



Small  
Business  
Monthly

The Source for Business Owners JULY 2021

You Voted: STL's Best PR Firms

---

St. Louis' Top Family Owned Businesses

---

Meet The Region's Top Bankers

# HEROES IN BUSINESS

Meet the individuals that  
are devoted to making  
St. Louis a better region

*Learn how Micki Vandeloo,  
founder of Lakeview Consulting,  
is helping organizations and  
nonprofits gain hard-to-get  
grants.*





## JULY 2021

- 12** Best Bankers
- 14** Best PR Firms
- 16** Riding The Economic Wave
- 19** Networking Know How
- 21** 2021 Family Business Awards
- 26** Heroes In Business
- 31** Accounting & Tax Directory

## DEPARTMENTS & COLUMNS

- 4** Publisher's Letter
- 5** Sales Moves
- 5** Ask The Banker
- 6** Entrepreneur's Toolbox
- 6** Mastering LinkedIn
- 7** No Sweat Public Speaking
- 8** High-Voltage Marketing
- 8** CultureCentric Leadership
- 9** Futureology
- 9** Financial Fitness
- 10** Technology Trends
- 29** The Extraordinary Workplace
- 30** Legal Matters
- 30** Value Proposition

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

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

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

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

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

### OUR EDITORIAL FOCUS

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

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

### ST. LOUIS SMALL BUSINESS INC.

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

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

### FOUNDED BY

Katie Muchnick & Bill Schneider 1988

Judy Meador  
Owner & Publisher 1991-2007

**Cheryl Sept,  
Brown & Crouppen**





*We are honored to be recognized as a 2021 St. Louis Family Business Award Winner.*

*Our family is grateful for our amazing team and the support of our customers. We appreciate the opportunities we have been given and the relationships we have built over the past 45 years. We look forward to continued success with the next generation.*

[www.imperialmetalcompany.com](http://www.imperialmetalcompany.com)

636.343.8825



AISC  
CERTIFIED  
FABRICATOR

– Attention –

## Construction Contracting Opportunities

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

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



BROCKMILLER  
CONSTRUCTION

(573) 756-2516

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

“You brought me an apple pie at closing.  
Who does that?”

Zach Bezdek  
Crossroads Courier

CARROLLTON BANK

[www.carrolltonbanking.com](http://www.carrolltonbanking.com)



## Are You Laying Stone, Or Building A Cathedral?

There's an old story about two construction workers hard at work one day in the center of the town square. A visitor approaches one of the workers and asks a simple question: "What are you doing?" The worker grumbles, "I'm laying stone." The visitor then approaches the second worker and asks, "What are you doing?" He replies, "I'm building a cathedral."

In your business and life, what are you doing? Are you just laying stone, or are you building a cathedral? The form your answer takes is crucial to your business success and happiness in life. Many of us spend our days laying stone. We are unsure where we are headed in the future. We just know we need to be building (doing) something. We bounce from opportunity to opportunity and try different things. No real plan. No direction. No vision.



For those who are laying stone, it's time to come up with your vision for your business and life. Building a cathedral drives you when challenges arise and keeps you focused on the future.

Ari Weinzwieg, owner of Zingerman's Deli in Ann Arbor Michigan, is a huge advocate of visioning. For many years Weinzwieg was laying stones at his deli until he sat down and wrote a vision for his company and future. Ari's vision was a detailed description of what he wanted his company to look like in ten years. The results have been phenomenal. He's taken a small, two-employee deli and turned it into a multi-million company. He credits his vision for making this happen.

I challenge you to do the same. Ask yourself what you want your business and life to look

like in three years, five years, and ten years. Then set up a process to make it happen. Remember, this is your vision, not the vision someone else has for your future. Having a vision doesn't mean you can't take detours along the way, but it does mean you need to have a good idea of where you are heading if you want to get there.

As you read the stories of our Top Family Businesses this month (Pages 21-24), realize that these businesses could not have survived for generations without a clear vision. These companies have all endured countless challenges, from Covid to recessions to generational changes. Their paths to success were not easy journeys. What got them through the complex, challenging times? They were building cathedrals and not just laying stones.

Good luck with your vision. If you need help getting started, email me (ron@sbmon.com) and I will forward you some questions to help you get started. ■

*Ron*

**Royal Banks**  
of Missouri

**Investing in Our Communities**  
One Charity at a Time



Member  
**FDIC**

Where Better Service Means Better Banking!  
[www.royalbanksofmo.com](http://www.royalbanksofmo.com)  
(314) 212-1500

Equal Housing  
Opportunity

## Economic Recovery Is Right Around the Corner



**We can help you re-open your business,  
start a new business, or buy or sell a business.**



**DANNA MCKITRICK, P.C.**  
**ATTORNEYS AT LAW**

314.726.1000

[dannamckitrick.com](http://dannamckitrick.com)

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



# Filling The Sales Pipeline



**Y**ou don't have to live through the peaks and valleys that most salespeople experience as a function of their sales pipelines. Are you looking to see more progress in your own workflow – from prospecting to closing a sale and creating a customer? Check out these 10 tips for filling your sales pipeline.

## 1. Simplify the process

Don't make it difficult for your customers to do business with you. I am amazed at the number of salespeople who focus on landing the big sale. It's a great idea, but can also cause the customer to slow down. If you ask for too much, he or she may not make a decision. Instead, make it easy and focus on getting an order first. Then, once you've landed the order, move toward expanding business with that customer.

## 2. Set Goals

When setting goals, you may be asking yourself, "How many prospecting calls will I make this week? How many sales calls will I make this week?" Instead, the primary measurement to consider is percentage of customers you can create out of qualified prospects. For example, let's say you have ten qualified prospects. Are you able to close five? Converting 50% of your prospects into customers would be a great goal. The second important measure is speed or length of time it takes you to convert a prospect. In other words, think about the number of qualified prospects you want to contact and convert each week, and consider your optimal timeline for those prospects.

## 3. Review Customer Outcomes

Yes, you're selling a product or a service, but you're also helping customers to achieve an outcome. It's so important to consider the outcomes you've helped existing customers to achieve. So, what are the outcomes you are helping your current customers to achieve? Once you've made this determination, you can focus your time on a clearer set of desired

outcomes.

## 4. Target your prospects

You're not going to spend time with people who don't fit with what you can sell. Besides, you don't want to spend time with people who aren't capable of buying. Certainly, you don't want to spend time with people who are not in a position to buy for two or three years. Instead, target your prospects. Aim for prospects who can do business with you right now.

## 5. Use simple messaging

Writing compelling messages isn't rocket science, so don't overcomplicate them. I see too many people send emails inundating people with volumes of information. However, simple messaging is what people want to see. When you send out a prospecting email, you want it to be accessible with a single swipe on a smartphone. In other words, if you can't read it in one swipe, it's too much.

## 6. Manage your time

You're not going to fill your sales pipeline in one fell swoop. It's going to take time. Consider the amount of time you spend truly prospecting and qualifying prospects. How much time do you need to really get people close to buying and closing deals? It's important to understand each of these elements. When you're managing your time, develop a smooth flow rather than creating peaks and valleys.

## 7. Follow up

The sale happens in the follow-up. It doesn't happen with just one call. That's one of the key reasons I talk a lot about the bottle of shampoo. Rinse and repeat. The process isn't complete if you fail to reconnect with your prospects.

## 8. Send clear messages

You want your messages to be crystal clear. In clear messages, you pose one

question or make one statement. Be straightforward with your Call to Action (CTA), and direct prospects toward that next step. Develop clear messages in every phase of your sales process.

## 9. Stay focused

When you're absolutely focused on filling the sales pipeline, avoid allowing yourself to get distracted by shiny objects. Many times, when salespeople are working the process, they get inbound business and think, "Oh, now my pipeline's full." That's not the case at all. In reality, you just benefited from some inbound business. That's the rain-barrel

approach – simply accepting what comes to you. When I talk about filling the sales pipeline, it's about being a rainmaker. Strive for so much more than just the business that comes your way. Of course, you're going to take

business that comes in, but you want to be focused on making things happen by being a rainmaker.

## 10. Check your attitude and your motivation

Your attitude is going to dramatically affect your ability to fill the sales pipeline. When you have the right attitude, you see opportunities that other people don't. It's amazing how your conversations change. What is motivation? Motivation means you're organized, focused, and ready to make something happen. I know people who are very motivated to get something done, but they've got a very poor attitude. It takes both.

Great selling. ■

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."

**Your attitude is going to dramatically affect your ability to fill the sales pipeline. When you have the right attitude, you see opportunities that other people don't.**

## ASK THE BANKER

Presented by:



### What Is The Process For Approving A Commercial Loan?

Your lender will collect the appropriate financial information from you to underwrite the loan and assemble a loan credit package that addresses the 5C's of credit:

- **Character** – Do we believe that the borrower will pay us back and how do we support this statement?
- **Capacity** – Does the borrower have the ability to pay back the loan?
- **Capital** – Review of the borrower's financial position. Is borrower liquid or leveraged?
- **Collateral** – What the borrower is offering to secure the loan in case of default.
- **Conditions** – An example would be that the loan amount to value of collateral cannot exceed 80%.

Once the relevant information is gathered for the transaction and proposed loan amount, it will be routed through a credit approval process. At some banks, various types of loans are inputted into a program and variables scored. An algorithmic decision is then made based on the numbers, scores and ratios. But in most cases the approval will be subject to the review and decision of a credit approver. That may include a single credit officer, or in many cases a review, discussion, and vote by a credit committee.

After an approval is obtained, your lender will present those approved terms for the transaction and if accepted, the loan can be documented, executed, and funded. ■



Answers provided by Chris Crabtree, SVP, Commercial Banking at Simmons Bank. He can be reached at 314.854.4516 or [chris.crabtree@simmonsbank.com](mailto:chris.crabtree@simmonsbank.com).



**Unlimited**  
Water Processing, Inc.



## Unlimited Year Round Refreshment Where You Work!

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



**314-227-4602    www.unlimitedwater.net**

6891 Hazelwood Ave. - Berkeley, MO 63134



## Ready to save for the future?

### Money Market Account

- Highly competitive rates
- Interest paid monthly
- Maintains complete liquidity

### Certificates of Deposit (CD)

- Highly competitive premium rates for a specified time period
- Terms ranging from 3 months to 5 years

**Come in and talk to Chris or Julie to handle  
all of your account needs!**

**Chris 636-893-1689**

**Julie 636-893-1642**

**"It's not who you know, it's who knows you."**

**Bank Smaller with Meramec Valley Bank**

199 Clarkson Rd.  
Ellisville, MO  
63011

35 Marshall Rd.  
Valley Park, MO  
63088

636-230-3500  
meramecvalleybank.com



## MASTERING LINKEDIN BY KATHY BERNARD



## Best Ways To Share News On LinkedIn

Since your clients and prospects are likely on LinkedIn, it behooves you to share your company news there to remind them that your organization is thriving and offers products and services they need.

To share a press release, blog post, or article from your website, find the post on your site and copy its URL (web link) from the browser window. Paste the link into the "Start a post" box on your LinkedIn home page. If the original post contained an image, it will instantly appear in the LinkedIn post box, along with the headline. (Note: You may need to click your original post's headline to access the full URL).

Type an intro for your post, like "Congratulations to new hire, John Doe!" or "How to unjam your copier." Add hashtags at the end to attract people who are interested in

particular topics, like #financialguidance or #stlouis.

Click "Post" to make your post live. If people like or comment on your post, a red bubble will appear next to your LinkedIn Notifications tab. Click Notifications to read comments and share additional thoughts.

Also use the "Start a post" box to share videos or events, start discussions, or ask questions. News sites and blogs often feature a Share button next to each article that you can click to quickly share their news on LinkedIn. It takes time to build engagement, so once you start, keep posting! ■

Kathy Bernard ([kathy@wiseru.com](mailto: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.

## ENTREPRENEUR'S TOOLBOX BY JAMES CANADA



## 5 Mega Processes: The Foundation Of Effective Assessment

Results-Based Performance Standards are organized around five Mega Processes: People, Knowledge, Sales, Service and Culture. Each is a pillar that supports the whole and must be understood thoroughly before you can accurately assess the performance of your employees.

Achieving proficiency in these processes might look different, depending on the position or role of the employee being assessed. For the sake of illustration, let's say you're evaluating the performance of a senior manager. Success in each process might look something like this:

**1. PEOPLE:** Employee promotes teamwork and collaboration among his/her charges, mentors staff, and helps them develop while ensuring 100% review compliance and minimizing turnover. This person also encourages diversity in ideas that are put forward.

**2. KNOWLEDGE:** Employee delivers measurable value through his/her expertise and experience, especially if he/she is a specialist in one function or technical area. This person also applies this knowledge to client matters and contributes to the larger institutional knowledge of the company, following best practices.

**3. SALES:** Employee is an active participant on account/pursuit teams, developing an appropriate internal network. This person also generates, identifies, and pursues

leads to future business, and partners in external marketing activities.

**4. SERVICE:** Employee provides value by maintaining appropriate chargeability (50%), and profit percentage meets approval by Practice Director. This employee also understands and applies appropriate, firm-sponsored methodologies and procedures, and participates in internal focus groups, task forces, and process improvement teams.

**5. CULTURE:** Employee attends classes and meetings, adheres to company's education policy, and effectively manages senior management relationships. This person also demonstrates initiative, drive, and self-confidence, and recognizes and promotes staff diversity.

Again, this is only one example. Details and specific definitions will vary depending on the position, industry, and overall values of the company in question. However, focusing evaluations on these five processes will provide a template upon which you can build an effective Results-Based Performance Review. ■

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](mailto:james.canada@alliancetechnologiesllc.com), 636-734-2337 or [www.alliancetechnologiesllc.com](http://www.alliancetechnologiesllc.com).



# CONGRATULATIONS MICHAEL LEMONS

Honored as one of St. Louis Small Business  
Monthly's Best Bankers in St. Louis



Thank you for  
partnering with  
clients and  
associates to help  
Enterprise and our  
communities grow  
and thrive.



## Meet The Area's BEST Companies 2021 BEST IN BUSINESS Awards Luncheon

[sbmon.com](http://sbmon.com)

Meet the area's  
top business leaders

Oct. 26 11am-1pm  
St. Charles Convention Center

### NO SWEAT PUBLIC SPEAKING BY FRED MILLER

#### Asking Early For "Lessons Learned" Will Help Your Audience GET IT!

Before taking questions and closing my presentations, I often asked the audience to share something they learned from my talk. So often, few people raised their hands. Some of the low response was because attendees were experiencing a fear of public speaking. Others were probably caught off guard by my request.

#### Getting attendees to share something they think has value is an important part of many presentations because research shows:

- Audiences have very short attention spans. It's unusual for someone to give his or her undivided attention for an entire presentation.
- People hearing something they disagree with can result in them turning off much of the remaining presentation.

#### Finding a way to get more people contributing what they gain from my talks would help everyone learn more.

#### Now, after my Opening I do two important things to help my audience GET IT!

##### 1. I offer a Disclaimer.

A disclaimer is a short acknowledgement that "my way is not the only way." I readily admit that others have good ideas on this topic and suggest to the audience that they "absorb everything and squeeze out what they don't need."

##### 2. I tell them I'll be asking for "Lessons Learned" at the end of my talk.

Example:

"Towards the end of my presentation and before the last Q&A session, I'm going to ask you for "Lessons Learned." When you hear something of value, please write it down so you can share it when I call on you.

Experience tells me that by telling you now,

- You'll pay more attention and get more out of this talk.
- Other folks will hear things you missed, and sharing each other's insights will be valuable for everyone."

By giving your audience a Disclaimer and telling them you'll be asking for "Lessons Learned," I guarantee your presentations will be absolutely, positively – NO SWEAT!



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





## Excellence Through Igniting Passion

I recall my days in corporate America, when I used to measure someone's success by the number of people they managed. Like many of my young peers, I set a goal of becoming the company's CEO by a certain date. The fact that so many large organizations have now been folded into larger corporations or even liquidated demonstrates how wrong that notion was. Well-researched odds indicate that such ladder-climbing efforts among junior corporate employees will be largely unsuccessful today.

As a corollary to the Peter Principle, which states that "employees tend to rise to their level of incompetence," I would add: "Positions frequently, and inevitably, must accommodate the inadequacies of those who fill them."

Engaged organizations shift the goalposts for both management and the rank-and-file by redefining success. A great manager assists employees in focusing on workplace goals that best leverage their unique talents. A great team assists each player in achieving a common goal while maximizing each player's talents. People are motivated to come to work when they enjoy what they do and are praised for their efforts. Everyone can feel successful when the "job" becomes a source of pride and enjoyment.

Examine your workplace environment. Are your employees having a good time while producing excellent results? If not, consider redefining what constitutes "success" for both your employees and your organization. Success may be as simple as re-aligning people to roles where they can excel and your company can thrive.

Employees are more likely to achieve their level of excellence when they are focused on their passions in conjunction with organizational and customer objectives. This mission requires people-focused leaders who focus on developing people rather than climbing to their eventual level of incompetence. ■

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



## The Best-Ever Ads Are Not Always The Best Business-Builders

I got an email from LinkedIn last month asking, "What's the best ad you've ever seen? What made it memorable?"

The email encouraged me to share my thoughts on LinkedIn with the hashtag #BestAds.

Lots of people got that email and shared their pick for best ever.

Apple's "1984" ad. Old Spice's "Smell Like a Man." Several from Coca-Cola. A few from Budweiser. Search "#BestAds" on LinkedIn, and you'll see them.

But a warning: Many of the #BestAds were not the best business-builders. Entertaining? Sure. Effective? Not necessarily.

A political consultant joined the #BestAds conversation by describing a television spot for a California candidate named Ed Zschau. The ad helped voters learn Mr. Zschau's name by joking about how people mispronounce it.

"...It gave the consumer/voter critical info and a reason to smile and remember it," according to the LinkedIn user who shared it.

But here's the kicker: The candidate lost the campaign.

Call me picky. But shouldn't the "best ever" ad have "best ever" impact?

OK. Maybe this ad moved the needle for Ed Zschau. Maybe the defeat was less gruesome than it might have been without the "best ever" ad.

But I'm skeptical.

Why? Because I've seen too many memorable, entertaining, award-winning ads...

...that didn't work.

I've seen too many entertaining and memorable websites, emails, and social posts that make people smile but don't sell diddly.



You can't deposit smiles and laughs in your checking account.

My vote for #BestAds: The Wall Street Journal's "Two Young Men" ad.

It's not pretty. In fact, it's ugly. A letter with plain, black type on white paper. No fancy graphics. No jokes.

Just a story about two men who went to school together and both work at the same company 25 years later. One is a "low-level manager in a small department." The other is the president.

What made the difference for these two young men? The president reads the Wall Street Journal.

Countless young business people who wanted to measure up saw themselves

in that story. That's why the ugly "Two Young Men" letter worked so well.

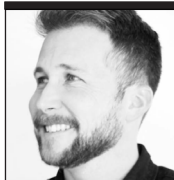
The Journal mailed that letter for 28 years. The Journal's Paul Bell attributes more than \$2 billion in sales to that letter.

That's best-ever impact!

So the next time you ask someone to share a great ad, don't ask them, "What made it memorable?" Ask them, "What made it work?" ■

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.





# Are You Experienced?

If you were a resident of Beijing in 2017, you would not have the pleasure of experiencing a blue sky. At least, not on a regular basis. The level of air pollution is such in the city that residents had grown accustomed to gray, dreary surroundings. Generally, the people who lived and worked in Beijing did not complain about this condition. To them, it was all they knew. You step out of your front door, and you could observe only several hundred yards before everything was consumed by gray and white.

That is until March of 2020. Right now, you can go to YouTube and find videos and photo montages of amazed people looking up and capturing clear blue skies. The COVID-19-related shutdowns generated the unintended consequence of pollution reduction. This reduction meant that, for the first time perhaps in years, the people who live in Beijing saw blue skies.

What may seem an insignificant consequence to us in the Midwest was of utmost catalytic importance. The evidence for that conclusion is apparent in the sheer number of photos, memes, Snapchats and TikToks that have been created as a result. That level of creation has then spawned renewed nuanced conversations about the creative tensions in the government and commerce and the humans who live there.

It should be noted, again, that the people of Beijing did not ask for blue skies. That fact would lead you to believe that it is at least plausible that they would not have responded with great enthusiasm about the possibility of blue skies.

What happened to the people in Beijing could be understood as something that economists call an “experience good.” That is, a service or a product where quality and price are difficult to



understand in advance but can be better understood upon consumption.

Put another way, “blue skies” as a concept does not have great value. “Blue skies” as an experience good is understood and, as indicated by countless internet memes, valued.

The same can be said of the future for what you are hoping to create as a leader. How often have vision sessions fallen flat? How often have you lacked the needed alignment to make your visions something well-understood?

We are mid-year as of this writing. So what you may need to consider, as you look forward to 2022, is what are some of the plausible kinds of futures that could be? And rather than advocating for a particular outcome, use the runway of some months to immerse yourself and your team in possibilities.

You can do this through something as simple as a story. Allow yourself and your stakeholders to live into that possible

future. What are some of the possible outcomes? What could be some of the potential best outcomes? What would be some of the worst ones?

It is not until you immerse yourself in a plausible future that you can begin to at least simulate what the value could be for you, your employees, or the people you serve. Another thing that may just surprise you, and I have seen this after years of simulating possible futures, is that you can actually be surprised. You can be so surprised that you change your mind. And you can begin to unlock even greater futures for your organization and for your industry.

It could be that lurking in that smog of uncertainty is some unexpected, unintended blue sky. And it is your role as the leader to see beyond your circumstances and into what could be. ■  
Jeremy Nulik ([jeremy@bigwidesky.com](mailto:jeremy@bigwidesky.com)) is evangelist prime at bigwidesky, a human business consultancy, in St. Louis, Mo.

## Your Business May Be Eligible For Vaccine PTO Tax Credits. Here's What You Need To Know



Are you taking full advantage of the tax breaks that may be available to your small business?

Under the American Rescue Plan Act (ARPA), tax credits are available to small and midsize businesses, as well as certain governmental employers, that provide their employees paid leave for COVID-19 vaccine-related time off. This could include the time necessary to get the vaccine injection or recover from it afterward.

According to the Internal Revenue Service and U.S. Department of Treasury, employers are entitled to tax credits for paid sick leave equal to the employee's regular pay rate for up to 80 hours, limited to \$511 per day and \$5,110 in the aggregate. Tax credits for paid family leave are also available, with eligible employers able to receive reimbursement equal to the family leave wages paid for up to 12 weeks, capped at \$200 per day and \$12,000 in the aggregate, at two-thirds the employee's regular pay rate. The paid-leave credits are refundable against the company's share of Medicare tax.

To be eligible, businesses must employ fewer than 500 employees. Employers may claim the credits on a quarterly basis by filing Form 941. Self-employed individuals can also claim similar tax credits on their individual tax returns. The tax credits are available through September 30, 2021, for eligible employers paying vaccine-related sick and family leave.

Brown Smith Wallace can help your organization understand the nuances of the American Rescue Plan Act and ensure that you are capitalizing on the tax credits that may be available to you. If you have questions or need assistance, please feel free to reach out to Karen Stern, Partner in Charge, Entrepreneurial Services Group, at 314.983.1204 or [kstern@bswllc.com](mailto:kstern@bswllc.com). ■



Karen Stern, CPA, ([kstern@bswllc.com](mailto:kstern@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.



# Security, Technology And Securing Human Behavior

BY SCOTT M. LEWIS

**T**here is a major tug of war regarding security, technology and how to secure human behavior. Technology is designed to make our users and companies more productive, increase information sharing across platforms, and provide the resources people need to serve customer needs and increase profits. Businesses require technology to connect more systems, have deeper integration and increase customer service, which has created a security nightmare for technologists and developers when it comes to risk management and mitigation. The speed at which we are changing the work environment in 2021 is also providing an opportunity for organizations to spread ransomware and other malware. The most significant risk we face right now is the feeling that technology alone will protect us. Still, the reality is it won't because the weak link in security is the human, so how do we control and increase awareness to lower the human risk?

Many studies have been done about why threat actors target humans, and basically, it comes down to two factors: laziness and human flexibility. Both characteristics are rooted in social engineering; you can't have social engineering unless both characteristics are present. Some people call it human nature or human behavior patterns; either way, it all comes to a head when you are trying to secure anything: a house, a car or your technology. However, if you can systematically remove these two characteristics, you can reduce or eliminate the ability to socially engineer, and your security risk goes down.

Before we get too far, let's look at what laziness and flexibility in human behavior mean when it comes to technology. When talking about laziness and employees, what it comes down to (in most cases) is a lack of understanding of why things work or don't work the way that's expected. If a company fails to clearly define and explain technology policies to employees, the result is confusion. Employee technology orientations and security training should be a crucial part of learning about your business for all employees. Providing them with a written policy containing an exact checklist of appropriate and inappropriate uses of technology will help build that culture of security within your organization from the first day of employment.

When talking about social engineering, there are still some tricks that hackers will use and employees will fall for that put your networks at risk. According to the CSO United States, here are the five top social engineering tricks.

■ **Trick one,** responding to an email that looks official. Always make sure that

you know the person who is sending you emails. Scammers have become very good at making emails look official, so don't be afraid to pick up the phone and verify that company, agency or person sending you the email. Scammers have started to add company or vendor logos and signature lines of spoofed emails, ensuring that the sender's email address matches the signature line. You should also check to make sure the phone number and sender's return address are correct, which you can get simply by mousing over the email address. Scammers will also use subjects that you are interested in or would likely get your attention, such as "Review this resume," "Payment due," or the all-time favorite, "You need to update your account information." These are all subject lines that catch people's attention, and based on time of day, workload or other job stresses, employees may not go through the standard checks they would typically go through.

■ **Trick two,** you missed a voicemail; this is becoming a widespread trick, and hackers and scammers have seen an increase in success when using this trick due to the higher-than-average work from home. When people respond by returning the phone call, the scammer asks for access to their systems because they have determined that you have a security issue, malware or some other critical item. The user allows access through a remote connection, at which time a Trojan, virus, or malware is loaded and executed under the guise of fixing your issue.

■ **Trick three,** free stuff; we all love free stuff, and studies have shown that if you offer people something for free, they are far more likely to respond to an email or click on a link. Columbia University's study showed that if you offer people a dollar to respond, responses go up by 30%. If you offer five dollars, responses go up by 65%, and it is because we have built a society where even small free tokens of appreciation get huge responses.

■ **Drive-by downloads,** anti-virus is good, but it alone is not the complete security package. You must take a layered approach to security, and in some cases, it may seem redundant, but each layer can be designed to a countermeasure for a threat window. All software has weaknesses, and in some cases, hackers have written software into their viruses that can exploit those weaknesses and bypass your security measures. These exploitation methods can be embedded in websites, phishing emails and social media, and sometimes hackers can take advantage of legitimate websites that are not adequately secured and embed viruses in those websites. Easy counter-

measures include implementing a website-monitoring program and disallowing sites like social media, outside email sites and traditional websites you should be filtering. Remove local administrator rights on the workstation. In most cases, these programs need to modify the local workstation's active directory. They won't load without administrative rights.

■ **Using open WIFI** has become a massive issue due to the volume of workers working from home or remote offices. Employees now desire to work from anywhere at any time, so public WIFI and WIFI in coffee shops, motels and fast-food locations have become very popular. It is always a good idea not to connect to open WIFI. Keep in mind that open is open, there is no filtering, and people can see you if you can see the Internet. Use your own cellular service versus open WIFI - cellular service is far more secure and less likely to be hacked. Home WIFI is typically not secure or very well secured, allowing neighbors or others to connect from the outside. If you have workers operating from home, consider having your IT people check and ensure that their home WIFI is appropriately hardened and secure.

Can human behavior change or do we need to succumb to who we are - knowing we are going to make mistakes? We all can agree that mistakes will happen for various reasons; the goal is to understand why the mistake was made, improve our understanding of the mistake and use education and awareness to improve. Some factors can contribute to the modification or identification of how security and human behavior interact.

■ **Overreliance on security products** - there must be countermeasures to protect the company and users, and these come in the form of security software or devices that manage security processes. These countermeasures may start with policies and procedures to outline security measures; other factors that play into human behavior are physical and mental workloads, changes in behavior and the soft-dollar costs of merely getting through daily tasks. However, research has shown that when people feel stressed or physically overworked, they tend to lean on the security product to protect themselves versus maintaining their awareness.

■ **To understand how security works,** we have to keep in mind that individual workers do not understand how security works. When employees bump into security measures and perceive that security is interfering with their ability to manage their workflow or complete primary functions, they tend to look for and use shortcuts or

workarounds. That is why creating a culture of security in your organization is so essential, and employees need to understand how security works and the importance of security.

Continued education and explanations of security measures with an open dialog of why things work the way they do will reinforce the importance and awareness of certain behaviors' risk to the organization.

There are many schools of thought when it comes to human behavior and technology. Some believe that companies should automate security to the point where it takes human choice entirely out of the picture. The one variable that can't be secured is the human, and most security breaches in today's computing world start with a human error. The people who subscribe to a full control methodology are trying to account for the human nature of wanting to be efficient in their work, with as little obstruction as possible. To that end, they are at times willing to shortcut security.

Cybercrime, which includes stolen data, identity theft, ransomware, and other financial crimes, will be over six trillion dollars a year by the end of 2021. These statistics could be interpreted to say that although we know how to secure systems, the cybercrime industry is so lucrative that it will be an ongoing battle to manage security, invest in security, and stay aware of new and emerging threats. However, we can't forget about the human and how important building a security culture is, repetitive training, so complacency doesn't set in. ■

*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](http://www.winningtech.com) or call 877-379-8279. To learn more about Business Manager 365, visit [www.businessmanager365.com](http://www.businessmanager365.com).*





# Congratulations Cheryl Sept

Honored by SBM as part of its 2021  
Unsung Heroes in Business



Your dedication to our  
clients, staff, and  
community is exemplary.  
We are honored  
to have you on our team.

Serving Missouri, Kansas, and  
Southern Illinois Since 1979

**GetBC.com**  
314.222.2222



**Brown &  
Crouppen**

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



## Congratulations to Eric Piercefield

Named one of St. Louis'  
**BEST BANKERS**  
by Small Business Monthly

Your commitment  
and dedication  
makes your client  
service exceptional.

Eric Piercefield  
Vice President and  
Commercial Loan Officer  
314.428.1059, ext. 3581

[www.stjohnsbank.com](http://www.stjohnsbank.com)



CELEBRATING



Years of Community Banking

# Congratulations, Laura!



LAURA BURNET  
Banking Center Manager

Named a 2021  
St. Louis Small Business Monthly  
**Best Banker**



**GREAT SOUTHERN BANK**

Find out what great service is all about.

Stop by and get to know Laura:  
2435 S. Brentwood Blvd., 314-968-6100

GreatSouthernBank.com  
19 St Louis Metro locations



# No More HR Nightmares.

✓ [simply.com](http://simply.com)







## Best Bankers/Lenders

Stay on top of your finances with help from one of St. Louis' small business bankers/lenders. The following were voted the best in St. Louis. Make sure you check out the **Awards** page at [www.sbmon.com](http://www.sbmon.com) to stay up to date with other **Best in Business** nominations for 2021.

COMPANY NAME	CONTACT INFORMATION	
Kristen Archer, First State Bank of St. Charles	636.940.5555 fsbfinancial.com	● 206 N. 5th St. St. Charles, MO 63301
Nathan Bartlett, Commercial Bank	314.434.4141 commercialbank-stl.com	● 703 Long Rd. Crossing, #12 Chesterfield, MO 63005
Laura Beckman, Carrollton Bank	636.916.4463 carrolltonbanking.com	● 3050 W. Clay St. St. Charles, MO 63301
Laura Burnet, Great Southern Bank	314.968.6100 greatsouthernbank.com	● 2435 S. Brentwood Blvd. Brentwood, MO 63144
Jeff Camilleri, CNB St. Louis Bank	314.408.5158 cnbstl.com	● 7305 Manchester Rd. St. Louis, MO 63143
Chris Davis, Midland States Bank	636.464.7733 midlandsb.com	● 1920 Richardson Rd. Arnold, MO 63010
Jerry Geen, Fortune Bank	636.464.9009 myfortuneteam.com	● 3494 Jeffco Blvd. Arnold, MO 63010
Stacey Dohrman, Saint Louis Bank	314.851.6200 stlouisbank.com	● 14323 S. Outer Forty Rd. Town and Country, MO 63017
Mandy Fritz, PNC Bank	314.802.0058 pnc.com	● 7801 Forsyth Blvd. Clayton, MO 63105
Mike Gardner, Central Bank of St. Louis	314.862.8300 centralbank.net	● 7707 Forsyth Blvd. Clayton, MO 63105
Steven Goetten, First MidBank & Trust	618.692.9900 firstmid.com	● 300 St. Louis Street, P.O. Box 540 Edwardsville, IL 62025
Scott Hartwig, Regions Bank	314.615.2300 regions.com	● 8182 Maryland Ave. Clayton, MO 63105
Chris Imming, Midwest BankCentre	314.631.5500 midwestbankcentre.com	● 2191 Lemay Ferry Rd. St. Louis, MO 63125
Christine Jenkins, Lindell Bank & Trust	314.645.7700 lindellbank.com	● 6900 Clayton Ave. St. Louis, MO 63139
Kevin Jenkins, Triad Banking	314.993.4333 triadbanking.com	● 10375 Clayton Rd. St. Louis, MO 63131
Greg Kendall, Commerce Bank	314.746.3002 commercebank.com	● 8000 Forsyth Blvd. St. Louis, MO 63105
Carrie Kerley, First Community Credit Union	800.767.8880 firstcommunity.com	● 17151 Chesterfield Airport Rd. Chesterfield, MO 63005
Derek Laur, Parkside Financial Bank & Trust	314.290.8600 ptbt.com	● 8112 Maryland Ave., #101 Clayton, MO 63105
Michael Lemons, Enterprise Bank & Trust	314.725.5500 enterprisebank.com	● 150 North Meramec Ave. Clayton, MO 63105
Paul Millard, CNB Bank & Trust	314.408.5158 cnbstl.com	● 7305 Manchester Rd. St. Louis, MO 63143
Emilie Moody, Simmons Bank	314.569.7200 simmonsbank.com	● 10401 Clayton Rd. Frontenac, MO 63131
Sarfraz Nabi, Dieterich Bank	618.277.3800 dieterichbank.com	● 2100 S. Illinois St. Belleville, IL 62220
Rob Pickerell, Town and Country Bank	618.307.3111 townandcountry.com	● 10 Terra Verde Edwardsville, IL 62025
Eric Piercefield, St. Johns Bank	314.428.1000 stjohnsbank.com	● 8924 St. Charles Rock Rd. St. Louis, MO 63114
Randall Rodgers, UMB Bank	314.612.8173 umb.com	● 2 S. Broadway St. Louis, MO 63102
Steve Silver, Royal Banks of Missouri	314.212.1500 royalbanksofmo.com	● 8021 Olive Blvd. St. Louis, Mo 63130
Todd Turner, Cass Commercial Bank	314.506.5544 cassbank.com	● 12412 Powerscourt Dr. Des Peres, MO 63131



# RISING TOGETHER



CHRIS IMMING

**CONGRATULATIONS** Chris Imming,  
Regional President, Commercial Banking, for  
recognition as one of St. Louis' *Best Bankers*!

By banking locally with Midwest BankCentre,  
\$95 out of every \$100 deposited locally  
**stays in the St. Louis region** to build  
St. Louis area businesses and families.



MidwestBankCentre.com  
(314) 631-5500 | (800) 894-1350

Member FDIC  
NMLS #685869



# Congratulations!

**Stacey Dohrman**  
Director of Cash  
Management



Recognized as one  
of our region's  
**Best Bankers**



SAINT LOUIS  
**BANK**

stlouisbank.com  
(314) 851-6200

Member  
FDIC



# Congratulations!



Thank you and  
Congratulations  
for a job well done

**Carrie & the entire  
Business Lending Team**



**First  
Community**  
BUSINESS SERVICES

636.728.3381  
www.firstcommunity.com/business

\*\$1 share deposit required. Must qualify for membership. Federally insured by NCUA.







## Best Public Relations Firms

Every business needs a good reputation. The following firms were voted Top PR Firms in St. Louis. Make sure you check out the **Awards** page at [www.sbmon.com](http://www.sbmon.com) to stay up to date with other **Best in Business** nominations for 2021.

COMPANY NAME	CONTACT INFORMATION	
Abstrakt Marketing Group	314.577.0342 abstraktmg.com	● 701 N. First St., #101 St. Louis, MO 63102
AMM Communications, LLC	314.485.9499 ammcommunications.com	● 12420 South Outer 40 Dr. St. Louis, MO 63141
Arco + Associates	636.527.9254 arcoandassociates.com	●
Anda Creative	314.394.0925 andacreative.com	● 1099 Milwaukee St., #120 St. Louis, MO 63122
BAM Marketing Agency	618.520.0171 bammarketingagency.com	● 1000 Clark Ave., 4th Floor St. Louis, MO 63102
Black Twig Communications	314.255.2340 blacktwiggllc.com	● 7711 Bonhomme Ave., #505 St. Louis, MO 63105
BYRNE PR	314.737.1847 byrnepr.net	● 4337 Manchester Rd. St. Louis, MO 63110
Captiva Marketing	314.822.3656 captiva-marketing.com	● 10805 Sunset Office Dr., #207 St. Louis, MO 63127
Chemistry PR and Multimedia	314.603.2866 chemistrymultimedia.com	● 1900 Wyoming St. St. Louis, MO 63118
Cork Tree Creative	618.656.7333 corktreecreative.com	● 105 Plaza Ct. Edwardsville, IL 62025
Drive Social Media	314.450.8363 drivesocialnow.com	● 906 Olive St., #700 St. Louis, MO 63101
Dovetail	314.361.9800 dovetail-stl.com	● 12 Maryland Plaza St. Louis, MO 63108
eLittle Communications Group	314.797.5037 elittlecommunicationsgroup.com	● 100 South 4th St., #550 St. Louis, MO 63102
FleishmanHillard	314.982.1700 fleishmanhillard.com	● 200 N. Broadway St. Louis, MO 63102
Geile/Leon Marketing Communications	314.727.5850 geileon.com	● 5257 Shaw Ave., #102 St. Louis, MO 63110
KolbeCo Marketing Resources	636.379.3895 kolbeco.net	● 1676 Bryan Rd., #113 Dardenne Prairie, MO 63368
Solomon/Turner Multimedia PR	314.205.0800 solomonturner.com	● 36 Four Seasons Ctr. #346 Chesterfield, MO 63017
Standing Partnership	314.469.3500 standingpartnership.com	● 1610 Des Peres Rd., #200 St. Louis, MO 63131
Studio D Marketing Communications	314.200.2630 studiod.agency	● 9374 Olive Blvd., #104 St. Louis, MO 63132
The Vandiver Group	314.991.4641 vandivergroup.com	● 16052 Swingley Ridge Rd., #210 Chesterfield, MO 63017
Think Tank PR & Marketing	314.621.8265 thinktankprm.com	● 727 N. 1st Street, #340 St. Louis, MO 63102
Timmermann Group	314.588.1735 wearetg.com	● 3001 Locust St., #200 St. Louis, MO 63103
TGI Marketing Communications	314.842.2500 tgimrktg.com	● 9116 Desmond St. Louis, MO 63126
VIE Media	314.526.3902 vie.media	● 2055 Craigshire Rd., #400 St. Louis, MO 63146
Workman Communications Group	314.640.9033 workmancommunicationsgroup.com	● 106 W. Madison Ave., #240 St. Louis, MO 63122
		●



# CorkTree creative

Where Good Ideas Grow

Full Service Marketing Under One Roof:

Public Relations | Website Design | Social Media | SEO  
Digital Advertising | Photography | Videography

618.656.7333 | corktreecreative.com

St. Louis Business Exam, Question #11

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

Because you:

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

☒ ALL OF THE ABOVE



A+ Great Job!

sbmon.com • 314.569.0076

## Here's to the ones who rise to the challenge.

Commerce Bank is proud to recognize

**Greg Kendall**, Division Manager  
Business Banking, for being named  
**one of the Best Bankers in St. Louis.**



**Commerce Bank**  
Member FDIC

Challenge Accepted.

[commercebank.com](http://commercebank.com)

© 2021 Commerce Bancshares, Inc.

## TH!NK TANK

think • create • solve

**VOTED BEST  
PUBLIC RELATIONS FIRM**

**IN ST! LOUIS**

**10 YEARS IN A ROW**



marketing / advertising / video production / branding / print design / pr / web design / social media / seo

727 north 1st street, suite 340, st. louis, mo 63102 • (314) 621-8265 • [thinktankprm.com](http://thinktankprm.com)





# Ride the Post-Covid Wave...

## *The Economy Is Perking Up. Four Questions To Help You Ride The Economic Wave*

Story By Ron Ameln



**M**asks are coming off. Offices are opening up. Economic indicators are on the rise. Discretionary spending is up. After a horrendous economic situation over the past year, the economy is roaring back. As a small-business owner, now is the time to take advantage of this economic wave.

The goal for business owners is to not only take advantage of the wave, but also to build a foundation of growth for the future. Are you ready?

If you can answer the following four questions successfully, you'll put your business in the best position to ride the economic wave and build future growth.

### Question

# 1

## What Is Your Future Plan?

Simply put: If you don't know where you are going, how can you ever get there? What do you want your company to look like in one year, in three years? How many customers? Who are your customers? How will you grow? What's your vision?

If you don't have a clear vision, you'll bounce around from strategy to strategy, hoping for something that sticks.

Ari Weinzeig, owner of Zingerman's Delicatessen in Ann Arbor, Mich., credits his vision for helping to build his once-small delicatessen into a multi-million-dollar operation.

A vision is a one- to three-year snapshot of what your

business will look like. Once you complete the vision, you can work backward to set goals, be accountable and start turning the vision into reality.

"Some people who struggle with writing a vision claim that they cannot predict the future," says Weinzeig. "Of course you can't predict the future. But this is not about predicting the future. Why not write the future that you want? Even if you are in high-tech and you maybe don't know what new things are going to happen, just write, 'We are on the cutting edge of our industry, and we have seven new innovations we never thought possible.' Done."

If you feel like you lack the skill to create an effective

vision, then you are not alone. "Most people don't know where they are going," Weinzeig says. "They have to make a decision about the future, so they make a pro and con list. Then you balance both sides to have the same amount of pros and cons so you are more paralyzed than before you started. And then they go hire consultants. A vision is just a word picture of what you want."

Write your vision today, and start building toward those goals. Remember: If you don't know where you are headed, you'll never get there. Use the side bar questions to help you get started.



## Question

## 2

## Who Are Your Ideal Customers?

When it comes to sales and marketing, businesses need to know their ideal customers and how they make the business profitable.

You can't sell to everyone. There simply are not enough hours in the day.

"The biggest expense in business is missed opportunity," says Allen Minster, a partner at More Prospects, a Frontline Advisors company. "The bottom line: Business owners need to make certain they know the profile of their ideal customer to allocate resources to market to them. You can use this knowledge for new account acquisition. If you know who your ideal customer is, then you can look for new customers by identifying the thread going through them."

Need help finding your most profitable customers? "I define profitability with three elements: margin, volume and emotional cost," Minster says. "These three elements need to be in balance. That's how you'll figure out who your ideal customer is."

Once you determine your ideal (and most profitable customers), you can utilize your marketing dollars to attract more of them.

Also, don't ignore your current and past customers. Remember: These customers have already vetted you and trusted you enough to do business with you. When it comes to finding customers, your current and past customers should be your first choice. It's less expensive to keep and upsell current customers than prospecting for future customers.

Tom Schaff, managing partner of Big League Sales, believes not knowing your most profitable customer can kill your business. "I had a company I gave a ton of business to and left after eight years," he says. "They never noticed, and I felt like they didn't care. And I told everyone they didn't care. Is that the kind of PR and branding you want said about your company? I believe you always build a business from strength. Know who your best, most profitable customer is and make sure they never leave. Give them your house phone, cell phone and every way to get a hold of you. Know their business issues and personal ones. Remember birthdays and anniversaries. Make them family and grow together your whole career."

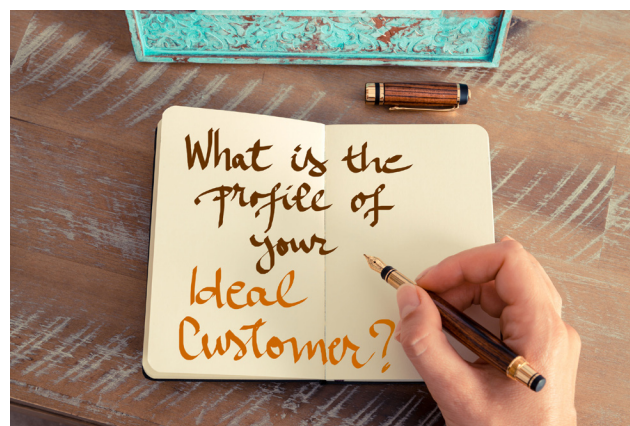
So, if recognizing the ideal customer is so important, why do business owners overlook it? "Most business owners think there isn't enough business, so they are always looking for more clients," says Schaff. "My clients have helped me think abundantly – understand who values you and serve them the best you can, knowing you don't have to be right for everyone and thus choosing to only work with those who are right for your business and value you appropriately. It's like the old saying, 'You can count the seeds in an apple, but not the apples in the seed.' Owners who understand that great clients served well that pay well are seeds to orchards full of prospects. Low-margin, low-value clients are hard to service, rarely happy and challenges to growth. Get clear on who values you, why they value you, and double down on the places you can make a difference."

## Identifying Your Target Prospects

Ask a series of "who" and "why" questions to help identify strategic targets when creating a target prospect list:

- Who are our best customers (by industry, size, business model, location, etc.)?
- Why did they initially become customers? Why do they still buy from us?
- Whom do we compete against in the marketplace?
- Why and when do they beat us? And why do prospects choose us over them?
- Who used to be our customers (said differently, who used to buy from us)?
- Why did we lose the business?
- Who almost became a customer but didn't (deals where we came close but lost)?
- Who has referred business to us in the past?
- Who should be referring business to us?

Source: "New Sales. Simplified." by Mike Weinberg



## Building Your Vision

**S**o you're ready to start. **The good news:** It's simple. **The bad news:** It is difficult. Here are some definitions, steps, tips and questions paraphrased and excerpted from Ari Weinzwieg's "A Lapsed Anarchist's Approach to Building a Great Business."

### A vision needs to be:

#### Inspiring

People want to be a part of something that is meaningful.

#### Strategically sound

It cannot be a fantasy. There have to be measurable components to the vision to assess success.

#### Documented

Putting the vision in writing gives it enormous power since it now has a great clarity and commitment.

#### Communicated

A great vision that no one else knows about isn't gonna be effective. You have to sell your vision to your team. Get excited about it. Display it. Promote it. Show your staff what's in it for them. Also, make sure your vision is something that can be explained.

### A long (incomplete) list of questions to get you started:

Look out into the future. Choose a date. Describe how things will look.

1. How big is your business? Sales volume? Locations?
2. How will you measure success? Rank in industry? Contribution to community? Quality?
3. What standards of excellence are set by your organization?
4. What are the most important product lines or services you sell?
5. What types of products or services are sold in your industry that you won't offer?
6. How do you sell? Describe the shopping experience. What makes it unique?
7. What special products or services are you offering the market?
8. What sort of customers shop there?
9. Where do they come from?
10. If your customers were asked to list three noteworthy things about your business, what would they be?
11. How many staff members work in your business?
12. How would you describe your business' management style?
13. What types of people are you hiring as managers?
14. How do people in the business relate to those around them? What sort of relationship do you have with your staff? What does the staff say about their job?

## Question

# 3

## Can You Hire And Retain Key Employees?

The Microsoft Work Trend Index found that 40% of people want to change jobs this year. Another study found that 26% of U.S. workers plan to leave their current job over the next few months.

Needless to say, if you want to build a better business, you need a plan and strategy to keep your employees.

According to Art Snarzyk, owner of consulting firm InnerView Advisors, lowering turnover really starts with better hiring. "Hiring is like fishing," he says. "If you want to catch catfish, there is certain bait you must throw out that sharks or bass don't like. So, you need to bait your hook properly." Snarzyk works with companies throughout the region to build better hiring systems and cultures to avoid turnover.

Setting up an environment that helps new employees fit in and feel comfortable early on is essential, according to Snarzyk.

"When they come on, they should be acclimated to the business and the culture of who you are. If you want the people to gel, this needs to happen. You're not plugging in a lamp; you are plugging in a human, and one that may change the dynamics of your business."

Snarzyk advises business owners to have the new employee's computer ready, email set up, phone extension ready and business cards prepared on that first

day. "You want them to feel a part of the company that first day."

"Many companies have fostered cultures of exile," says Christine Comaford, author of the New York Times best seller, *SmartTribes: How Teams Become Brilliant Together*. "No one is purposely making people feel they don't belong, but they're also not proactively making them feel they do – and that's a huge, huge mistake."

Belonging, along with safety and mattering, is a basic human drive. After food-water-shelter needs have been met, we must feel that we're safe, that we matter, and that we belong. If not, we can't seek self-actualization, or as Comaford calls it "being in our Smart State," meaning we can't perform, innovate, collaborate or do any of the other things it takes to survive in our global economy.

When employees feel this way, they hide out, procrastinate, or say what the boss wants to hear instead of what she needs to hear. Such behaviors are devastating for business. When they occur chronically, not only will your company be unable to move forward and grow, it may flounder and fail.

"People will never speak up and say they feel they don't belong," she says. "It's just too scary. It's up to you as the leader to diagnose the problem and take steps to fix it."

## How Well Do You Know Your Customers?

### Understand The Who, What, When, Where And Why Of Your Customers

Your business success revolves around your customers. A comprehensive understanding of your customers provides the parameters for customer-centric decision making. Understand the who, what, when, where and why of your customers.

1. What is the profile of our typical customer?
2. Do we know why and how customers are using our products or services?
3. Do we know exactly how, when, and how much they buy from us?
4. Do we fully understand how our products or services benefit our customers?
5. Do we know how our customers perceive our company and products?
6. Have we developed a customer service mission statement?
7. Do we see the world through the eyes of our customer and always put them first?
8. Are we proactive in our customer engagement?
9. Have we set up training programs to adequately teach everyone to provide exceptional customer service?
10. Do we manage, motivate, and monitor everyone to ensure that exceptional service is being provided?
11. Are we providing extraordinary customer service? If not, what can be done to provide it?
12. How can we make our organization more customer service-centric?
13. How often do we implement customer questionnaires and surveys for our customers?
14. How often do we keep in touch with our customers? Should the frequency be increased?
15. How often do we have a heart-to-heart talk with our customers to really understand what is going on?
16. Do we ever share our growth or selected plans with our customers to get their input?
17. Is the way we keep in touch with our customers appropriate and useful? Are we getting the information we need?
18. Who are our best customers, and what are we doing for them?
19. Do our customers enjoy interacting with our sales people and staff?
20. Do we really know if our customers' needs are being met or if our products or services could be improved?

*-Reprinted from "Street Smart Disciplines of Successful People: 7 Indispensable Disciplines For Breakout Business Success," written by John A. Kuhn and Mark K. Mullins*  
[www.streetsmartdisciplines.com](http://www.streetsmartdisciplines.com).

## Question

# 4

## What Are The Activities/Drivers Moving Your Critical Numbers?

KPIs (Key Performance Indicators), or critical numbers, have become business buzzwords. KPIs are the quantifiable measurements that most clearly define winning in your company. They provide a focal point for the company and its employees.

Every business needs one or more KPIs they can look at to "keep score" as they

build their companies. Some common KPIs are revenue per client; client retention rate; profit margin, etc.

When you think of KPIs, keep one simple concept in mind: KPIs provide a view of the past. They are like looking in your rear-view mirror. They showcase where you've been. The key to business success, however, is to move those num-

bers in a positive way in the future.

For example, think about losing weight. If your ideal weight is 180 and you step on the scale at 190, that weight KPI is simply a snapshot of where you've been the past few months. It shows you how you've eaten in the past few months and your activity levels. It doesn't, however, help you get to your ideal weight.

What will help you get to that weight? Activities and drivers that you do each and every day will help you reach your goal. One activity might be exercising one hour each day. Another might be eating a 1,300-calorie diet each day. If

you really want to reach your goal, the key is how much focus and discipline do you have maintaining your daily activities of exercising and calorie counting.

In our weight loss example, the KPI lets us know where we've been, but the drivers/activities will help us actually move that number. While KPIs are important numbers, it's just as important to chart and track those activities and drivers.

If you can successfully answer these four questions, you'll be in a great position to ride this economic wave into the future.



# A Blueprint for Better Networking

## *New Book Helps Others Create More Efficient, Measureable Networking*

**Story By Ron Ameln**

**J**oseph Luckett was invited to one of his first business networking events ten years ago. The individual who invited him was late to the event, leaving Luckett all alone as he registered and took a seat. He sat next to two individuals who never spoke to him. He not only felt uncomfortable, but he also felt like he was wasting his time. He knew that when it came to networking, people needed help.

His solution: Zero to 100: The Gold Standard of Global Networking, a book Luckett recently wrote as a blueprint for efficient and measurable networking. The goal of the book is to make networking valuable, motivational and inspirational. The book has received major endorsements from revered networking leaders, including Ivan Misner of Business Network International, Rich DeForest of Networking Today International, and Sulaiman Rahman of Urban Philly Professional Network.

The book contains strategies, tips and tactics for better networking, and the process detailed in the book has been measured in a 12-week research study. After the study, according to Luckett, participants reported a 346% improvement in dealing with the challenges of networking and a 296% improvement in the benefits of networking.

**SBM recently sat down with Luckett to discuss the new book.**

**Why write the book?**

I was the guy looking for help with networking, and I couldn't find it. It doesn't exist. No one goes to the library asking where the networking section is. There is no networking section. There is no universal process that you can use and make all of your networking efforts count. I want to make sure that every aspect of your networking can truly count.

**What are the keys to great networking?**

Networking can be such a powerful tool, and it can change a person's life trajectory. There are two sides to it: networking and connecting. Networking is a selfish sport. Connecting is a team sport. Many network, but

very few connect. You can be out networking from a transactional perspective or you can be connecting from a relational perspective. You have two roads you can walk down. If you want networking to work, you must be on the relationship side. If you go down that road, transactions will naturally happen.

**What are some of the things people are doing wrong when it comes to networking?**

Networking is a necessary evil for most, and people believe that networking doesn't work. The reason they believe that is they have no examples of how it can effectively work. People think of networking as this one big, gray cloud. I show up, I give out my cards, and I will sell everyone in the room. That is typically the cloud over networking. Those individuals are truly missing the power of connecting. It is all about building relationships. You'll find that if you are that transactional networker, you will always be known as that. It is somehow hard to change.

**What are three things we can all do today to become better networkers?**

1. If you are an introvert, find a wing person. Bring someone with you who is extroverted. The extroverts will do what they naturally do, and they will bring people over to the introverts. That will allow the introverts to thrive because it is not stretching them to do something that is unnatural.
2. If you are a newbie when it comes to networking, I would encourage you to download our Networking Budget Document. This contains everything a networker will need. When you download the document and fill it out, you'll be given a number. That number is where you need to stay to become a profitable networker.
3. For veteran networkers, I'd encourage them to get into the business of serving. Serve in a larger way. You have already been through different channels of networking, and you have credibility on your side. Now you are in the seat to serve the newbie, the introvert, and the entire space when it comes to networking.



Joseph Luckett wrote the book, "Zero To 100," to help individuals become better networkers. To purchase a copy of the book, visit [www.ZeroTo100.io](http://www.ZeroTo100.io). There is a tab to order the book.



**NTP**  
CYBER SECURITY INTELLIGENCE

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

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

636-458-4995 • [NTPCyberSecurity.com](http://NTPCyberSecurity.com)

# CONGRATULATIONS, Kristen Archer!

*Branch Manager, Business Development Officer*

Named a **BEST BANKER** for her dedication to clients and community





**First State Bank**  
Member FDIC of St. Charles, MO

*A Trusted Partner for Community Businesses*

[fsbfinancial.com](http://fsbfinancial.com)










**PROFESSIONAL PHOTOGRAPHY AND VIDEO FOR BUSINESS.**

314.994.9990   [info@barlowpro.com](mailto:info@barlowpro.com)   [www.barlowpro.com](http://www.barlowpro.com)



Business | Wealth Management | Personal

**Building Business.  
Growing Wealth.  
Since 1868.**

[busey.com](http://busey.com)   Member FDIC





## FAMILY-OWNED BUSINESS AWARDS

Less than 30% of businesses last more than 10 years. That's what makes the success of our Top Family-Owned Businesses so phenomenal. Founded in 1976, Imperial Metal Company is now in its third generation of ownership. Pictured, from left to right: Benji Presser (Asst. V.P.); Tori Presser (Accounting); Christene Reinbold (V.P.); Tom Reinbold (President); Jason Reinbold (V.P.); and Chrissie Reinbold (Office assistant).

Section Sponsored by:





## FAMILY-OWNED BUSINESSES

### Express Employment Professionals

www.Expresspros.com

Generation of Ownership: 2nd

Founded: 1991

Q&A with Amy Barber, Owner of Express Employment Professionals

#### What was the focus of the business when it started, and how has that changed over the years?

Express Employment is the largest franchised staffing company in the United States. We purchased our first franchise in 1991 in Maryland Heights, and then purchased two more in St. Charles County and downtown St. Louis soon thereafter. Today, we work in much of the St. Louis metro area. Our focus has always been to help companies find good people. Today, we help a wide range of clients and our reach to people looking for work are at all-time highs. In 2020, we helped 1,850 people find temporary jobs, and 330 of those people were hired permanently by companies using our highly successful “temp-to-perm” option. When we first started, our temporary associates were hired for specific skills, but today companies also emphasize culture fit, transferability of skills, and willingness to learn and be trained.



#### What traditions have you upheld within your family business?

Barb and Dick Barber sold the business to me about 10 years ago but remained very active in the business helping in functions such as payroll, workmen’s compensation and various accounting functions. In 2020, Barb and Dick Barber “officially” retired. We joke with them that we “guess it’s ok to retire” since they are now in their 80’s! They truly enjoyed being involved in the business. We have always made sure that “family” comes first, no matter what. The transition to a second-generation owner could not have been smoother.

#### What have been your family’s keys to success in business?

Express Employment Professionals is a wonderful company. Our motto is “Respecting People, Impacting Business.” That guides us in everything we do.

### Laurie’s Shoes

www.lauriesshoes.com

Generation of ownership: 4th

Year Founded: 1951

Founded in 1951, Laurie’s Shoes is a fourth-generation, family-owned-and-operated store featuring more than 150 shoe brands plus fashionable accessories. Sister companies include Birkenstock & More (www.birkenstockstl.com) founded in 2006 and Shoe Roads Productions (www.shoeroadsproductions.com) – a traveling shoe show division serving eight Midwestern states –which opened in 2002 and generates funds for hospital auxiliaries by selling footwear to medical professionals.

This year Laurie’s Shoes, which was established by Wally and Joan Waldman along with her father Morris Goldman, is celebrating its 70th anniversary. The family-owned-and-operated business has survived and thrived despite the arrival of big box stores and online shopping. Its success is based on personalized service by experienced salespeople as well as a wide selection of fine footwear and accessories. (The average length of time that the company’s salespeople have been with the company is 12 years, with some up to 30 years.)

Wally and Joan’s children - Mark, Patty and Scott - joined the family business in 1976. Mark serves as president of the companies, and Patty and Scott are both vice presidents. Great grandson Jacob Waldman joined the company in 2016 as assistant web manager, and great grandson Sam Baker joined in 2019 as sales and associate manager.



Pictured, from left to right, Benji Presser (Asst. V.P.); Tori Presser (Accounting); Christene Reinbold (V.P.); Tom Reinbold (President); Jason Reinbold (V.P.); and Chrissie Reinbold (Office assistant).

### Imperial Metal Company

www.imperialmetalcompany.com

Generation of ownership: 3rd

Year Founded: 1976

Q&A with Christene R. Reinbold, Vice President of Imperial Metal Company

**What was the focus of the business when it was founded, and how has that changed over the years?** Aluminum handrails was our primary focus early on, and we continue to offer that product today. We have evolved over the years into a diversified company that provides structural steel, miscellaneous steel, and stainless, aluminum, brass, and bronze fabrications, including different finishes and machine shop services for various market sectors in the commercial construction industry. Nowadays, we have a strong focus on more complicated niche projects that requires a high level of expertise and experience.

#### What traditions have you upheld within your family business?

We maintain a very clean shop. Our employees on the shop floor still clean and tidy their workspaces at the end of every day. We believe that a clean, organized and well-maintained facility will run more efficiently; create a better and safer work environment; and will positively impact the outcomes of each project. We also have a strong family core and culture, and we believe that every employee plays an important role in the company.

#### What have been your family’s keys to success in business?

Our three main keys to success over the years are:

1. Invest in people. We have team members who have been with the company for more than 30-40 years and many others with 15 years’ experience.
2. Provide a quality product that sets you apart from your competition. As a result of our quality focus, we have established many strong customer relationships and much repeat business since the company was founded.
3. Provide fair and competitive pricing. Treat your customers fairly and develop trust that you will take care of them and not cheat them. They will respect you for this commitment and will continue to come back for other projects.





From left to right, Sarah Higginbotham, Kent Higginbotham Jr., Kent Higginbotham Sr., Bruce Korn and Elizabeth Higginbotham.

## Higginbotham Custom Homes & Renovation

<https://homesbyhigginbotham.com/>  
 Generation of ownership: Second/Third  
 Year Founded: 1945

*Q&A with Kent Higginbotham Jr. of Higginbotham Custom Homes & Renovation*

**What was the focus of the business when it was founded, and how has that changed over the years?**

Higginbotham Custom Homes and Renovation began in 1945, when brothers Bruce, Cameron and Richard pooled their GI pay to buy four lots in the St. Louis Hills subdivision. Drawing from the real estate development and sales experience of their father, John, and older brother, Jack, the brothers set out to build not only their first homes, but a legacy of impeccable craftsmanship. From the beginning, the Higginbotham

brothers wanted to give every client an experience that was uniquely attentive, craftsmanship that was uniquely detail-oriented, and a home that was uniquely loyal to their vision.

Today, while the services offered by Higginbotham have expanded to include renovations, additions, outdoor spaces, and more, our focus remains the same. We are proud to uphold the same rigorous standards that first made Higginbotham homes recognizable at a glance, and we are committed to carrying on the legacy of thoughtful, responsive and attentive customer service that has allowed the company to continue serving our home city for 75 years.

**What traditions have you upheld within your family business?**

Even in its earliest days, Higginbotham Custom Homes and Renovation was a collaborative force, building on the strengths of each individual to create the best possible product and process for those entrusting our family with building a home for theirs. Bruce, Cameron and Richard Higginbotham built the company together, borrowing from the experience of other family members. Today, Bruce's son Kent Higginbotham co-owns the company, his daughter Elizabeth serves as VP of the real estate division, and his grandson Kent Higginbotham, Jr. is the Senior Project Manager. As our team has grown throughout the decades, the family tradition has extended to include co-owner Bruce Korn, who has been working with our family for more than three decades; much of our carpentry team, which has been with the company for 25+ years; and several of their grown children.

As the Higginbotham brothers built the company, they did so with a relentless commitment to superior craftsmanship. They established a rigorous set of Higginbotham standards that set them apart quickly and recognizably from other home builders. Time has proven the company to be an innovator, as many of these standards have become industry-wide best practices. The company's commitment to high standards in every area of the business ensure that a Higginbotham home is always built to last for generations.

**What have been your family's keys to success in business?**

Many things have changed through three quarters of a century in business. Trends come and go, new building materials become available, and consumer concerns change. However, we have found that what every client wants – whether 75 years ago or today – is to be heard and prioritized. Their homes are at the center of our clients' lives, which means that a custom build or renovation will be, too. So, our focus is on making the entire experience rewarding for them.

## George McDonnell & Sons, Inc.

[georgemcdonnellandsonsinc.com](http://georgemcdonnellandsonsinc.com)  
 Generation of ownership: Third Generation and Fourth Generation working for the company  
 Year Founded: 1933 by our Grandfather

**What was the focus of the business when it was founded, and how has that changed over the years?**

Originally the company did tuck pointing and brick cleaning. Today we focus on caulking and structural grouting.

**What traditions have you upheld within your family business?**

- Union operated
- Dedicated to quality workmanship and good working relationships with our clients
- Committed to maintaining our workmanship and reputation

**What have been your family's keys to success in business?**

Being committed to long-term success and repeat customers



Pictured, from left to right, Trish Ryan, Mike McDonnell, Tom McDonnell and Debbie Giebe.



## FAMILY-OWNED BUSINESSES

### Caring Hearts Agency, Inc.

www.caringheartsagency.com  
Generation of ownership: 2nd  
Year Founded: 1997

*Q&A with Tiffany Jackson, CEO of Caring Hearts Agency*

#### What was the focus of the business when it was founded, and how has that changed over the years?

The focus of the business when founded was on the commandment to 'love one another' and was put it into action by heeding the wise words to 'do everything in love'. That focus has changed over the years to the extent that it has multiplied. At first, we only provided home-care services to elderly and disabled Medicaid recipients. Later, we expanded to other sectors of home care and now provide services to private pay clients, what we call private duty, and Consumer Directed Services (CDS), where we pay caregivers to take care of their loved ones. Our company has also started a division of home care dedicated to serving military veterans, a population to whom we owe so much.



#### What traditions have you upheld within your family business?

The tradition we have upheld within our family business is a family culture. We put family first, which means we care, support and pray for one another. We take that same family mentality into the homes of the patients we serve. We treat our patients and their families like our own.

#### What have been your family's keys to success in business?

Our family's keys to success in business are treating others the way we want to be treated, being approachable to our team members and being open to change. By God's grace, we have been in business for more than 20 years while so many others have gone by the wayside. We attribute our longevity and success to our founding principles to 'love one another' and 'do everything in love'. EVERY DAY. EVERY TIME. EVERY PATIENT. Also, we often give tokens of appreciation to our fellow team members, and we let them know how much we appreciate all their hard work and excellent patient care despite the current healthcare crisis.

### Food Service Center, Inc.

www.fsc.us  
Generation of ownership: First/Second  
Year Founded: 1977

Since its inception, Food Service Center has been in the redistribution business. The company was founded in 1977 by Jim Volansky. The company sells to distributors in approximately 17 states. Food Service Center currently has contracts and agreements with 200 national companies, processors and manufacturers. Jim's son, Chris Volansky, joined his father many years ago and now serves as the company's general manager.



### Intact Genomics, Inc.

Generation of ownership: First/Second  
Year Founded: 1977

Intact Genomics provides superior molecular biology reagents and game-changing innovation with the potential to make drug discovery profitable and to save lives. The company was started and is owned by Charles Wu and the Wu family (first and second generation) as an innovative biotech business. The company has been able to start and grow without using dilutive funds in the costly biotech business.





It's Time To Bring Back  
Common Sense.

Tune In Today.



[WWW.RIGHTMINDPODCAST.COM](http://WWW.RIGHTMINDPODCAST.COM)

## Funny Business

By Todd Schowalter



COMPLIMENTARY

# SECOND OPINION

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

WE FIND **MONEY**  
OTHERS MIGHT MISS.



Call us for a Second Opinion 314.966.2727  
[connectwithus@stcpa.com](mailto:connectwithus@stcpa.com)

SCHMERSAHL TRELOAR, CPA's  
**trusted advisors**



# St. Louis' Unsung

## Above the Call of Duty

WORDS RON AMELN

For most of us, all that is really required to achieve some level of professional success is to show up. There is no requirement to make the world a better place or to help your fellow human being. That is the sort of thing that is usually inconvenient to our time and goals. However, thankfully, there are some who take on that role.

Because, to truly make a lasting impact on a community takes more than just punching the clock. It takes more than showing up. It means that you devote your creativity, energy and professional acumen to solving a problem or helping to elevate others' interests and goals.

The heroes you see featured here are people that not only have achieved excellence in their chosen fields, but they also are devoted tirelessly to helping to make St. Louis a better region.

## Building An Employee Support System

Cheryl Sept | Brown & Crouppen

When a fellow employee came to Cheryl Sept, the director of co-counsel relations at the law firm Brown & Crouppen, about a dietitian she had success working with, the two decided to have the dietitian speak to the firm's employees during a lunch-and-learn session.

After the presentation, Sept decided to take the one-time, lunch-and-learn event a step further, starting a wellness program at the personal injury law firm. Now, three years later, employees gather (either in person or virtually) for lunch-and-learn presentations on everything from mental health issues to raising adolescents in a digital era. The program also includes an online portal where employees can track their daily steps or how much water they drink on a given day.

"I have a genuine desire to help people and create a support system they need to help with their lives, whether that is figuring out their financials or eating better," said Sept, who began working at Brown and Crouppen out of college 18 years ago. "The end goal is happier employees. Are we impacting the employees? Do they enjoy coming to work each day, and are they living balanced lives? It all goes back to wanting our employees to be happy and enjoy working for us. If employees are happy, that's better for our clients. It all goes together."

Sept said the program could not have been successful without the support of the firm's partners, who participate in the program with the staff. "The support and trust from the partners have been incredible," she said. "They have always provided me the opportunity to create and invent at the firm. They do a really good job of keeping their employees happy."

For businesses that are thinking of creating their own wellness programs, Sept's advice includes providing variety and having a program champion. "There needs to be a personal approach to the program," she said. "You need someone in-house who is willing to put in the time to make the program work. As long as you are genuine about the reasons for the program, the rest will come together."





# Heroes in Business

## *Making An Economic Impact*

**Micki Vandeloo | Lakeview Consulting**

**A**fter attending an engineering camp in high school, Micki Vandeloo was hooked. She knew engineering would be her future career. “What I loved about engineering is that I could solve problems, and I love to solve problems,” Vandeloo said. “I also like using logic to solve problems.”

After earning her engineering degree at the University of Illinois, she was drawn to industrial engineering and manufacturing. She quickly began working for major corporations and a variety of manufacturing firms. Following those positions, she worked for a consulting firm, helping manufacturers build their businesses. That’s when she learned about grants and began writing training grants for manufacturers.

“I was fascinated by the grant-writing process,” she said. “What I’ve learned from my many years of working in manufacturing is that the manufacturing community in general doesn’t really know about or understand grants. Even if they did, they don’t have the time to go after them. This was a need in the marketplace.”

She decided to solve the challenge for manufacturers by starting Lakeview Consulting, which specializes in securing government grants for manufacturers. The company has grown more than 50% year-over-year since its inception. To date, Lakeview has secured more than \$260 million in grant funding, allowing manufacturers to grow, advance their team’s skills, and pursue their strategic goals. The firm’s mission is to continue supporting the manufacturing community, spreading awareness about the existence of government grants (many don’t know there is funding out there), and helping them navigate the process through professional grant-writing services.

“One of the things we work really hard to do is match clients with the right grants,” she said. “I see many organizations and nonprofits that just apply for everything and hope they get something. That wastes a lot of time and energy. What our team does really well is work with clients to identify what they do, and if a grant they want to pursue is not the right fit for them, we are very honest with them. The grant has to be the right fit.”

Looking back over the business’s success, Vandeloo is most proud of the results of these grants, which are making a profound economic impact on communities across the United States. “Our results have secured future prosperity for American workers. Any time I can help a company access a grant, it can then hire more employees. We are helping people get good jobs in the manufacturing industry, and we are promoting economic prosperity by doing that.”





## Utilizing His Experience To Help Others

**Joe Eckelkamp | E&A CFO Group**

**A**fter working for years as an accountant for some of the nation's largest accounting firms and then spending time as a corporate chief financial officer (CFO), Joseph (Joe) Eckelkamp knew something was missing in his career. "I really wanted to help create something for myself and help others build their own businesses at the same time," he said.

The result is E&A CFO Group, a full-service accounting firm he founded in 1996. "Our primary purpose is to be 'the finance guy down the hall' that people in large corporations have, but smaller firms can't afford full-time," Eckelkamp said.

Over the years, E&A CFO Group has become known as financial "problem solvers" for the region's small- and mid-sized businesses. From helping struggling companies sort out their financials to helping growing firms maintain their margins, Eckelkamp and his team have excelled at coming in and solving financial issues.

"It really makes it fun when you can help somebody either achieve something or solve a problem that is really bad," he said. "It is like putting a puzzle together. We're able to bring experiences to the table that they wouldn't otherwise have themselves. Our goal is to make a difference for these companies with the experiences we bring to the table."

Eckelkamp not only has helped clients through his financial work the past 25 years; he also has volunteered his time and talent to the community, including as a board member for non-profit organizations such as victim advocacy and social service organizations. More recently, Eckelkamp served on the board of directors of Chaminade College Preparatory School. He is now board chairman. After his three sons attended Chaminade, Eckelkamp felt compelled to give back to the school. "They do a great job of taking these kids and helping them grow," Eckelkamp said. "Those teenage years are critical. The school did a great job in helping them succeed. I decided that if I could ever return the favor, I would do so. That's how I got involved. Ultimately, I joined the board. It has been a wonderful experience."

He also actively develops younger colleagues via internships, mentorships and coaching; writes for trade publications; and speaks publicly. He also has served as a college adjunct professor for a decade. "I was blessed with great bosses along the way who taught me some incredible things," Eckelkamp said. "Every time I said to them, 'How can I ever thank you for this?' They always said, 'Do it for the next guy.' What I am most proud of is having a role in continuing to develop new, successful people through their experiences."



## A Career That Comes Full Circle

**Dr. Linda Little | IBEW/NECA**

**B**ack in the early 1980s, Linda Little was working three jobs and getting nowhere. She knew something needed to change in her life. When a friend suggested she join one of the trades, she decided to jump at the opportunity. She applied to become an apprentice electrician and was accepted. That decision changed her life. She soon became a journeyman electrician.

"I liked math, and there were a lot of calculations and things you had to figure out," Little said of her interest in becoming an electrician. "The other thing is I've always liked the outdoors. A lot of the construction environment was outdoors. It is really rewarding when you drive by a particular job you've worked on and you see it. There is a huge satisfaction there. I had zero skills going in, but I had journeymen who were willing to teach me and I was willing to learn and progress."

Today, Little's career has come full circle. She's gone from student to assistant director of the IBEW/NECA Electrical Industry Training Center. The 80-year-old training center is jointly operated by the International Brotherhood of Electrical Workers (IBEW) Local 1 and the St. Louis Chapter of the National Electrical Contractors Association (NECA). The center has trained more skilled electricians and communication technicians in Missouri than any education program in the state. For more than 20 years, Little has helped teach and shape the curriculum for IBEW apprentices.

While she was working as a journeyman electrician, Little attended college during the evening. She received her doctoral degree in curriculum and instruction from Saint Louis University. She also earned a master's degree in educational administration from Lindenwood University and a degree in mathematics from Fontbonne College.

In 1999, she began teaching at the Electrical Industry Training Center. Over the next few decades, she helped develop the center's 78-course curriculum. "Dr. Little has taught and guided countless apprentices through our training program and helped shape the curriculum to respond to rapidly advancing technology in our industry," said Frank Jacobs, business manager, IBEW Local 1. "She was instrumental in developing the Electric Vehicle Charging Station Training Program (EVITP) for our National Joint Apprenticeship and Training Committee (NJATC). It is now the standard for the industry nationwide."

"Beyond her help advancing NJATC curriculum, Dr. Little has also played an important role in ensuring that the National Electrical Code reflects the highest safety standards in our industry," notes Doug Martin, executive vice president, St. Louis Chapter, NECA.

Over her course of her career, Little is most proud of the work she's done in the classroom. "The students come in and they have stars in their eyes because they are so overwhelmed," she said. "They don't think they can do it. It is so rewarding to watch them grasp the concepts. It is very satisfying to know I played a role in their success."







## Shifting Social Power Relations

**"To reflect upon the present as history is to understand that history may now be made by default. Understanding that, we no longer need to accept as "necessary" the lesser evil. We no longer need to accept historical fate, for fate is a feature of specific kinds of social structure, of irresponsible systems of power.**

**These systems can be changed. Fate can be transcended. We must come to understand that while the domain of fate is diminishing, the exercise of responsibility is also diminishing and in fact becoming organized as irresponsibility. We must hold men of power variously responsible for pivotal events, we must unmask their pretensions- and often their own mistaken convictions- that they are not responsible. Our politics, in short, must be the politics of responsibility."**

- C. Wright Mills, American Sociologist and writer

In my work creating responsibility-based systems, we say that the questions asked should NOT be "WHY is this happening? or WHO's to blame?" Rather, we should be asking, "What SYSTEM would correct and eliminate this problem?" The latter question is especially important given today's social challenges, whether it's equal pay for women, fair opportunity and treatment of minorities, or corruption in politics. What I see in the high drama and polarization of examples such as critical race theory or the refusal to pass laws for equal gender pay come down to the emergence of new human systems desperately needed to solve today's most pressing problems. The challenge is that these new systems require us all to shift existing social power relations, including in our education, politics, family and work settings, and more. Such a shift scares people who falsely believe they only survive and thrive if they win while others lose.

The reason critical race theory (for example) is a source of heated debate is that there is a real battle between conventional social power structures and those becoming evidently necessary. Alfred Adler, a psychologist during the time of Freud and Jung, did not get as much press during his life because understanding his concepts about what's needed to foster healthy human beings would threaten the very power structures we've had in place for centuries. Now, it is becoming highly evident that these structures have cost us all and have prevented us from managing complexity and diversity — and from solving crucial local and global problems like climate change, poverty, clean water and maintaining democracy. This situation makes many complicit in being fearful, tribal, self-centered, scarcity-minded and corrupt. Despite extraordinarily negative outcomes, too many people are holding

onto the status quo with a death grip, while others seek to teach and promote essential, evolving, life-enhancing, innovative social power relations that are so desperately needed.

The divides could not be more evident: those who are threatened by (and kicking and screaming to resist) changes seeking to be birthed at this time and those who are ready for change. The new model that is needed includes shared power, self-organization and -governance, freedom with responsibility, a purpose orientation, agility, and holistic functioning. Those who fear worry about a loss of status, advantage and way of life they have idealized while continuously numbing themselves to their consciences and turning a blind eye to the wellbeing of others. Everything associated with the latter perspective rots.

It's easy to position this fear of change by focusing on ideas such as critical race theory that will make children hate their country, or many adults must now be racist or privileged, or helping people of all ages to lead and follow equally will cause ALL HELL TO BREAK LOOSE! People are offended because they are now being asked to see the current state of life for many others as well as our planet. There is no more disguising of disparities if one looks at reality, even minimally. Resistant people are missing the most important fact. Today's problems and mental health epidemic will continue unless we create a world that supports who we ALL are at our best. Otherwise, we become debilitated in every meaningful way — economically, physically, emotionally, socially, environmentally, technologically. We foster and remain stunted. By holding onto the existing social power relations, we are weaker, more destructive and violent, compelled to maintain coercion, power-over and power-under, and committed to a win/lose system. These outcomes breed fear, hostility, revenge, resentment and

anger in all corners because the structure of win/lose thinking and behaving are at the root of all our preventable conditions and failing systems.

I write this article because today's social change movements are needed in our communities and workplaces. We cannot allow defensiveness and hurt ego feelings make us blind to the faulty systems to which so many people cling. Instead, apply compassion and curiosity, asking, "What system would correct and eliminate these problems?" We must evolve or we will perish. Choose to evolve now. Call me if I can help.

When larger-than-life heroes fail to create conditions and conversations in which everyone feels and is authentically empowered, lovable, connected and contributing, we all live from fear and we all disengage to some degree. Also, when the hero leaves, much falls apart in the organization and often the hero's own health. This woman knows what she now cannot unlearn. Now you do too. The danger of the larger-than-life hero is that unless they see what is really happening and respond from LOVE, they are over-riding their own conscience and fear of personal cost to maintain their status. If YOU feel inspired to make change my article is describing here, call me. I can help. ■

Judy Ryan ([judy@LifeworkSystems.com](mailto: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!



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



START 2021 IN  
PERSON WITH  
*healthy*  
MEETINGS

*What's new?*

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

*Why SCCC?*

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

SAINT CHARLES  
CONVENTION CENTER

SPECTRA

CALL TODAY  
636.669.3000

ONE CONVENTION CENTER PLAZA | ST. CHARLES, MO 63303 | [STCHARLESCONVENTIONCENTER.COM](http://STCHARLESCONVENTIONCENTER.COM)



## Mergers And Acquisition Activity: A Post Pandemic Surge?

**M**any post-pandemic signals indicate that Merger and Acquisition (M&A) activity has increased and is expected to continue to increase. Listings for sales of existing businesses surged in 2021, according to Rob Schmitt, a business broker at the St. Louis Group. Reasons for this increase include: (1) post-pandemic stability; (2) low interest rates; (3) low capital gain rates; (4) access to government benefits like the PPP program; (4), retiring baby boomers; (5) robust stock values; and (6) the presence of capital on the sidelines waiting to be put to use.

Conditions are favorable for willing sellers and buyers in the M&A arena. Some businesses, including retail and hospitality, have not yet recovered from the pandemic. While some may not consider these to be good subjects for M&A activity, their valuations are low and may present attractive opportunities. There are also sellers who have experienced both the 2008-2009 financial crisis and COVID-19 and have decided that they will not wait any longer to exit. On the other hand, many companies look to expand operations in this favorable environment.

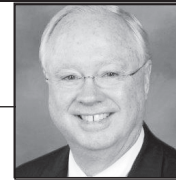
The process typically begins by contacting a M&A specialist, investment banker, business broker or similar advisor to determine how to position your business for sale, or, if you are a buyer, what acquisition candidates exist. After the initial match, the parties conduct informal due diligence about the business, assets, and basic financial information. When the parties are ready to proceed, they sign a Letter of Intent, usually considered a non-binding obligation but often with terms important to the process going forward. There may be binding terms such as confidentiality to keep all informa-

tion exchanged confidential and often an agreement to not solicit other candidates for a limited period of time while the transaction moves forward.

The next step is a legally binding and definitive agreement. It is critical that each party works with an experienced attorney and accountant to ensure that legal and tax issues are adequately addressed. The agreement provides how the transaction will be structured - whether it will be a sale of the seller's assets or the stock of its owners. Tax implications should be discussed and agreed upon by the parties and their advisors. Most importantly, there will be extensive representations and warranties by the parties, most particularly by the seller that the buyer can rely upon in closing the transaction.

Once the agreement is reached, the parties conduct formal due diligence, including visiting facilities, investigating title to assets, extensive financial disclosures and interviewing senior management. When this is satisfactory, the parties proceed to closing where the transfer documents are exchanged for the sale proceeds. Closings can be virtual, where the parties sign separately, conducted by the title company if there is real estate, or at the offices of a lender if financing is a major part of the transaction.

This increased M&A activity is good for the economy and can be good for your company whether a buyer or seller. ■ *Michael J. McKittrick, a corporate law attorney with Danna McKittrick, P.C., has over 40 years of commercial litigation and transactional law experience. His practice encompasses business and transactional advice, commercial real estate matters, and regulatory and practice management guidance for health care professionals. Mike can be reached at 314.889.7122 or mmckittrick@dmfirm.com.*



## How Do You Decide When To Sell Your Business?

**F**or many small business owners, deciding when to sell the business may be the hardest decision of their careers. How do you know whether you just need a break or are truly ready to exit the business?

Four questions may help you clarify your situation.

**Do you return from vacation refreshed and ready to jump back in...or filled with dread?**

Take a real vacation, meaning don't check in with your business multiple times per day, and don't keep doing the same work as usual, just from a different location. Having strong employees to manage and solve problems is essential for the health of you and your company. Owner-dependent companies are far less valuable when selling the business. Do yourself and your business a favor and regularly take vacations to relax and regroup.

Returning from vacation is often bittersweet. However, if you are unable to muster some enthusiasm and fresh perspective after a genuine break, it's time to begin preparing for the eventual sale of your business. Continuing to plod along without making solid progress toward your eventual exit will only leave you and your business drained.

**Do you have the energy to operate and grow your business?**

Owning a business is emotionally and physically exhausting. But entrepreneurs often derive a unique energy from this exhaustion that drives them forward. Do you still feel energized for the daily tasks, as well as strategic long-term planning and implementation? Owners who wait until they are burnt out jeopardize the survival of the business, in addition to reducing business value that should have provided the financial means for their own life beyond business.™ Remember, if a business isn't growing, it's dying. Maintaining the same level of business isn't good enough because inevitably this results in a slow downward spiral as competitors step up and woo your customers with newer, better, faster offerings.

**Is your business growing?**

This may seem counter-intuitive, but the best time to sell your business is when it's growing. Businesses with stagnant or declining financial results will not bring top-selling prices. Sellers often point to opportunities to regain and expand market share and would like the sale price

to account for that potential. But buyers logically question why the current owner has not capitalized on those opportunities. Of course, buyers anticipate they can grow the business by bringing in fresh ideas and perspectives, but they are willing to pay more for businesses with less initial risk.

What can you do if your business is not growing? Identify the value drivers that can make the most significant improvement to your bottom line. Do you need to strengthen your management team and delegate daily tasks, allowing you to focus on growth initiatives? Is your business dependent on a small number of key clients? What improvements could significantly impact efficiency? Reach out to your business advisors for an objective perspective of ways to maximize your resources and improve your company's profitability. Investing this effort a few years before you intend to sell your business will support a higher business valuation and sale price.

**Are you ready to meet the changes and challenges in your industry?**

The pandemic was the ultimate lesson in adapting and pivoting business practices in ways most owners never seriously considered. But far less drastic circumstances also require that businesses evolve regularly. New technology, changing societal norms, consumer preferences, and escalating expectations touch nearly every industry. Do you view the future of your industry with curiosity and excitement, or with apprehension and fear? A little anxiety around the unknown is normal, but if you notice that your outlook is shifting to foreboding, you should be organizing the documentation to tell your company's story and consulting with a business broker to begin selling your business.

Explore your subconscious feelings and attitudes about your ownership path with these questions. Ideally, every owner should operate as if the business might be sold tomorrow. Regularly taking an honest look at your stamina and your situation may be hard. However, burying your head in the sand will only allow your business value to drop, while increasing your stress. ■

*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](http://www.MetroBusinessAdvisors.com).*



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



# DIRECTORY: ACCOUNTING & TAX



## Anders CPAs + Advisors

Scott A. Hoffmann, CPA  
800 Market St., Ste. 500, St. Louis, MO 63101

[www.anderscpa.com](http://www.anderscpa.com)  
[shoffmann@anderscpa.com](mailto:shoffmann@anderscpa.com)  
314-655-0221

We're Anders, a team of CPAs and industry-focused advisors. Every day, our partners and staff serve as a catalyst for those striving to achieve their highest potential. Through a collaborative approach and a combination of tax, audit and advisory services, we help our clients achieve their goals while focusing on what matters most.



## Brown Smith Wallace Entrepreneurial Services Group

Karen Stern, Partner in Charge  
6 CityPlace Drive, Suite 900  
St. Louis, MO 63141  
314.983.1200

[www.brownsmithwallace.com](http://www.brownsmithwallace.com)  
[info@bswllc.com](mailto:info@bswllc.com)

Brown Smith Wallace is becoming Armanino on August 1. While our name is changing, our commitment to St. Louis' small businesses will remain the same. Our tax and accounting services for companies with revenues ranging from startup to over \$20 million include QuickBooks, check writing, outsourced accounting services, CFO services, outsourced human resources, payroll, finance services and more.



## Conner Ash P.C.

Alicia M. Brockland, CPA  
12101 Woodcrest Executive Drive, #300  
St. Louis, MO 63141  
314-205-2510

[mail@connerash.com](mailto:mail@connerash.com)  
[www.connerash.com](http://www.connerash.com)  
<https://www.facebook.com/ConnerAsh-PC>,  
@CONNERASHPC1

<https://www.linkedin.com/company/151898/admin/>  
Founded In 1926, Conner Ash P.C. is one of the oldest accounting and consulting Firms in the St. Louis Metro area. Serving a wide variety of commercial, not-for-profit, and individual clients as one of the top 20 public accounting Firms in the area. Offering a wide range of accounting, assurance, tax, management advisory and software consulting services.



## Devereux & Company

James P. Devereux Jr., CPA, MBA, MIS  
307 North Main Street  
Saint Charles, MO 63301  
[www.devereuxcpa.com](http://www.devereuxcpa.com)  
[services@devereuxcpa.com](mailto:services@devereuxcpa.com)  
314-209-7777

Devereux & Company is a Certified Public Accounting firm with experience in Corporate, Individual, Partnership, Fiduciary and Estate taxes. We offer a variety of services to our clients including tax planning, business consulting, auditing, financial planning, education, accounting software integration and much more. Our business has been serving the greater St. Louis and St. Charles area for over 35 years.



## Kiefer Bonfanti & Co. LLP

Chris Bonfanti, CPA  
701 Emerson Road, Suite 201  
St. Louis, MO 63141  
314.812.1107  
[clbonfanti@kieferbonfanti.com](mailto:clbonfanti@kieferbonfanti.com)  
[www.kieferbonfanti.com](http://www.kieferbonfanti.com)

Kiefer Bonfanti's founding principles of putting our clients first, delivering timely service and proactively advising our clients are what drives our people every day. Built on these principles, Kiefer Bonfanti has passionately maintained the same focus since our inception over 60 years ago. We are a full-service accounting and business advisory firm dedicated to providing quality, reliable services based on specific client needs.



## Mortland & Company, LLC

Jeff Mortland  
1001 Craig Road, Suite 400  
St. Louis, MO 63146  
(314) 725-3515  
[www.mortlandco.com](http://www.mortlandco.com)  
[info@mortlandco.com](mailto:info@mortlandco.com)  
Mortland & Company was founded by Herbert 'Butch' Mortland over 50 years ago specializing in helping small- to mid-sized businesses throughout the St. Louis area. We offer a variety of services to our clients including, tax planning, tax preparation, monthly/quarterly bookkeeping services, and business consulting. The company motto is "Knowing you are in business to serve others. That's the right fit." Our goal is to develop a relationship with our clients to gain a better understanding of their needs and to assist with the growth of their business.



## Pooley Accounting Services, Inc

Louise Pooley  
PO Box 460241, St. Louis, MO 63146  
[louisep@pooleyacctg.com](mailto:louisep@pooleyacctg.com)  
<https://pooleyacctg.com>  
314-260-7808

Navigating Quickbooks and managing your finances doesn't have to be a head-banging hassle. If you crave an easier way to record transactions and generate financial insights to run your business intelligently, choose Pooley Accounting Services. We've mastered how to set up and manage Quickbooks so you don't have to worry. Focus on what you do best. We'll take care of the rest. Please visit <https://pooleyacctg.com/discover30> to set up a complimentary discovery call.



## Schmersahl Treloar & Co.

Jim Schmersahl  
10805 Sunset Office Dr.  
St. Louis, MO 63127  
314.966.2727  
[info@stcpa.com](mailto:info@stcpa.com)  
[www.stcpa.com](http://www.stcpa.com)

Schmersahl Treloar & Co. is a full-service CPA firm, dedicated to meeting the needs of today's busy professionals. We use state of the art technology in order to provide the highest quality work.



## SFW Partners, LLC

Rich Waigand, CPA  
1610 Des Peres Road  
Suite 300  
St. Louis, MO 63131  
(314) 569-3333

[www.sfwpartnersllc.com](http://www.sfwpartnersllc.com)  
[rwaigand@sfwpartnersllc.com](mailto:rwaigand@sfwpartnersllc.com)  
SFW Partners, is a team of professionals serving closely held businesses, their owners, and nonprofit organizations with accounting, auditing, tax, and consulting services to improve their businesses and bottom lines. Our purposes is to serve and support people, achieving more together.



## Thousand CPA Services, LLC

Nicole Thousand  
663 Trade Center Blvd.  
Chesterfield MO 63005  
636-532-9004  
[info@thousandcpaservices.com](mailto:info@thousandcpaservices.com)  
[www.thousand.cpa](http://www.thousand.cpa)

Every client is different. Therefore, each Thousand experience includes a customized suite of specific services that are curated from an in-depth discovery of our clients' goals and ambitions. Services include, strategic business planning, accounting, tax preparation, and wealth management.



## Tom Dunn CPA Firm

Tom Dunn, CPA  
677 Craig Road, Suite 100  
St. Louis, MO 63141  
(314) 500-1200  
[tom@tomdunncpa.com](mailto:tom@tomdunncpa.com)  
<https://tomdunncpa.com/>  
<https://www.facebook.com/TomDunnCPA>

@TomDunnCPA  
LinkedIn: <https://www.linkedin.com/in/tomdunncpa/>  
Description: Tom Dunn CPA Firm, founded by Tom Dunn, CPA, is an accounting, business advisory and tax preparation firm that serves small and mid-sized businesses, nonprofits, families, and trusts by providing life-changing results and peace of mind for clients.



## Wipfli

Meredith Berger  
Director, Marketing  
7733 Forsyth Blvd, Ste 1200  
St. Louis, MO 63105  
314.862.2070  
[www.wipfli.com](http://www.wipfli.com)

We're Wipfli, a top 20 consulting firm serving more than 88,000 clients across today's most complex industries. Our professionals guide you through the process of identifying growth, profitability and efficiency challenges — accounting, taxes, operational issues, enterprise collaboration, effective decision making and more. From operational improvements and performance enhancements to large-scale digital transformation, we help clients achieve lasting results and set their sights on new goals.



877-379-8279 | WINNINGTECH.COM

## ARE YOUR EMPLOYEES WORKING FROM HOME?

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

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

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

Give us a call at **877-379-8279**  
or visit [WinningTech.com](http://WinningTech.com)

