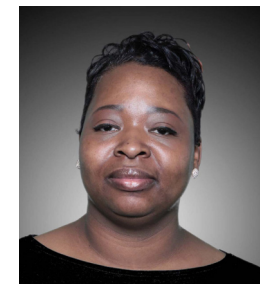


Michael Bamvakais is a principal of the law firm Dill, Bamvakais & O'Keefe, P.C., and has practiced in the metropolitan St. Louis area for 41 years. His

primary focus areas include estate planning (i.e. Wills, Trusts, Durable Powers of Attorney, Advanced Medical Directives, HIPAA Releases and Waivers, etc.), probate estate administration, and trust administration.

Rochelle Bea

Beginning Futures



Rochelle Bea, along with her sister, Shirla Lomax, oversee the day-to-day operations of Beginning Futures Learning Center. The organization provides quality

childcare services and an early childhood education program, while strengthening families through parent participation and education. Bea is primarily responsible for financial management and the overall health of the business. She is a member of the National Black Child Development Institute, National Association for the Education of Young Children, Saint Louis Women Leaders, and National Head Start Association.

Anthony Behr

Behr, McCarter & Potter



Anthony Behr is a partner in the law firm of Behr, McCarter & Potter. Behr represents corporations, insurers, reinsurers, individuals, and professionals in complex, high-risk litigation. Having

tried more than 75 cases to verdict, Tony is rated “AV” (the highest rating possible) by Martindale-Hubbell® and has been selected by his peers for inclusion in Best Lawyers in America® in the categories of Commercial Litigation, Medical Malpractice Law, Personal Injury Litigation, and Product Liability Litigation. Tony has also been named as a Missouri & Kansas Super Lawyer® in the areas of General Law, Business Litigation, Personal Injury Defense, and Medical Malpractice Defense. In both 2016 and 2018, Best Lawyers in America® named Tony as its “Lawyer of the Year” in Product Liability Litigation—Defendants.

JENNIFER BARDOT

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Position: VP Senior Business Banking

Biggest challenge for business owners:

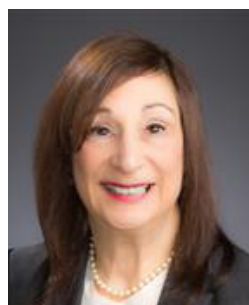
The challenges I run into most often are the general complexities of running a business. They include analyzing cash flow; managing and retaining talent; budgeting; and owners doing everything themselves instead of hiring vendors such as payroll and accounting. Owners sometimes have little or no interest in developing supportive relationships inside and outside their industries to assist with growth opportunities, and they ignore investing in associations and networking opportunities. Additionally, they fail to see the importance of collaborating or consulting with a personal board of advisors before making decisions.

Best advice for business owners:

My best advice is to build a strong network and find ways to give back to those who support your business. A servant leadership mindset is important as a leader and business owner. Find ways to support your community; continue to fuel your passion so your work is inspiring; keep growing personally; and place an emphasis on building relationships. Additionally, leading a business that supports and invests in its staff is critical to building a strong team, particularly one that shares your purpose and helps your business grow and succeed through challenging times. Be mindful of the future, reflect on the past, and focus on how to engage in igniting your passion.

Denise Bloch

Evans & Dixon



Denise Bloch joined Evans & Dixon in 2020. As long-time, in-house counsel for one of the nation’s largest pharmacies and post-acute care providers, Bloch understands the

legal and operational challenges that businesses encounter when trying to navigate the complex web of healthcare rules and regulations. She helps her clients craft solutions that comply with regulations while mitigating regulatory burdens, and she focuses her practice on healthcare fraud and abuse, HIPAA privacy, and compliance matters.

Phil Brink

Classic Sign Services

Phil Brink owns Classic Sign Services, a local sign and digital printing company. The company provides a wide range of signage, large format printing, digital t-shirts, embroidery, sign repair, replacement, and maintenance. Prior to founding the company, Brink was in the office supply business.

Dino Cannella

BMO Harris Bank

Dino Cannella is a Senior Managing Director with BMO Private Bank. Cannella oversees a team of professionals dedicated to providing high-net-worth individuals, families, and organizations, including closely held and family-owned business, endowments, and foundations, with a full range of wealth services as part of an overall personal-wealth-management strategy. He joined the organization in 2004 and has more than 22 years of experience in the financial services industry. He also serves on the Council of Regents at Fontbonne University.

Nick Chambers

UHY LLP



Nick Chambers is the director of the Private Equity Services Group at UHY LLP, an accounting and professional services firm. Chambers has more than 15 years of profes-

sional accounting and industry experience working with private-equity-owned companies and public registrants. He provides accounting, audit, and other consulting services in a variety of industries, including manufacturing and distribution, technology, professional services, health care, life sciences, construction, and energy.

PHIL BRANDT

AAIM EMPLOYERS' ASSOCIATION

When a recruiter contacted Phil Brandt in 2012 about applying for the position of President and CEO at AAIM Employers' Association, Brandt was excited by the idea. As someone who had dedicated his career to human resources and had served in HR executive leadership roles for public companies, Brandt understood the importance of the association.

Founded in 1898, AAIM Employers' Association is an association of employers throughout Missouri, Illinois and Indiana. For 123 years, AAIM has been helping employers in the region to hire, develop, and retain employees, and maximize the output of their people processes. AAIM accomplishes this mission through a variety of HR services, leadership and educational training programs, peer-to-peer networking and special events.

"I was a member of the organization and had been for many years," Brandt said. "I was very familiar with the resources and services of the organization. Our employees are our most important assets. They are the most important factor in our business success. I knew how the resources and tools of AAIM helped companies manage their employees."

When Brandt was selected as the new President and CEO, his job was to modernize the organization, beginning with technology. "Our objective was to bring the tools and systems that large companies use and design them in such a way that small- and mid-sized companies could take advantage of them. Lots of small- and medium-sized companies don't have the necessary resources and knowledge to implement these tools and resources. In the past, we helped HR professionals make decisions. We still do so now, but we also provide them with more effective tools to lead better processes."

One example involves the organiza-



tion's Wayfinder Model, which is set up to guide members through the process of hiring, training, managing, and engaging. "There is a best practice way to manage HR," Brandt said. "We've taken those practices and configured them into a solution. You can implement our Wayfinder Model and doing so will serve you well. Not only do we give you the tools, but also we provide the necessary resources."

Under Brandt's tenure, the organization has expanded from Missouri and Illinois to Indiana. He expects the organization to further expand into Kansas City and Nashville in the future.

"Like most leaders, I'm most proud of our employees, who have been a part of our success along the way," he said. "I lead as the CEO, but our employees are making this happen. I look back at the people who have dedicated parts of their careers ~ and are still doing so ~ to serving our communities. The hard work, dedication, and vision of our employees have helped make us successful."

Nicole Clements

PNC Bank



Nicole Clements is the Vice President of Community Development Banking at PNC Bank. In that role, she is focused on building and maintaining relationships with nonprofit commu-

nity organizations serving low-to-moderate-income neighborhoods in the central Illinois and St. Louis markets. Clements possesses extensive experience in working with the nonprofit sector in the areas of affordable housing development, community and economic development, federal and state grants management, strategy and planning, not-for-profit board governance, budgeting and finance, program development, and membership services.

Sarah Cole

Crowe LLP



Sarah Cole is a Healthcare Internal Audit and Risk Partner in Crowe LLP's Consulting practice. She advises client management and governance on risks and controls, and she provides

insights to Crowe and client healthcare-internal-audit teams to ensure the provision of high-quality, efficient, and effective healthcare internal audit services focused on helping clients achieve the highest return on their risk spend (i.e., return on risk). Cole is responsible for overseeing Healthcare Internal Audit and Risk Consulting services for Crowe LLP in the Central United States, which are provided through Crowe Healthcare Risk Consulting (CHRC), a Crowe subsidiary.

Patrick Connor

Husch Blackwell

Patrick Conner is a Partner in the law firm Husch Blackwell. Conner focuses on wealth, tax, trust, and estate planning; estate and trust administration; probate; privately held business and corporate planning; asset-protection planning; special-needs planning; and probate and trust litigation. He has designed and implemented numerous plans to minimize income, gift, estate, and generation-skipping transfer taxes associated with succession planning for individuals and privately held businesses. He also represents fiduciaries, beneficiaries, and other claimants when controversies arise involving taxes, trusts, estates, and related property interests.

Rodney Crim

St. Louis Economic Development Partnership



A nationally recognized leader in economic development, Rodney Crim serves as CEO and President of the St. Louis Economic Development Partnership, a regional-economic-development organization for St. Louis City and St. Louis County. The partnership provides business attraction, retention, and expansion

services; facilitates innovation and entrepreneurship; and owns and manages four business incubators. The organization also sponsors a World Trade Center; develops and manages strategic real-estate projects; facilitates the connection between businesses and workforce providers; and leads several initiatives. These initiatives include the Mosaic Project, an effort designed to make the region more welcoming to foreign born and the St. Louis Promise Zone, an initiative to address the most distressed areas of St. Louis City and St. Louis County.

Mark Cummings

Anders CPAs + Advisors



Mark Cummings is a Partner at the accounting firm Anders CPAs + Advisors. Cummings works specifically in the Banking and Financial Institutions Group servicing banking clients. With more than 30 years of experience on both sides of the banking industry,

Cummings has spent many years at a Big 4 accounting firm and a St. Louis-area bank. He owned his own firm before merging it with Anders.

Sharon Harvey Davis

Ameren



Sharon Harvey Davis is Vice President of Diversity and Inclusion and Chief Diversity Officer at Ameren, and she has served in these roles since 2012. Harvey Davis joined Ameren in 2002 to start diversity efforts for the now \$5.9 billion electric-and-natural-gas-holding company, which has more than 9,000 employees.

Harvey Davis created, developed, and currently leads Ameren's nationally recognized and award-winning diversity-and-inclusion program.

Andy Dawson

CIBC

Andy Dawson is the Head of the Midwest Region at CIBC U.S. Bank, which provides tailored commercial, wealth-management, personal, and small-business financial solutions as well as cross-border banking services to clients with North American operations. Dawson has been involved in banking his entire career, beginning as a credit analysis/loan consultant for LaSalle Bank in 1992.

Theodore Dearing

Dearing and Hartzog, L.C.

Theodore Dearing is a Member of the law firm Dearing and Hartzog, L.C. Although somewhat rare in today's environment, Dearing continues to maintain a "general civil practice," specializing in no particular area. After more than 35 years of practice, this approach enables him to identify and address many issues clients raise that a specialist might not recognize or be able to resolve. He assists individuals and business clients with a wide variety of civil litigation and other legal issues. He has extensive experience in all aspects of estate administration, including probate estates, guardianships, and conservatorships.

ALEXANDER HAIMANN

LESS ANNOYING CRM

Position: Partner

Biggest challenge for business owners:

Identifying and prioritizing the steps to tackle both immediate and long-term challenges. My experience is with small and midsize businesses (SMBs) across all different industries. Often business owners seek one-size-fits-all solutions for disparate challenges in their businesses. Taking a breath and tackling one issue at a time can be harder than it sounds but doing so successfully can be invaluable for long-term success.

Best advice for business owners:

Focus on your employees. The underlying success of your business is fortified by the preparation, commitment, and engagement of your employees. Focusing on your team doesn't mean just giving them raises, but also putting extra effort into recruitment, hiring, and onboarding processes. Additionally, it means seeking input regarding new ideas and initiatives for the business. Engage your staff now and truly make them a part of your business. Then, when you really need them to dig in, they will be there with you.

What's the hardest part of your job?

Our company provides a customer relationship management (CRM) software tool focused for SBMs. We are approaching our twelfth anniversary of the company's founding this summer. Over the years, our customer base has expanded across hundreds of industries in dozens of countries. The hardest part of my job is continuing to find and develop repeatable initiatives to engage new prospective companies across a range of industries.

What's the best part?

The best part of my job is working with the amazing and talented team of people at Less Annoying CRM. We are a small business with 20 employees. Everyone takes an ownership approach that's focused on delivering our product and service in the best ways possible to help our customers succeed in their business efforts.



ST. LOUISANS COMPANIES TO KNOW

Tony DePung

Reinhold Electric

Tony DePung is the President at Reinhold Electric, which began in 1976. Today, the company employs 250 electricians who perform service and maintenance work in homes and businesses in St. Louis, St. Charles, Lake of the Ozarks, and south-western Illinois.

Ted Disabato

TdD Attorneys at Law, LLC

Ted Disabato is the Managing Member of TdD Attorneys at Law LLC and Broker/Realtor of TdD Premier Real Estate, a full-service real-estate brokerage. Before forming his family of companies, Disabato held the position of President and General Counsel for Bankers and Lenders Title LLC, a regional, default-servicing, title company serving clients in all counties of Missouri, Kansas, and Nebraska. He served as Underwriting Counsel in the St. Louis office of First American Title Insurance Company, National Commercial Services, where he was an integral part of complex commercial transactions throughout the country.

Joe Dively

First Mid Bank & Trust



Joe Dively is the Chairman and CEO of First Mid Bank & Trust. First Mid Bancshares, Inc. is a community-focused organization headquartered in Mattoon, Illinois. First

Mid offers customers banking, insurance, wealth-management, and ag services throughout Illinois and eastern Missouri.

Donald Doherty

Montgomery Bank

Donald Doherty is the Regional President (St. Louis) for Montgomery Bank. During his career, he has banked with some of the top businesses and individuals in the region, providing them with lines of credit, equipment financing, term financing, and owner-occupied and non-owner-occupied real-estate financing. As the Regional President of Montgomery Bank, he is responsible for commercial lending, retail banking, commercial credit analysis, and loan documentation for the St. Louis region.

Rick Dredge

Thumbraise



Rich Dredge is the CEO and Co-Founder of Thumbraise, a mobile-first venture network where startups find investors using short pitches. The company is headquartered

in St. Louis and is backed by founders and operators of companies such as Square, Zynga, idealab, Answers.com, and Lion-Tree.

Lauren Druessel

Stinson



Lauren Druessel is an Associate at the law firm Stinson. She assists clients with forming limited liability companies and corporations; drafting operating agreements

and bylaws; and preparing a variety of other corporate-governance documents. She also assists companies with acquisitions, divestitures, and mergers.

Joe Eckelkamp

Eckelkamp and Associates



Joe Eckelkamp is President of Eckelkamp and Associates (E&A), a full-service accounting firm. Eckelkamp has more than 35 years of diverse financial experience. He

founded E&A in 1996 after having served as Chief Financial Officer, Vice President of Finance, or Controller at several companies, including financial institutions, a data services company, and a technology company.

Bob Elfanbaum

Object Computing, Inc.



Bob Elfanbaum is the CEO of Object Computing, Inc. (OCI). OCI is a modern consulting company that uses technology to create and accelerate business outcomes. Prior to joining OCI,

Bob served as Vice President of Products at World Wide Technology (WWT), where he oversaw the development and go-to-market strategy for WWT's product portfolio and was a member of WWT's executive leadership team. Prior to his success at WWT, Bob co-founded and acted as General Manager for Asynchrony, which was acquired by WWT in 2015. Elfanbaum has 35 years of broad-based experience in management, sales, accounting, financial analysis, technology, and operations.

ANDY KAISER

THE KAISER LAW FIRM, P.C.



Position: Attorney/Vice President

Biggest challenge for business owners:

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

Best advice for business owners:

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

Thomas Erb

Lewis Rice



Thomas Erb is Chairman Emeritus at the law firm Lewis Rice. Erb spent his entire 40-plus-year legal career with Lewis Rice, and served as Chairman of the firm from May 2012 until August

2020. He led the firm with a strong business sense, developing and communicating the organization's strategic direction and ensuring that its policies and culture aligned with the firm's client-centric business goals. Erb continued to practice law while serving as Chairman, maintaining an active corporate and mergers and acquisition (M&A) practice. He has drawn on his background in accounting to counsel Fortune 500 companies and closely held businesses alike, with particular emphasis on commercial banks and financial firms. He has served as lead counsel to numerous corporations and their boards of directors, providing advice on corporate governance, transactional matters, and regulatory issues. He has led major M&A transactions across the country involving business combinations, joint ventures, stock redemptions, private placements, commercial financing, and asset securitizations.

LORRIE KRAMER

GRAY DESIGN GROUP, INC.



Position: President

Biggest challenge for business owners:

Balancing the creative side of design with the bottom line has always a challenge. Finding that intricate balance between innovative solutions and a cost-conscious approach is just one of many components that make up a successful business. As an owner, I'm looking not only at how we're hitting individual project goals, but also long-term projections and portfolio diversity. There are so many behind-the-scenes details that most people don't see every day. My challenge is to effectively convey those details to our creative staff so we

can marry engaging design with sound financial practices.

Best advice for business owners:

Nurture and dedicate time to mentoring employees who are exceptionally committed and curious. When I started at Gray Design Group, I was a part-time bookkeeper coming in one day a week. Thanks to the firm's commitment to mentoring me, and my own curiosity and drive to learn as much as I could about the business, I eventually became CFO and now am majority owner as President. When you invest in your employees, you're also investing in the success of your business now and in the future.

Claire Erker

CI Select



Claire Erker is CEO of CI Select, an office furnishings firm located in west St. Louis County. CI Select is an interior solutions provider, specializing in furniture, flooring, workplace tech-

nologies, walls, and artwork.

Mallory Fisk

Summers Compton Wells



Mallory Fisk is an attorney with the law firm Summers Compton Wells. Fisk's practice focuses on intellectual property issues, such as registering trademarks and copyrights,

drafting license agreements, and advising and defending against potential infringement. She also concentrates on real estate transactions by negotiating, reviewing, and drafting purchase agreements, leases, easements, deeds, and restrictive covenants. Fisk has experience in capital markets and securities and offers compliance advice for a wide range of industries.

KATIE MAGOON

PEOPLE SOLUTIONS CENTER

Position: Owner, President

Biggest challenge for business owners:

For most business owners, a key challenge is finding ways to leverage subject matter experts for key parts of the business. For example, I'm an HR expert, but I often find myself facing accounting and IT issues that slow me down. Leveraging vendors that are experts in their field ~ while maintaining the budget ~ is a constant trade off. I'm so excited that we've found great partners to support our needs, and they've turned into wonderful referral partners, too!

Best advice for business owners:

Do good things in the world! It's easy to get lost in revenues and expenses and lose sight of the opportunities to just give back to others. When you find ways to volunteer your expertise or help someone out (with no personal gain for you), the benefits will come back to you ten-fold. Give willingly and sincerely of your time, talent and treasure, and others will help you succeed!



Jason Hall

Greater St. Louis Inc.



Jason Hall is the CEO of the new nonprofit formed via a merger of five local, private-sector business groups. The five economic development groups ~ St.

Louis Regional Chamber, AllianceSTL, Civic Progress, Downtown STL Inc., and Arch to Park ~ combined earlier this year under a single banner in hopes of growing the region through a unified voice. In the past, Hall has held executive roles at the St. Louis Regional Chamber, Missouri Department of Economic Development, and Missouri Technology Corporation.

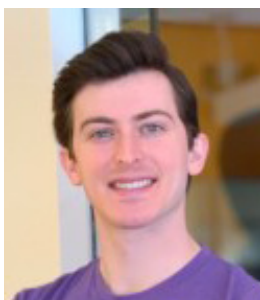
Kelly Flaherty

Thompson Flaherty CPA

Kelly Flaherty is the owner of Thompson Flaherty CPA & Tax Consultants, a full-service, individual-and-business tax, accounting, and business consulting firm located in Edwardsville, Illinois. Flaherty has been in public accounting since 1987 and became a licensed CPA in October of 1993.

Andrew Glantz

Gift A Meal



Andrew Glantz is the Founder and CEO of GiftAMEal, a mobile app that promotes restaurants while giving back to the community. More than 200 restaurants

participate, and more than half a million meals have been provided to those in need through its program. In addition to GiftAMEal, Glantz serves on the Alumni Board of Governors for Washington University in St. Louis and guest lectures at the university on such topics as marketing, negotiations, and entrepreneurship. Prior to GiftAMEal, Glantz ran a nonprofit storefront that promoted re-use and sustainability, and he served as Vice President of a children's charity that raised more than \$300,000 during his four-year tenure.

Kyle Gottuso

Armstrong Teasdale



Kyle Gottuso is an attorney with the law firm Armstrong Teasdale. With substantial experience in all aspects of litigation, Gottuso leverages his knowledge

of patent, copyright, and trademark law to protect his clients' most critical assets, especially when at the center of a dispute. He has experience with pre-filing counseling, motion practice, patent-claim construction, and pretrial work. He has counseled clients on a wide variety of licensing issues, and has represented clients in settlement negotiations, mediations, and inter partes review proceedings before the Patent Trial and Appeal Board (PTAB) ~ as well as trademark opposition and cancellation proceedings before the Trademark Trial and Appeal Board (TTAB).

Michael Hartley

Lewis Rice



Michael Hartley is an attorney with the law firm Lewis Rice. Hartley represents innovators and industry leaders in complex challenges to intellectual property. He successfully liti-

gates complex patent disputes to achieve results that make business sense for his clients. Hartley handles patent infringement, post-grant proceedings before the Patent Trial and Appeal Board, such as inter partes review and covered business-method proceedings, trademark and trade dress infringement, misappropriation of trade secrets, and other complex commercial matters.

Joshua Giessing

Computer Pro Untld.

Joshua Giessing is the Operations Manager at Computer Pro Untld. The company is a locally owned computer-repair shop in St. Charles. The company services businesses, consultants, and individuals across the area.

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Mark H. Cummings, CPA, for both being named a
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Tracy Hart

Tarlton Corporation



Tracy Hart, President of Tarlton Corporation, is the first woman to become president of a major general contracting company in St. Louis, and one of few nationally. Since

Hart joined Tarlton in 1990, the company has tripled in size and further solidified its market share. Tarlton is a St. Louis-based general contracting/construction management firm specializing in complex new construction and renovation.

intermediary that specializes in providing outsourced corporate-development services focused on mergers-and-acquisitions (M&A) deal origination for middle-market private equity groups and billionaire family offices. Haugen is a buy-side M&A expert and specializes in providing outside corporate-development-support services to private equity groups, with a focus on proprietary deal flow origination.



Rick Hennessey

Butcher Joseph & Co.

Rick Hennessey is Vice President at Butcher Joseph & Co., an investment bank specializing in mergers and acquisitions (M&A) advisory services. The company provides a full spectrum of liquidity options for clients, including traditional M&A, Employee Stock Option

Plan (ESOP) buyouts, recapitalizations, and capital advisory. Hennessey advises clients on M&A, recapitalizations, and leveraged ESOP buyout transactions.



Kristy Jackson

DK Solutions LLC



Kristy Jackson, a serial entrepreneur, is the CEO of DK Solutions LLC, a creative multimedia consulting firm, and ambassador for the Bizperation brand. She is a sought-after mentor, author, facilitator, and professional speaker with 20 years of experience training and empowering youth and adults. Kristy and her husband James Jackson II, CEO of Gator MediaSTL, have been identified by the startup community as connectors and strong advocates for closing the diversity gap in the STL startup community.

tor, author, facilitator, and professional speaker with 20 years of experience training and empowering youth and adults. Kristy and her husband James Jackson II, CEO of Gator MediaSTL, have been identified by the startup community as connectors and strong advocates for closing the diversity gap in the STL startup community.

Will James

BKD

Will James leads BKD's transfer pricing practice. He has been a dedicated transfer pricing consultant since 1992, primarily working with large international accounting firms and advising clients about various transfer pricing and tax valuation issues. He has experience in transfer pricing plan-



SEAN MULLINS

WORLD TRADE CENTER ST. LOUIS

Position:
Director,
Foreign Direct
Investment



Biggest challenge for business owners:

Managing growth in an orderly way, particularly bringing on new employees. Regardless of whether growth is anticipated to be slow or sudden, small businesses should create plans for systemically weaving in new people and dedicate time to developing and nurturing office culture. A workplace's atmosphere is especially important for talented, young workers when they're selecting an employer and determining how long to stay.

Best advice for business owners:

Set aside time for diagnostic conversations with employees. Have discussions that encourage people to comment on what they find favorable and what could be improved. Create an environment in which people are recognized for their contributions and thanked for identifying concerns. I'm also a fan of inviting outside specialists to facilitate structured, in-depth conversations.

ning, documentation, advance pricing agreements, intellectual property valuation, cost-sharing arrangements, and transfer pricing controversy for clients in multiple industries. He is a frequent speaker on transfer pricing topics at outside tax seminars and has given presentations in Canada, China, Israel, Japan, Singapore, and Europe. James serves on the board of directors at the World Trade Center St. Louis and is the President of the St. Louis International Tax Group, Inc.

CARLOS HUDDLESTON

GONZALEZ COMPANIES LLC

Position: Managing Principal, CEO

How does your company help its clients:

Gonzalez Companies provides salient, cost effective solutions to meet our client's infrastructure needs. Our focus is to establish trust with our clients so we can work to meet their service and budgetary needs.

What differentiates your business from others:

We view our relationship with our clients as extensions of their own staff. Our responsibility is to know their work culture as our own, to be considered as one of their own. We strive to be a seamless extension of their staff or operations to produce results that innovate, solve, or improve their infrastructure.

How long have you been in business:

Gonzalez Companies was established in 1989 and restructured as a professional services firm in 2005. Our current majority ownership took over the company in November of 2014 and remains as such currently.

Best advice for business owners:

Always be prepared to make the next move. Being flexible and understanding your marketplace (or others) takes effort, diligence, and opportunity. Make sure you are in a position to take advantage of opportunities when they manifest. Know the risks, assess them and don't be afraid to leap.





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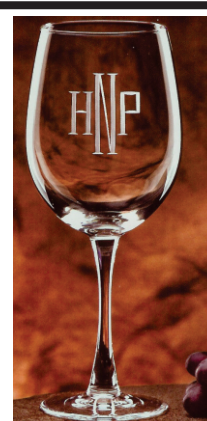
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Tracey Jeffries

Capital Consulting Services



Tracey Jeffries is President of Capital Consulting Services, a boutique consulting firm offering services centered around economic and community enhancements.

The firm helps organizations improve performance and operations by analyzing current issues and developing action plans that access new opportunities, enhance learning and implement change.

Mindy Jeffries

Stealth Creative



Mindy Jeffries is President of Stealth Creative, a full-service advertising agency. The agency specializes in print and web design, interactive web development, search engine

optimization (SEO), search engine marketing and pay-per-click (SEM/PPC), media buy-ins, and broadcast advertising. Jeffries founded the agency in 2008.

Vincent Johnson

The Johnson Law Firm

In 1998, Vincent Johnson joined his brother, Dwayne, to form The Johnson Law Firm in St. Charles. His practice focuses on corporate, commercial, and litigation matters. Johnson is a Chairman of the Properties Board of Emmaus Homes, Corporate Counsel for the St. Charles County Board of Realtors, and Prosecuting Attorney for the city of O'Fallon, Missouri.

Susan Kalist

Commerce Bank



Susan Kalist is a Division Manager, Business Banking at Commerce Bank. Since 1995, Kalist has ensured that valued clients in the commercial sector across the St. Louis metro area has access to innovative and strategic solutions to meet their complex needs. With a particular focus on companies with up to \$50 million in annual sales revenues, Kalist has become a trusted advisor to the successful businesses and organizations she serves. Her services include guidance for business acquisition financing, cash flow management, expansion, real estate purchases, and working capital.

Rusty Keeley

Keeley Companies

Rusty Keeley is the CEO of Keeley Companies, which encompasses L. Keeley Construction, ADB Companies, ZeroDay Technology Solutions, Inspired Solutions, and KDG. Keeley Companies specialize in offering unified and collaborative solutions within the following industries: construction, infrastructure, technology, supply chain management, and development. Keeley actively participates in the leadership of the Young Presidents' Organization (YPO) and is on the boards of Reliance Bank, the St. Patrick Center, and Concordance Academy. He also is a co-chair and serves on the board of the World Pediatric Project (WPP).

Bennett Keller

Lathrop GPM

Bennett Keller is the Partner in Charge for the St. Louis office of the law firm Lathrop GPM. The full-service firm consists of nearly 400 attorneys in 14 offices from coast to coast. Keller concentrates his practice on estate planning, probate and general business, corporate law, and

succession planning. He is an Adjunct Professor in the School of Law at Washington University in Saint Louis, where he teaches a Business Succession Planning class for the Master of Laws in Taxation Program. He is also a frequent lecturer and speaker on the topics of estate planning, business succession planning, and tax issues.



Tyler Kelly

SLAM! Agency



Tyler Kelley is Co-Founder and Chief Strategist at SLAM! Agency, a content marketing agency that helps brands realize and reach their highest

potential. With 17 years in the digital marketing space, Tyler has earned a reputation for anticipating user trends and developing proactive strategies to drive brands forward. At SLAM!, Tyler leads a team of strategists and creatives who are raising the bar for branded content, social media, and paid amplification. Prior to SLAM!, Tyler worked as a marketing consultant in the technology, financial services, and nonprofit sectors.

Josh Kettleson

Midland States Bank

Josh Kettleson is a Wealth Advisor at Midland States Bank. Kettleson is an accomplished financial advisor with more than 17 years of experience. Prior to joining Midland States Bank, he served as owner of Kettleson Financial Services, LLC in



Mattoon, Illinois, and had previously worked for a local and national investment firm.

Steve Kling, Jr.

Jenkins & Kling, P.C.

Steve Kling Jr. is Partner and President of Jenkins & Kling, P.C. Kling currently practices primarily in the areas of real estate, land use and zoning, and general corporate law. He represents property owners, developers, and financial institutions in real-estate acquisitions, development, and financing matters. He also has represented creditor groups such as banks, equipment leasing corporations, and other creditors for more than 30 years. He is frequently involved in planning and zoning matters, including formation and disputes regarding public financing entities, such as Transportation Development Districts (TDDs), Community Improvement Districts (CIDs), and Neighborhood Improvement Districts (NIDs). Prior to practicing law, Steve was an assistant bank examiner for the State of Missouri.

Dan Lauer

UMSL

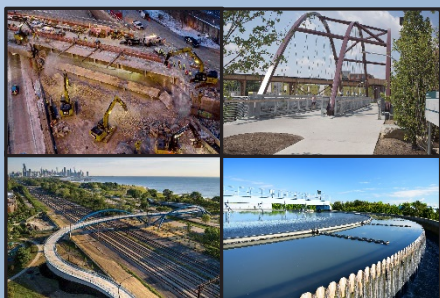
Dan Lauer is the Founding Executive Director of University of Missouri - Saint Louis's (UMSL) Accelerate program.

Lauer is an accomplished entrepreneur who provides business owners and students advice about how to develop their innovative ideas into products or businesses. As a St. Louis native, he is the CEO and Founder of Lauer Toys and the creator of the baby doll called Waterbabies. His product has achieved great success by being the second-best selling baby doll, with more than 24 million units sold.



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- Close the wage and employment gaps for ethnic minorities
- Achieve sustainable long-term tax revenue growth for the city
- Supporting neighborhood development and businesses



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Lyda Krewson, Mayor City of St. Louis

Larry Lee

Andy's Seasonings

From humble beginnings, Andy's Seasoning, Inc. started in the basement of Katherine and Reuben "Andy" Anderson's home. The two combined their love of cooking and knack for blending ingredients to launch their first product, barbecue sauce. After growing from a two-product, home-based business to a nationally known company, Andy's Seasonings, Inc. discontinued their barbecue sauce and focused on a dry blend of quality bread-ing-and-batter seasonings, becoming the company they are today. Currently, Larry W. Lee, son of Katherine and Reuben, is President and CEO of Andy's Seasoning Inc., carrying on his parents' legacy.

Shannon Lewandoski

Synergy Wealth Solutions



Shannon Lewandoski is a financial planner with Synergy Wealth Solutions. Lewandoski and his Synergy team specialize in compiling and analyzing comprehensive financial plans,

then providing customized financial, investment management, and estate solutions. He is a key member of the Synergy Wealth team, and works closely with entrepreneurs and business owners, supporting their financial growth needs. He and his partner also provide experienced solutions for individuals, retirees, and professionals. They have worked together for more than 10 years in financial services and complement each other as a team for their clients.

Patrick Mathis

Mathis, Marifian & Richter Ltd.

Patrick B. Mathis is a founding shareholder at Mathis, Marifian & Richter Ltd. (MM&R), who focuses his practice on business law, banking, estate planning, and taxation. With more than 30 years of experience, Mathis has an extensive background in providing legal counsel related to business mergers, sales and acquisitions, shareholder litigation, trusts and wills, probate, federal and state tax audits and appeals, Tax Court litigation, and criminal tax defense. He has written several definitive articles in each of these areas. Over the past 34 years at MM&R, Pat has provided a full range of legal services to clients in the southern Illinois and St. Louis metropolitan areas.

Robert McKay

Together Credit Union

Robert McKay has served as the President and CEO for Together Credit Union since 2015. He is an active member of the credit union community, serving on the Board of Directors for CUDirect, an enterprise lending and technology solutions company, and Heartland Credit Union Association, a trade association helping more than 200 Missouri and Kansas credit unions thrive. In 2020, he was appointed to the Federal Reserve Bank of St. Louis's Community Depository Institutions Advisory Council (CDIAC).

Pat McLaughlin

Grant Thornton

Pat McLaughlin leads the Tax practice in Grant Thornton's St. Louis office. McLaughlin works with both publicly and closely held companies, serving clients in the manufacturing, consumer and industrial products, and service industries. He is also part of Grant Thornton's Tax Reporting Advisory practice. In that role, he focuses on assisting his clients to enhance and optimize their accounting for income taxes and navigating U.S. or worldwide direct tax issues faced by both domestic and multinational corporations.

Patrick McSwain

EnviroPAK Corporation

Patrick McSwain is the President of EnviroPAK Corporation. The company is a premier manufacturer of molded pulp packaging for the interior protection of a wide range of products, including custom applications for trays, clamshells, and end caps. McSwain has approximately 30 years of senior operational and financial leadership experience across a range of industries, including aerospace, defense, and medical products. His focus is building on team successes to bring high-quality, environmentally responsible, custom packaging solutions to market, while focusing on improvements across key business metrics ~ for example, environmental health and safety (EH&S), cost, quality, and delivery ~ as well as long-range strategic planning for the company.

Rachel Milazzo

Dentons US LLP



Rachel Milazzo is a Partner at the global law firm Dentons US LLP. Milazzo is a member of Denton's Litigation and Dispute Resolution practice and

Real Estate practice. Milazzo specializes in commercial and real estate litigation, and has trial, arbitration, and mediation experience. Her practice includes business litigation, construction litigation, eminent domain causes, and complex commercial litigation. Milazzo leverages her experience and knowledge in these fields to provide focused, efficient, and high-quality legal services, always mindful of scope sensitivities and timeline issues to ensure projects are completed on time and on budget.

LeAnn Morrissey

Operation Shower



LeAnn Morrissey founded Operation Shower in 2007. The idea was to send a "baby shower in a box" to four expectant military moms whose partners were deployed at the time.

Over the years, Operation Shower has hosted showers for thousands of military families, thanks to the overwhelming support of individuals and groups across the country. In 2015, Operation Shower even took its mission to Italy for the first-ever international baby shower! The showers not only provide amazing must-haves for moms and their babies, but also give these women and their families a chance to come together and celebrate.

Thomas Murphy

Sonus Benefits

Thomas Murphy is Managing Partner at Sonus Benefits. Murphy leads a team of industry specialists to provide custom benefits solutions for business owners, CFOs, and HR directors.

In addition to his role at Sonus Benefits, Murphy serves as one of four partners at MSME, Sonus's parent company, runs his own personal financial services practice, and is an active member of Benefit Advisors Network (BAN), a premier network of credentialed, independent benefit advisory and consulting firms. He sits on numerous professional and charitable boards, and routinely speaks to professional associations and employer groups on topics related to employee benefits and healthcare reform.



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Congratulations

Sharon Harvey Davis

We congratulate Sharon Harvey Davis, Vice President Diversity, Equity and Inclusion & Chief Diversity Officer, Ameren, as well as all deserving recipients of the 2021 Small Business Monthly Top 100 People To Know in St. Louis Award.



RISING TOGETHER

100
St. Louisans You
Should Know
2021

CONGRATULATIONS Dave Warning, Executive
Vice President, Chief Credit Officer, for recognition
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Tim Nash
American Bank



Tim Nash is the CEO of American Bank of Missouri, a small community bank founded in 1880. The bank has eight branches, with three in the St. Louis region. What separates Nash from other

CEOs is his eagerness to interact with customers. On most days, you won't find Nash holed up in his office. He's typically out meeting customers. "I've always preferred to be a hands-on type of guy," he said. "I enjoy business development, whether it's with someone who wants to buy a first rental property or to purchase a commercial property. I want to make sure that I'm one of the customer's primary contacts."

Amy Nash
Nash Properties

Amy Nash is Co-Owner of Nash Properties LLC, a company that leases affordable apartments and housing in central and south St. Louis County. Nash Properties began in the mid-1990's as a developer of single-family homes in the University City area.

Traci O'Bryan
Arcturis



Traci O'Bryan is the CEO of Arcturis, an architectural and design firm with offices in St. Louis and Dallas/Fort Worth. A creative studio of architects, interior designers, graphic

designers, landscape architects, planners, and strategists, Arcturis collaborates across expertise to create effective, informed, and beautiful solutions for its clients. With

more than 30 years of design and management experience, O'Bryan oversees strategy, development, and growth for the multi-disciplinary firm. With most client relationships lasting more than 15 years, the company's long-term clients have sustained and grown the firm.

Matt O'Neill
Phoenix Creative Co.



Matt O'Neill is former Senior Partner at Phoenix Creative, a full-service marketing communications agency located in the historic Loft District of Downtown St. Louis.

In 2020, O'Neill stepped down from his day-to-day duties as senior partner. O'Neil, a 35-year-industry veteran, remains active as an agency board member and serves as a key strategic adviser to the firm. Phoenix Creative is one of the region's largest advertising, marketing, and public relations firms with 30 local, full-time employees.

Jared Opsal
Givable

Jared Opsal is a go-to resource for people looking to start a nonprofit or supercharge their well-established one. His background in nonprofit communications, marketing, fundraising, and leadership provides a wealth of knowledge for nonprofit professionals in the St. Louis area. He has worked and volunteered at every level of nonprofits, from entry-level specialist to executive director and board member. He has also worked on region-wide fundraising and public awareness campaigns, organized diverse community coalitions, and worked through complex, nonprofit legal issues facing his organizations. In his current role leading Givable, a nonprofit that works to engage people to give locally and sustainably, he has overhauled its brand, marketing, and outreach, and has launched new programs unique to St. Louis and the country.

STEPHANIE WIDAMAN
BLACK TWIG MARKETING + COMMUNICATIONS



Position: Co-Owner and Managing Partner

Biggest challenge for business owners:

My biggest challenge is weathering the financial ebb and flow that comes with owning a small business. Some months are great; others are more humbling. As one of my business partners reminds me, be comfortable with being uncomfortable. Doing so is certainly a challenge to overcome daily ~ and to rise above.

Best advice for business owners:

One of my favorite quotations is, "Feel the fear and do it anyway." I was fortunate enough to have an opportunity to buy and own a business with my partners. Being a business owner is intimidating and challenging, but the benefits will come. I also truly believe that surrounding yourself with a good team is invaluable. You can't do it all yourself, and that's okay.

Jared Peno

Alliance Technologies



Jared Peno is Chief Operating Officer at Alliance Technologies, a local IT firm. Peno has a strong background in information technology, business

analysis, and team leadership, along with experience with a broad range of technologies, both new and old. He has led corporate team projects through numerous cost-saving opportunities. He has hands-on experience with corporate IT infrastructure and support methodology, along with small business IT networks and customer-centric solutions.

Thomas Reed III

Axius Financial

Thomas Reed is a Founder/Partner of AXIUS Financial. He currently serves as President of the company as well as a Financial Advisor for his clients. Reed has been involved in the financial services industry since 1990 and started AXIUS Financial in 2010. As a Financial Advisor, Reed specializes in financial planning and wealth management for individuals, families, and business owners. He helps his clients design, implement, and monitor a complete financial plan that features asset management strategies, life insurance, and retirement planning concepts.

Peter Reinecke

Argent Capital Management

Peter Reinecke is the Founder and Managing Director of Arsenal Capital Management LLC (ACM). ACM was founded in December 2012 and began operations in February 2013. Prior to starting ACM, Reinecke was a member of a private investment company focused on early-stage growth companies. In his capacity as Managing Director of ACM, he is a board member of Appistry,

Bonfyre, Common Place Holdings, Deck Commerce, Harbor MedTech, Juristat, Kypha, PowerPost, TransMed Systems, and WellOpp.

Keith Richardson

Zick, Voss, Politte & Richardson

Keith Richardson joined the law firm of Zick, Voss, Politte & Richardson immediately after law school and became a named Partner in 2012. He handles matters in the following areas: family law, estate planning and probate practice, real estate law, general civil litigation, and criminal defense (including DWI). He also provides representation to small business owners, including incorporation or formation of business entities and related representation.

David Robert

Midas Hospitality

David Robert is the Co-Founder and Chief Executive Officer at Midas Hospitality, a hotel development, management, and investment firm.



With more than 35 years in the hospitality industry, Robert brings tremendous depth and breadth of hotel experience at all levels, from serving as a busboy at a Holiday Inn to managing day-to-day operating business for all Midas hotels. Building strong relationships and communicating effectively have always been his strengths.

Jill Roberts

Miller & Roberts

Jill Roberts is an attorney with the law firm Miller & Roberts. The firm offers estate planning, real estate, and probate legal services. Roberts practices exclusively in the areas of estate planning, probate, elder law, real estate, and business.

Randy Rodgers

UMB Bank

Randy Rodgers is Vice President of Healthcare Banking at UMB Bank. Rodgers leads a team of banking experts who work with business owners to understand their companies



and proactively provide strategic recommendations and real solutions that help them succeed. He works exclusively with medical practices and evaluates the needs of healthcare professionals and doctors, designing custom solutions to help them achieve their financial objectives. Rodgers has specialized healthcare industry expertise in mergers and acquisitions, healthcare equipment finance, working capital and commercial/medical-use real estate.

Donn Rubin

BioSTL

As founding President & CEO of BioSTL, Donn Rubin has helped lead systemic change for St. Louis, bringing new economic vitality and a transformational entrepreneurial culture that leverages the region's world-class strengths in innovation, especially the medical and plant biosciences.

Sayad Gentry

Sayad & Associates, LLC

Sayad Gentry is the founder of Sayad & Associates, LLC, a law practice that specializes in international law and dispute resolution, corporate law and litigation, government relations, compliance and business consulting for international companies. Sayad & Associates also assists international clients in global market-entry and market strategies.

VIRTUAL TOP WOMEN BUSINESS OWNER CELEBRATION

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Geoffrey Soyiantet
Vitendo4africa

In 2008, Geoffrey Soyiantet started providing services that would become Vitendo4Africa, a nonprofit with programs and resources for African immigrants. In 2017, Soyiantet co-founded the African Chamber of Commerce St. Louis (ACCSTL), which provides resources for African entrepreneurs. The ACCSTL was founded by economic and community development professionals who saw opportunity in growing the St. Louis business environment through relationships and investment in Africa.

Dan Stephen
Central Bank of St. Louis

Dan Stephen is the President and COO of Central Bank of St. Louis. He took over the position in early 2021. Since 2019, Stephen has been Chief Credit Officer and Chief Risk Officer for Central Banco, Inc., the bank's holding company. Before that, he served as Chief Credit Officer and Head of Commercial Lending at Central Bank of St. Louis for more than 30 years. Central Bank has been serving the St. Louis metropolitan area for more than 115 years.

Chawn Stich
Premier Design Group



Chawn Stich is the Director of Business Development at Premier Design Group. Established in 2009, Premier Engineering, Architecture, and Survey, LLC, d/b/a,

Premier Design Group ("Premier") provides civil engineering, land surveying, architecture, landscape architecture, environmental services, planning, project consulting, and construction services for residential, multi-family, governmental, commercial, institutional, private, and industrial developments.

Nathan Stonner
Anders CPAs + Advisors



As a Senior Manager in Tax for Anders CPAs + Advisors, Stonner works with high-net-worth individuals, flow-through entities, and business owners on tax planning

and advisory at the business and individual levels. His years of family-wealth and estate-planning experience are great assets to his clients. In his role as a member of the Anders Health Care Group, Stonner also works with many physician-owned healthcare practices.

Jim Struble
Electro Savings Credit Union



Jim joined the Electro team as President & CEO in 2018. Established in 1941 by the employees of Union Electric Company (now Ameren). Electro Savings Credit Union

is a full-service, not-for-profit cooperative financial institution. The organization has locations in Maryland Heights, Wildwood, Manchester, and South County. Struble came to Electro via CFCU Community Credit Union based in Ithaca, New York, where he served as Vice President of Service and Sales. Prior to joining CFCU in 2013, he was Director of Innovation and Project Management with Mayo Employees Federal Credit Union based in Rochester, Minnesota, where he started his credit union career in 2008. In addition to his career in the credit union industry, Jim was a public-school teacher in the Hayfield, Minnesota Public School District; served as Board Chair on the Regional Board of Advisors for the American Cancer Society; and was on the Board of Education for Moravia School District in Moravia, New York.

SHAWN WILLIAMSON
FISK, EGGEMEYER & WILLIAMSON, CPAS

Position: Managing Partner

Biggest challenge for business owners:

For new businesses, I would say the biggest challenge is surviving the start-up phase until the company can generate enough cash flow to live on. For mature businesses, the biggest challenge is finding and retaining talent – not just people who show up and take up space, but people who take pride in their work and serve customers to the best of their abilities.

Best advice for business owners:

Succeeding in the service business is simple. Show up when you say you will show up. Do what you say you will do, and charge what you say you will charge. If you deliver more than these basic, reasonable expectations, you will succeed even faster.



Dan Thieret
CliftonLarsonAllen

Dan Thieret is a principal in CliftonLarsonAllen's (CLA's) Manufacturing and Distribution group. Thieret has more than 10 years of experience in public accounting, serving privately held companies and their owners regarding their tax compliance and consulting needs.

Todd Turner
Cass Commercial Bank

Todd Turner is Vice President, Commercial Banking at Cass Commercial Bank. He is responsible for generating new loan, deposit, and treasury services relationships with St. Louis-area businesses. With a particular focus on companies with up to \$100 million in annual sales revenues, he has become a trusted advisor to area businesses, providing guidance for business acquisition financing, cash flow management, equipment financing, operating lines of credit, and real estate purchases.

Erin Valentine
McCarthy Building Companies



As Vice President of Business Development, Erin Valentine manages McCarthy's St. Louis-based business development team that focuses on

the company's core buildings markets of Healthcare, Commercial, Education, and Advanced Technology & Manufacturing. She's a member of the leadership team that guides McCarthy's strategic business operations across its 28-state Central Region. Since joining McCarthy in 2001, Valentine has helped the company secure numerous projects while working closely with clients and industry partners. As a founding member of the McCarthy Partnership for Women's Employee Resource Group, she has also overseen several national initiatives to mentor women in construction careers.

Paul Van Stone

CNB St. Louis Bank

Paul Van Stone is President of Commercial Banking at CNB St. Louis Bank and is an experienced lender with a diverse background of helping small- to middle-market businesses in a wide variety of industries. With more than 25 years of commercial banking experience in the St. Louis region, he delivers business banking solutions with a focus on real estate lending, equipment financing, working capital lines of credit, mergers and acquisitions, commercial development, golf course financing, and treasury management solutions.

Sean Walsh

1904labs



With more than 25 years of experience in the software and services industries, Sean Walsh has held numerous executive and manage-

ment positions in both large and small software and services companies. He is the Co-Founder of 1904labs, a company that provides businesses with software solutions.

David Warning

Midwest BankCentre

David Warning is the Executive Vice President, Chief Credit Officer at Midwest BankCentre. Warning leads the bank's credit culture for all significant lending units, including commercial, consumer, mortgage, and wealth management. His oversight ensures that the bank's asset quality objectives are met, while supporting growth and diversification of the



bank's loan portfolio. Warning joined Midwest BankCentre in 2014, having previously served as Managing Director, Head of STL Commercial Lending at BMO Harris Bank. He has more than 30 years' experience in commercial banking and has held various positions with Boatmen's Bancshares, Nations Bank, Bank of America, and Southwest/M&I Banks.

Francoise (Fran) Lyles-Wiggins

St. Louis Lambert Airport

Francoise (Fran) Lyles-Wiggins is the Director of Business Diversity Development at St. Louis Lambert Airport. Her



career in the diversity arena began in 2001 with the City of St. Louis-Lambert Airport Authority-DBE Office as a contract compliance officer. Over the years, Lyles-Wiggins has held leadership roles in diversity for the City of St. Louis, Bi-State Development Agency. Over the years, she has become an advocate and mentor for many minority-owned businesses throughout the region. Lyles-Wiggins has planned and participated in small, emerging, and disadvantaged businesses' capacity training seminars; provided technical support to small, emerging, and disadvantaged businesses; and performed outreach and education regarding small business and DBE matters.

Michael Williams

Sikich LLP

Michael Williams was the Managing Partner for Hochschild, Bloom & Company LLP, a public accounting firm based in St. Louis. The firm was acquired by Sikich LLP in 2020. He joined Hochschild, Bloom & Company in 1987 and was accepted as Partner in 1998. He has managed work, including consulting projects and federal audits, for companies and organizations in the service, manufacturing, and construction industries as well as government and nonprofit agencies.

Otis Williams

St. Louis Development Corp.



Otis Williams is the Executive Director of the St. Louis Development Corporation (SLDC). SLDC is responsible for bringing people, jobs, and investment

to the St. Louis. He recently announced his retirement from the organization. Williams joined SLDC in 1998 and has served as Executive Director since 2013. His leadership at the helm of the city's economic development arm has played a key role in many multimillion-dollar development projects in the St. Louis's downtown and neighborhoods, including the new Busch Stadium and Ballpark Village, Cortex Innovation Community, and North Riverfront Industrial Corridor – as well as the National Geospatial-Intelligence Agency's decision to remain in St. Louis. Through fostering unprecedented partnerships among local, state, and federal leaders and organizations, he has focused his efforts on furthering economic development through development incentives, real estate development, neighborhood support and development, and minority access and inclusion. Prior to joining SLDC, Williams served more than 28 years in the U.S. Army and retired at the rank of Colonel.

Shawn Williamson

Eggemeyer & Williamson CPAs

Shawn Williamson is the Managing Partner of Fick, Eggemeyer & Williamson, a CPA firm that specializes in nonprofit and governmental auditing as well as small business taxation. Williamson has managed well over 1,000 audit engagements for nonprofit organizations, governmental entities, and for-profit corporations with annual revenues of up to \$3 billion. He is also the author of Big Success in Small Business, a comprehensive guide to starting and running a small business.

Nikki Wilson

Justine Peterson

Nikki Wilson is an Asset Building Counselor at Justine Peterson (JP). In that role, Wilson assists small businesses day-in and day-out with matters of capitalization ~ tailoring financing packages to the specific needs of the business owner.

Jim Wood

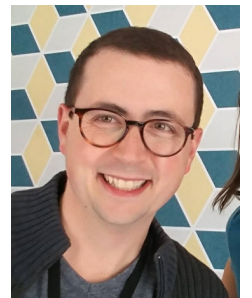
Premier Financial Partners

Jim Wood is a Financial Planner at Premier Financial Partners. As a financial planner, Wood coordinates the financial planning process for clients. He helps clients identify their goals and works to implement a series of strategies that will help clients realize their future vision.

Paul Woodruff

Prosperity Connection/St. Louis Community Credit Union

Paul Woodruff is Executive Director of Prosperity Connection, Prosperity Connection was established in 2009 with the help of St. Louis Community Credit Union. It



is a 501(c)3 whose mission is to promote economic success for everyone in the St. Louis region by providing financial education and access to reliable financial products and services. The organization offers free financial coaching and money management education, as well as low-cost banking options for people who cannot open an account or access affordable credit. These key resources make it possible for individuals to earn economic independence. Woodruff also manages strategic community initiatives for St. Louis Community Credit Union (SLCCU) as their Vice President of Community Development. In this dual role, Woodruff is charged with guiding the direction of numerous community outreach initiatives supported by both organizations.

ST. LOUIS COMPANIES YOU SHOULD KNOW

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

Pages 38-43

Specified Credit Association

A Full Service Collection Agency

As a Collection Agency,
We don't simply work
for our clients...

We Work With Them...

Our purpose is to provide every client with unmatched support, service and financial growth. Utilizing the latest technology, multiple debt collection programs, and a highly skilled team of professionals, we are changing the way that collection agencies operate. Specified Credit's goal is to customize a program for each of our clients that will dramatically increase the monies recovered from past due accounts, as well as decrease the number of time accounts are outstanding. The collection services offered by Specified Credit will benefit your business.

If We Don't Collect, We Don't Get Paid

Specified Credit's Business Development Coordinator Gabriel Feldman answers the following questions...

WHAT IS YOUR MISSION?

My mission is simple, be the best in the Midwest. I can develop a specific action plan for my clients based on their industry, their clientele, the dollar amount and age of debt. Every account submitted to our office is worked by an account manager trained in that specific industry, supervised by our collections manager. Our team works together from the day a file is opened until the day it is closed. I pride myself on my dedication and commitment. "When you think of collections think of Specified Credit Association. When you think of customer service think of me."



HOW DO YOU DIFFERENTIATE YOUR BUSINESS FROM OTHERS IN YOUR INDUSTRY?

We are unique and changing the way other firms operate because....

- 1) Specified Credit DOES NOT get paid unless we collect. We only get paid when you get paid!
- 2) Our advancement of all legal expense.
- 3) Our diligence to work accounts past 90 days unlike other firms.
- 4) Our willingness to accept 1st and 2nd placement accounts. (second placement meaning

accounts previously worked on by other firms)

- 5) Our monthly emailed reports and timely remit reports and payments.
- 6) Our A+ rating with the BBB.
- 7) Our access to 7 different types of skip tracing software
- 8) If the customer's contract so states, we are able to add our fee to the balance to be collected.

WHAT'S THE HOTTEST TREND IN THE DEBT COLLECTION INDUSTRY, AND ARE YOU GOING TO JUMP ON BOARD?

The two hottest trends in my industry have and always will be staying compliant and hiring the right individuals as account managers. We strive to ensure we are compliant all day every day in regards to insuring we have the proper dollar amount of debt, limiting disruptive communications, having the proper documentation, and answering all consumer disputes. We have weekly compliance training programs for our internal team for the FDCPA (Federal Debt Collection Practices Act), the CFPB (Consumer Financial Protection Bureau), and the ever-changing state laws. In an effort to keep clients and consumers happy we ensure our account managers are excellent conversationalists, have rebound driven personalities, have a cutting-edge understanding of technology literacy, and have a command for compliance. Our account managers are "seasoned" with a minimum of 3 years experience.

WHAT OTHERS ARE SAYING ABOUT SEPCIFIED CREDIT!

"With SCA our results have been terrific. They are professional, responsive and great with follow-up."

"We highly recommend Specified Credit for any organization looking for collection services."

"Thank you for your professional help and your 5 Star service."



SCA's Services:

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Reporting & Auditing
Post Judgement
Legal & Litigation
2nd Placement Accounts
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What Would Life Look Like If You Had More Time To Focus On Growing Your Small Business?

We find that many small business owners are caught in the daily grind of running their company and oftentimes lose sight of the bigger business picture. It's easy to do, especially when you're doing most of the work alone. But what if there was a better way?

Pooley Accounting Services offers small business owners two amazing benefits

By working with us, clients gain more TIME. By focusing on what we do best, you get to focus on what matters to you — growing your company, spending time with your family, enjoying life.

Clients who work with us secure PEACE OF MIND. Knowing you have a trusted advisor who's got your back, we can “together” zero in on taking your business to newer, and more profitable heights.

A true partnership in the making

Our firm includes an experienced team of accounting professionals with proven systems designed for your long-term accounting success. Each client is matched with one of our team members based on compatibility, strengths and industry accounting needs. We enjoy knowing each client individually, celebrating successes and consoling losses – both personally and professionally.

Custom accounting solutions fit for profitable results

We create a custom accounting solution for each of our clients. We are skilled in servicing niche industries such as real estate, multi-channel retailers, restaurants, nonprofits, professional services, specialty trades and medical practices. Industry research, improving technology, and ongoing training allows us to effectively work with our clients by implementing accounting efficiencies that are best suited for their needs. No matter the size of the company, we stand by our clients to support their objectives and bolster their business plan.

Accounting is virtually available at your fingertips

Prior to the onset of COVID19, we were one of the few companies that would perform accounting work onsite. Currently, we have suspended those services. Our virtual office environment and the technologies available allow us to provide clients with complete, professional accounting services regardless of their location.

About Pooley Accounting Services

Founded in 2007, Pooley is dedicated to meeting the needs of small businesses throughout the St. Louis area and virtually nationwide.

In addition to its recognition as a Future 50 and Best Accountant award winner,



By focusing on what we do best, you get to focus on what matters to you — growing your company, spending time with your family, and enjoying life.

Small Business Accounting
Virtually Anywhere.

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OR CLICK [PooleyAcctg.com](https://pooleyacctg.com)



Pooley has been named Best Accounting Firm, Best In Customer Service, Best In Reliability and Best In Value by Small Business Monthly. Louise Pooley continues to be named a Top Accountant in St. Louis by Small Business Monthly and the firm has consistently been named a top pick for Best Bookkeeper by Expertise.

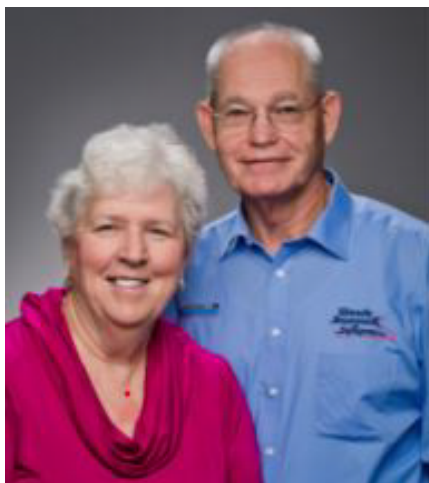
A+ rated by the Better Business Bureau, Pooley's team is skilled, Quickbooks® certified and ready to help you achieve your goals and achieve new heights. **For more information, please visit our website <https://pooleyacctg.com>.**

ST. LOUIS COMPANIES YOU SHOULD KNOW

From Basement, to Beautiful

In August 1986, Rick Woods and his business partner started a small business in Collinsville, IL. Today that small business has grown to a team of over 200+ employees solving homeowners' problems throughout the bi-state region. At the very beginning, the partners would do one repair a week, sometimes two. "After Rick sold a job, his wife Anna Lee and son Wayne, would help Rick with installing the repair work," says Dave Thompson, the company's marketing director. "Now with 32 trucks and crews helping more than 50 homeowners every week their company has grown into a multi-million dollar company."

Rick Woods took the time for hands-on training within his team. This helped Woods to develop an industry-leading company that always provides WOW! service its customers, co-workers and community. "First we do what is right and remember that we are serving a homeowner – not just repairing a home," says Thompson. "That's at the heart of the training. Second, we do all the work that is required and never quit until the homeowner's expectations are exceeded."



Woods Basement[®] Systems
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Our Family Serving Yours



BASEMENT FINISHING



ROCKWELL EGRESS WINDOW



BASEMENT WATERPROOFING



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WoodsBasementSystems.com

From basement waterproofing to basement finishing and basement foundation repairs for bowing in walls and settling basement and crawlspace foundations, the Woods team has done over 65,000 installations. Woods Basement Systems does so much for the basements in homes it coined the phrase, "All Things Basementy™", as part of the worldwide dealer network, Basement Systems out of Seymour Connecticut. "As a top 10% dealer, the repairs performed by Woods Basement Systems are also backed by the National Dealer Warranty," says Thompson. For more information on what Woods can do for your basement, call 314.965.1980 or visit WoodsBasementSystems.com

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TOP FAMILY BUSINESS

Thank you for voting us
BEST IN VALUE!

2014, 2015, 2017, 2018, 2019 & 2021

ST. LOUIS COMPANIES YOU SHOULD KNOW

Notion

At Notion, we collaborate with marketing and communications teams to develop branding, print, presentation, video, animation and digital solutions.

Nine Questions With Louis Kokenis, Executive Creative Director & Founding Partner of Notion

Louis Kokenis is joined by partners John Senseney and Matt Frauenhoffer as Executive Creative Directors and founders of Notion (www.notionpartners.com).

WHAT IS YOUR MISSION?

At Notion, we aim to be the creative partner of choice for our clients and employees by understanding their needs, delivering on our promises, and surpassing their expectations every day.

WHAT LED YOU TO YOUR INDUSTRY?

My partners and I came to the industry in different ways – but we were all led to this field by a desire to bring a strategic eye to great design. We worked together at a global agency for several years and all loved the fast-paced environment and producing high quality design. When we started Notion, we wanted to create a place where we were excited to work and that blends first-class, strategic design with a thoughtful approach to work-life balance.

WHAT WAS THE SMARTEST THING YOUR COMPANY DID IN THE PAST YEAR?

The smartest thing we did in the past year was to put even more of our trust in our employees. Notion, like everyone else, did not have a Global Pandemic plan in place and we were pivoting to a fully remote working environment in real time. Our team didn't miss a beat and we realized that by being organized and communicative, we were able to seamlessly move to virtual working with a steady and relentless eye on client service and creative output.

WHO IS YOUR INDUSTRY ROLE MODEL?

As an entrepreneur and business leader I

look up to the teachings of Dave Ramsey at EntreLeadership. He teaches, among many things, the idea of “servant leadership” – the notion that as leaders we are here to serve and guide our team members and clients to greatness. The idea that nothing is beneath us as leaders is an important aspect to our culture at Notion.

HOW DO YOU TRY TO DIFFERENTIATE YOUR BUSINESS FROM OTHERS IN YOUR INDUSTRY?

At Notion, we provide the same caliber of expertise and creative thinking you would expect from a large, big-name agency but with a personal touch.

WHAT'S THE HARDEST PART OF YOUR JOB?

The hardest part of leading a growing company in our industry is recruiting. When workplace culture is highly valued, you are always thinking about how to find not only the right person for the job, but the right person for the culture. Then once you've found them, it's all about your strategies around retention. Making sure your team feels valued, fulfilled, and rewarded.

WHAT'S THE BEST PART?

The best part of my job is watching our employees' lives evolve. At first, all we could think about was hiring the right team. But then you get to know the team personally and we see them buy their first homes, get married, start families – that is the icing on the cake.

WHAT BEST ADVICE WOULD YOU SHARE WITH NEW ENTREPRENEURS?

Expect the unexpected. There are never any guarantees in business so being prepared to accept what you didn't see coming is crucial.

WHAT HAS MADE YOU SUCCESSFUL IN YOUR INDUSTRY AND IN ST. LOUIS?

I think what has made us successful is our ability to work with clients of all shapes and sizes. We successfully partner with small companies and new brands to create and



grow their identity. We also work with large corporations and C-suite executives on everything from social media assets to white papers and videos that help to educate employees and customers and market critical business solutions.



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We are a full-service creative agency in St. Louis that specializes in design, development, and strategic marketing. Passionate dedication to our crafts ranks Leverage as one of the best branding and creative companies in St. Louis and the United States. We strive to create trusted partnerships with our clients, supporting them in the discovery, creation, and cultivation of their brands. We believe thoughtful, beautiful design leads to better experiences. Better experiences lead to happier people. And happier people leads to a better world. So, how can we help?

What Can We Help You With?

- Brand Strategy + Planning
- Design + Development
- Digital Marketing
- Social Media Marketing
- Search Marketing
- Event Branding
- Video
- Print
- Event Branding

Five Questions With Matt Kreikemeier, Founder of Leverage - St. Louis Creative Agency

WHAT IS YOUR MISSION?

Be useful. Be kind. Be fearless. We believe that if we focus on accomplishing these three things every single day for each other, our clients, and really just in life—we can make a positive impact on the world through our work and relationships.

What was your first job?

My brother owns a landscaping company. My first job was cutting grass for his business. Fast forward 10 years and his company, Green Guys Landscaping, was my first web design and marketing client!

WHAT LED YOU TO YOUR INDUSTRY?

Art was always just a hobby of mine. I never thought of it as a profession. While pre-med during my early years of college, I learned that there are people who design and build websites for a living! These were the things I would do for fun and I could make it my career? I promptly made a change and majored in Digital Media Arts with the goal of working for a creative agency.

WHAT WAS THE SMARTEST THING YOUR COMPANY DID IN THE PAST YEAR?

When the pandemic hit, we made a conscious effort to set aside contracts and just be there to help our clients however they needed without expectation of anything in return. Through this, we were able to

forge some of the strongest relationships we've ever had, while also putting out some of our best work.

HOW DO YOU TRY TO DIFFERENTIATE YOUR BUSINESS FROM OTHERS IN YOUR INDUSTRY?

There are so many fantastic agencies, and we look up to so many of them. For us, we're a small team of super talented creatives dedicated to delivering the same quality that you'd get from a global agency with the efficiency of an in-house team. I'm really proud of that. We're able to service small businesses with the same care that we service our global clients. I always say that we can provide more output in an hour of work, at a higher quality, than most any team out there.

WHAT'S THE HOTTEST TREND IN YOUR INDUSTRY, AND ARE YOU GOING TO JUMP ON BOARD?

In the world of digital marketing, trends are constantly changing. Right now, things like podcasts, TikTok, or Clubhouse are considered the new 'hotness'. We dabble in a little bit of everything, more just so we can be informed for our clients. More broadly, though, I think the trend on every business owner's mind is how to handle remote work. The pandemic forced us all to work from home.

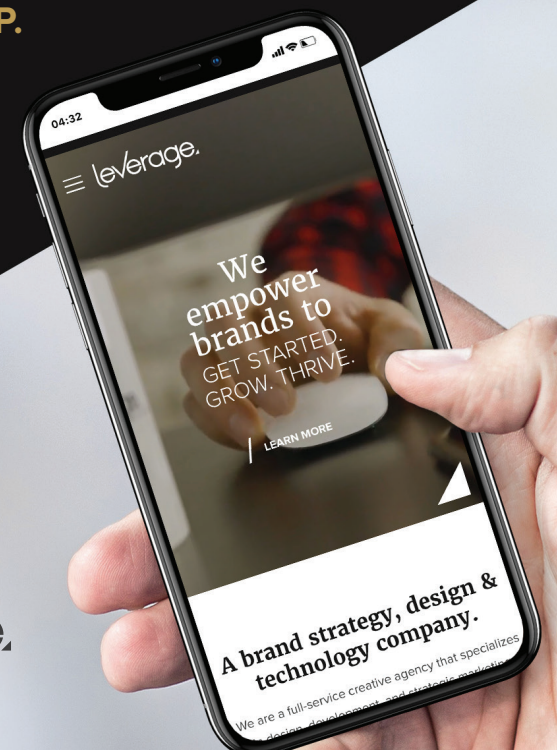
I think there were some benefits that surprised us. For Leverage, a decision we will have to make soon is what our office/

remote setup will be. I would anticipate that we will embrace the work from home culture with some sort of hybrid model.



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Your Small Business: Getting Through Economic Turbulence

Even if your business has been doing fairly well in spite of COVID-19 and the many other factors affecting our economy, you may still be concerned about current or future events that could adversely affect your company.

If your business is struggling due to a specific event but is otherwise profitable, you may be able to work your way out of the situation.

Equipment Problems

If you purchase equipment that fails to work as needed or takes longer than promised to get up and running smoothly, you may have to pay employees overtime to fulfill your orders and personally take a pay cut.

In this situation, if you have a history of transparency with your bank and other creditors as well as a good reputation in the industry for always operating with integrity, you may pull through. The reservoir of good will and trust that you've built, along with your own pay cut, may convince creditors and vendors to work with you (perhaps, with more restrictive credit terms). You and your attorney may be able to reorganize your business without resorting to the courts.

Customer Files for Bankruptcy

If a large customer files for bankruptcy, take steps sooner rather than later, including making a reclamation claim if possible.

■ If you receive notice of a bankruptcy filing, your first move should be to call your lawyer. If you're deemed a "critical vendor," you may be able to get paid for unpaid invoices issued for deliveries before the bankruptcy filing.

■ If your customer stays in business, do they want to continue working with you? Do you want to continue selling to them? Try to negotiate better terms, e.g., cash on delivery (COD), no discounts, or collateral in exchange for credit.

■ If you receive a demand for the return of a preferential transfer, don't just pay it and don't just ignore it. Call your lawyer to discuss the various defenses available

to you.

Long-term Systemic Issues, Including COVID-19

If you're having long-term, systemic issues, there are actions you can take to improve your situation.

■ Cash is king. You will need cash to stay open while you make changes.

■ Look for inefficiencies or ways to reduce costs.

■ Avoid overstaffing and be sure your staff is good at their jobs.

■ Consider changing your business model.

o Update your product line or methods.

o Refocus your business and use your expertise to meet current customer demands.

o Check out what your competitors are doing.

o Increase your web presence. Most items can be bought and sold online.

■ Talk to your employees to uncover weaknesses in the business and create a loyal staff that feels respected.

■ Consider hiring a consultant to determine the true cost to produce each item you sell. Drop unprofitable items and increase prices.

It's easy to become paralyzed by the rush of things going on during financial distress, but all is not lost. There are many things to consider as you respond to your unique situation, whether the problem is due to a single event, a customer's crisis, or systemic (or external) long-term problems. ■

A. Thomas DeWoskin, bankruptcy attorney with Danna McKittrick, P.C., practices in the areas of bankruptcy, creditors' rights, and commercial law. He represents creditors as well as business debtors, and individuals with difficult or unusual financial situations. DeWoskin served as a bankruptcy trustee in the Eastern District of Missouri for more than 35 years. He can be reached at 314.889.7128 or tdewoskin@dmfirm.com.



Understanding Mental Models In Leadership

This week I'm teaching a leadership course. One of the topics we've been discussing is that of mental models. In a nutshell, mental models are created from long held belief systems likely formed years ago. We rarely question the validity of these models because we were led to believe that they are factual. Because of this, we might have blind spots that negatively impact our decisions as leaders.

Peter Senge defines mental models as "deeply held internal images of how the world works, images that limit us to familiar ways of thinking and acting. Very often, we are not consciously aware of our mental models or the effects they have on our behavior".

The problem with mental models, then, is that at some point we took on the belief system of those who influenced us, perhaps in childhood or even within a work organization. We were not given objective data, but rather subjective information based on someone else's judgements.

A few examples include:

- If someone is looking out the window for more than a couple of minutes they must be daydreaming and certainly not working
- Certain groups of people just won't fit in with our organization
- Older people resist new technology
- Career is the most important part of a person's identity
- Taller people perform better in sales

How might this look in the workplace? Let's say you're the boss of a fast-paced team. You send an email to everyone. Of the six people who report directly to you five replied within 24 hours of your email request. The sixth person, Sam, has not replied and it's the end of the

next day after your request. Quickly your frustration escalates. Within a matter of seconds, you've "climbed up the ladder" of assumptions and conclusions. It might look like this:

1. My email request was sent Wednesday at 8:30 a.m.
2. It's now Thursday at 5:00 p.m. Sam has not responded.
3. (*I selectively focus on certain data*) Sam is the only one who has not responded.
4. (*Assumptions and conclusions*) Sam is ignoring me.
5. (*Belief*) I knew Sam was a bad hire.
6. (*Action*) I'll remember this at his performance review—he'll reap what he sows!

The problem is that we jump so quickly to automatic beliefs and assumptions that we fail to question fact from fiction.

You can imagine that in this scenario, there could be many reasons why Sam has not responded. Taking a harsh reaction without knowing all the facts could be a serious mistake.

To be fair, mental models can be helpful by simplifying the

world. The problem is that we jump so quickly to automatic beliefs and assumptions that we fail to question fact from fiction. Once we make up our minds, we seek data to support our perspective. We cannot live without adding meaning or drawing conclusions. It would be inefficient and tedious. However, we can improve understanding and communication by using:

Reflection—becoming more aware of our thinking, reasoning, and perspective
Advocacy—making our thinking, reasoning, and perspective clearer/accurate
Inquiry—asking questions to better understand others' thinking, reasoning, and perspective. ■

For more information contact Kathy Cooperman, KC Leadership Consulting, LLC, kathy@kathycooperman.com, 1 (866) 303-1996 or (303) 522-2114.



Is Your Free Actually Free?

"Free will, though it makes evil possible, is also the only thing that makes possible any love or goodness or joy worth having." – C.S. Lewis

Many people are aware of the choices they make. What they may not realize is that unconscious beliefs have also formed when they were most impressionable, and those beliefs remain hidden and unrecognized. They are unconscious intentions that play a significant role in what we feel and do in our lives and work. A dichotomy can occur because such beliefs arise from interpretations that we draw from our life experiences as children. These lead to ideas about our personal options and about life and work, men and women, etc. Such unconscious intentions can cause consequences that seem separate from our intent and free will. That's why emotional intelligence is critical.

The first step in increasing emotional intelligence is to improve our self-awareness. Only then can we manage ourselves. Sometimes the only

way to gain self-awareness is by reverse engineering our patterns and results to recognize our hidden beliefs. Only then can free will become free. Consider the following and notice if you or others in your life and work may be operating from these beliefs:

1. Being Right – Being right is more important than getting what you want. You are more committed to being right than to reaching your goal. You are defensive and justify your choices.

2. Playing It Safe – You have an idea for solving a problem but create fear and intimidation that keeps you from sharing that idea. You have an idea that would likely push the team forward, but you sit on it.

3. Power Struggle – Having your way is more important than anything else. For example, you are always late due to an unconscious motive that whispers, "You're not going to force me to be on time." Such power struggles impact many aspects of your life, particularly when you think, "No I won't; you can't make me. I want it my way."

4. Revenge – You feel hurt and strike out at others (e.g., you break company mandates). Your behavior might be sarcastic, mean-spirited, callous, hurtful, and argumentative.

5. Looking Good – You take on responsibilities that you cannot handle because you want to look good to your boss or others. Your commitments are connected to "looking good." You fear losing status.

6. Life is a Test – Almost everything is difficult. You may make things more difficult in order to prove that life (and tasks) are hard. You think you have to prove and measure yourself frequently.

7. Powerless – You take on the role of victim. You won't seek solutions and you won't take responsibility for making improvements. You speak of powerlessness and create discouragement and hopelessness.

8. Proving Self – You must prove that you're better than others, and you seek praise and elevated status. You are attached to acknowledgement for being best or most special, rather than for the satisfaction of accomplishing something.

Your competitive nature wreaks havoc on your team.

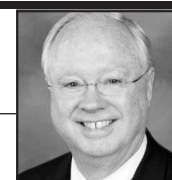
9. I Can't Trust Myself – You generate self-confusion. You refuse to trust your decisions and avoid making them in the first place. You need constant approval and help making most decisions.

10. I Can't Count on Others, I Can Count Only on Me – You insist on doing everything yourself. You find fault with the work of others to prove you should have done it yourself. You act superior or as a martyr (e.g., you work late, saying, "I'm the only one who really cares").

In my work, we teach organizations to grow in emotional intelligence and personal responsibility. We foster compassion and curiosity so that the power of your people is directed in service to your highest purposes ~ to contribute to the lives of one another and the community you serve. ■

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!



Business Owners: You Can't Sell Value That You Can't Prove!

No business owner enjoys sending 40% of their hard-earned cash to the government, which has contributed no equity to the business, produced no revenue, and created additional administrative costs for the company. However, the requirement to pay taxes isn't going away.

Most business owners seek legal ways to reduce the impact of their taxes. While doing so is a legitimate strategy, it's also critical to keep track of expenditures that reduce your taxes. The inability to identify "discretionary expenditures" will come back to haunt you later when you want to maximize proceeds from the sale of your business.

Business valuations are based on historical earnings. If a business shows no earnings, that business is worth little more than the liquidation value of its assets, so maintaining accurate records to reconstruct the company's cash flow is critical to maximizing the eventual selling price.

To help determine the asking price, business brokers review three to five years of financials with the intent of "normalizing" the cash flow produced by the business. Normalizing is the process of adding back - or increasing - earnings based on the owner's discretionary expenses (i.e., adding back the owner's "tax minimization strategies").

Legally minimizing your tax bill is not a problem. However, you do need to track all those strategies in a detailed listing of accounts and amounts of discretionary expenditures. Such documentation will help your business broker determine accurate cash flow which, in turn, will help you to appropriately price your business.

Businesses that handle cash often debate whether to record cash sales. Not recording cash sales gives an owner the immediacy of cash without paying taxes. However, in the process, he or she is

also not recording revenue to offset the expenses of the sale, thereby producing a loss on that sale.

Without a road map of actual sales and discretionary expenses, the business valuation will likely miss critical cash flow to establish an accurate business value. Such omissions could dramatically impact the asking price for the business.

Some companies report the financial operating results on an internal book basis reflecting the results of normal operations and noting "owner's discretionary expenses" below operating income. This strategy produces a true picture of the cash flow created by the business before tax minimization strategies. At tax time, the accountant adjusts the internal book reports to tax reporting that reflects all the legitimate adjustments to income to calculate the business's tax liability.

Business value is primarily about earnings, and potential buyers expect historical evidence of those

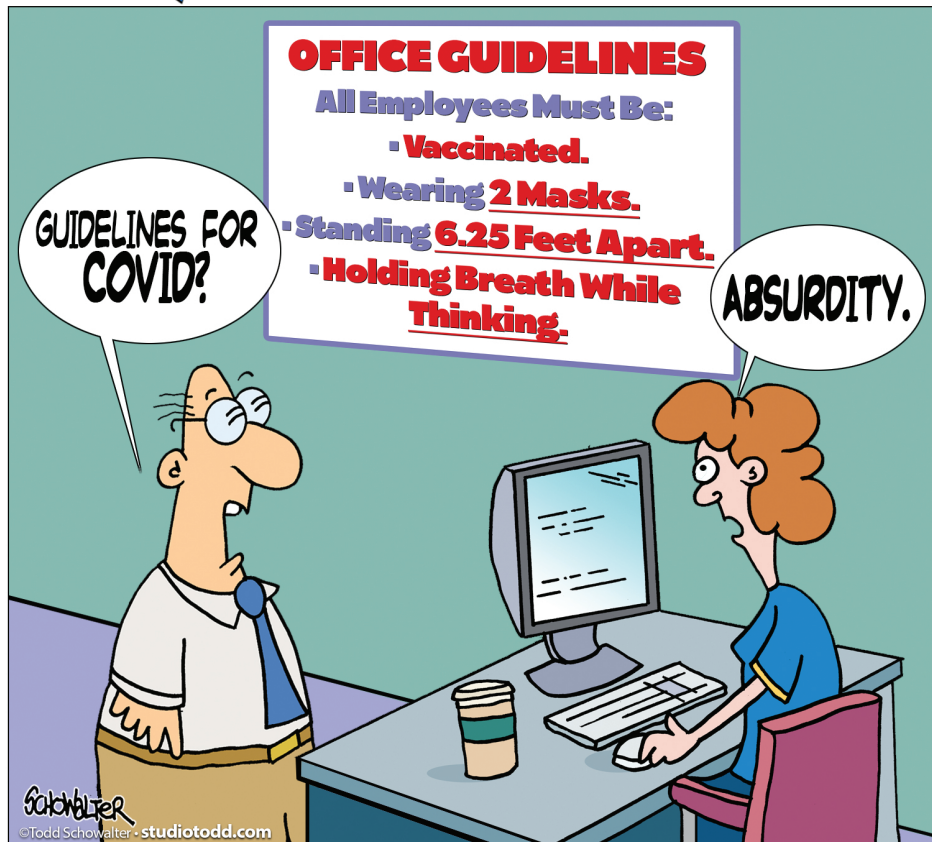
earnings. Without an ability to demonstrate the actual discretionary cash flow produced by the business, supporting an appropriate asking price is very difficult.

My advice is to document discretionary/tax minimization strategies reflected in your operating statements for at least three years prior to beginning the process of selling your business. Without these records, you will be unable to prove your historical earnings, and the value of your business will suffer when you are expecting a reflection of your years of hard work. You can only sell the cash flow you can prove. ■

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.

Business value is primarily about earnings, and potential buyers expect historical evidence of those earnings. Without the ability to demonstrate the actual discretionary cash flow produced by the business, supporting an appropriate asking price is very difficult.

Funny Business By Todd Schowalter



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