St. Louis’
TOP WOMEN BUSINESS OWNERS

Learn What It Took To Build Their Companies

Patty Gaus, Owner and Founder of Gaus Acoustics, is one of the area’s top women business owners.
Collinsville, IL. Today that small business has grown to a team of over 200+ employees.

“First we do what is right and remember that we are serving a homeowner – not just repairing a home,” says Thompson. “That’s at the heart of the training. Second, we do all the work that is required and never quit until the homeowner’s expectations are exceeded.”

From Basement, I expect our work to be well done. That means solving homeowners’ problems throughout the bi-state region. At the very beginning, Dave Thompson, the company’s marketing director, says the partners would do one repair a week, sometimes two. “After Rick sold a job, his wife Anna Lee and son Wayne, would help Rick with installing the repair work,” says Thompson. “They did all the hard work that was required to get the work done.”

Rick Woods took the time for hands-on training within his team. This helped Woods to develop an industry-leading company that always provides WOW! service its customers, co-workers and community.

The company does more than just basement waterproofing; it fixes settling and bowing in walls, and repairs and removes damp and musty basements. Basement Systems does so much for the basements in homes it coined the phrase, “All Things Basementy™”, as part of the worldwide dealer network, Basement Systems out of Seymour Connecticut. “As a top 10% dealer, the repairs performed by Woods Basement Systems are also backed by the National Dealer Warranty,” says Thompson. For more information on what Woods can do for your basement, call 314.965.1980 or visit WoodsBasementSystems.com.

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Thank you for voting us your best basement system. We are proud to serve and make a difference in the lives of homeowners every day. It is our pleasure to do for your basement, call 314.965.1980 or visit WoodsBasementSystems.com.
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Tracey Clark Jeffries, owner of Capital Consulting Services, is one of the 2022 Top Women Business Owners.
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When Opportunity Knocks...
These Top Women Have Answered The Call

When Elizabeth Haberberger decided to walk away from her career as an elementary school teacher, she wasn’t sure what path her new career would take. She ended up taking a part-time position as operations manager for a local training company.

Today, Haberberger owns the business, Dale Carnegie Missouri. She’s the classic story of making the most of your opportunities.

Jackie Hoyt also understands the power of opportunities. Hoyt began working at Hillsboro Title in 1998 as a part-time bookkeeper. She moved up through the ranks to COO and ended up purchasing the business in 2012. At the time she purchased the company, it was in financial distress. She not only saved the business, but she took the company to new heights. Today, the escrow closing and title insurance agency has 47 employees with eight offices.

Haberberger and Hoyt are just two of the many outstanding women business owners featured in this month’s annual Top Women Business Owners edition (see pages 19-32). I hope you enjoy the top women in this edition. It is our 29th year showcasing these top business owners. Women business owners have come a long way over the years and we are proud to continue featuring their accomplishments.

While all of them have inspiring stories, most of them have one common characteristic—they’ve all been open to new opportunities that came along in their lives.

As we go through our lives, all types of opportunities come to us every day. Are we open to those opportunities or do we shut them out?

Think about the next airplane ride you take, do you strike up a conversation with the stranger sitting next to you or do you put your headphones on and read a news story on your phone? That person on the plane could be the contact that changes your life forever.

Haberberger and Hoyt were open to new opportunities that came along in their lives. When the door cracked open just a little, they opened it and walked in.

How open are you to new opportunities?
Your Price Reflects Your Confidence

All salespeople have had their company’s prices challenged at one time or another. What do you do when that situation arises?

As much as everyone in sales would like to consider themselves “great closers,” many are weak when it comes to this important skill. They boast about never discounting their products, but when confronted on price, they fold faster than a cheap umbrella on a windy day.

Consider the following scenario:

You’re on the verge of closing a big deal. Doing so will put a nice, fat commission check in your hands and you’ll soon be receiving kudos from everyone in the company. Now comes the curve ball. You discover that the customer is looking for a price discount from you because they have found another supplier who’s willing to undercut your price.

How do you respond?

Under pressure to get the sale, you are left with two options. You can hold the line and not cut the price to keep your profit potential intact, or you can cut the price and be willing to take a lower margin for the sake of getting the order. Which do you choose?

**Price is a Reflection of the Salesperson’s Confidence**

Although the tendency for many is to offer a lower price, there is a better approach. By being prepared ahead of time, you can avoid caving under the pressure of the moment. How do you prepare?

Know why you can fill their need.

In a situation like this, your self-assurance is critical. You need to have clarity regarding value. What do you bring to the table?

Be confident in what you say. More importantly, ensure that the customer is certain of the benefits they will receive by working with you. People will pay more for what helps them with their problems and brings them value. The cheapest price might be what everybody thinks they want, but what good is a low price if it fails to deliver?

**How to Respond to Price Objections**

When a customer requests a discount, respond by asking them what they expect to gain from buying your product/service. Your goal should be to get them to express the pain they will experience if it doesn’t help them accomplish what they want. Then, guess who can alleviate that pain and best fill that need? It’s you!

**Focus on the outcomes you can deliver**

The worst thing any salesperson can do when a customer is looking for a price break is to give in. Unfortunately, because many cannot confidently communicate their price, they often cave. To overcome this problem, salespeople need to understand, in real terms, the buyer’s perspective regarding how they can benefit from the product/service.

Remember, we understand by listening.

**Cheaper Is Not Always Better**

For example, if I’m planning to take a trip and my destination is 1,000 miles away, I have several options as to how I can get there. I could hitchhike, which would cost me virtually nothing but wouldn’t guarantee when I’d arrive. I could drive my car, limiting my immediate costs to gasoline (assuming the car doesn’t break down), but my travel could take several days. Likewise, I could fly, which would cost the most, but undoubtedly would be the fastest.

Your goal in selling should be to help ensure your customers’ success. You can see from this example that the cheapest approach is unreliable and potentially takes more time. Likewise, most people wouldn’t want to take several days to drive to and from their destination.

Given the time savings, the best option is to fly.

Since time is of the essence for many customers, its value is worth the extra money. Keep that in mind, as cutting the price is clearly not the most beneficial or efficient.

**Discounting Now Will Always Come Back to Bite You**

Another common reason that salespeople “give in” when challenged is they believe the lie that by offering a discount on the initial order, they can make up for the loss on the next order. However, the truth is that there’s no way to ever regain that lost revenue. Once the customer has accepted a lower price, that amount becomes their expectation. Any other price is seen as an increase.

Maintaining pricing integrity is a challenge. It starts by being self-assured and extends not only to the service you deliver, but also to meeting (or exceeding) customer expectations.

Don’t entertain requests for a discount. Be confident in both your price and the product/service you offer. Ensure that your sales pipeline is full by spending adequate time developing it at all phases of your sales process.

Consider how your product/service can help ensure the future success of your customers. Without confidence, you can say good-bye to your profits.

**Answers provided by Monique Garris-Bingham, Senior Vice President, Private Wealth Market Director at Simmons Bank. She can be reached at 314.227.6292 or Monique.Garris-Bingham@simmonsbank.com. The views and opinions expressed in this article are those of the author and are not endorsed by, and do not necessarily reflect the views of, Simmons Bank. Simmons Bank does not provide tax, accounting, or legal advice.**

**Financial Planning Tips For Entrepreneurs**

**Tip #1: Plan for Your Retirement**

As your business grows, owners typically are focused on reinvesting profits into the business. What are you doing to ensure you have an income stream once you retire or have a less active role in the business? There could be tax benefits to setting aside money now. In addition, setting aside funds for retirement earlier in the process allows for you to take advantage of compound growth in those investments. Investing money now allows for the opportunity to create additional streams of income and also provides a backup plan should the sale of your business not be as profitable as planned.

**Tip #2: Plan for the Future of Your Family and Your Business**

As an entrepreneur, you spend your days worrying about your business’s bottom line and planning for the unexpected. But have you made plans to ensure that your family is provided for should something happen to you? Creating an estate plan ensures your wishes will be carried out should you become incapacitated or pass away. Work with an attorney to draft documents such as: your will, trust, durable power of attorney, living will and medical power of attorney.

Share the plan with your family and discuss your wishes concerning wealth preservation. Specify how you want to protect your assets both professionally and personally. This could be accomplished through asset protection trusts or insurance. Insurance is not just for replacement of material goods; it can also cover loss of income due to loss of life or disability.

As a business owner, you face many unknowns. One way to ensure you and your family are provided for in good and bad times is by working with an attorney, tax accountant and wealth planner.
Host Live, Interactive Audio Events On LinkedIn

LinkedIn has launched a platform that will let you host live, interactive, Clubhouse-style audio events, such as product discussions, office hours (where attendees can ask questions about your services), virtual roundtables, fireside chats, and more. A similar video event option will launch this spring. For now, LinkedIn is offering the service for free and will even list and promote your event to help ensure its success.

The audio event platform includes tools to run and record your audio event directly through LinkedIn (no third-party software needed) and allows you to converse with attendees and moderate discussions. Additionally, attendees can communicate with each other during and after events.

LinkedIn is initially offering its event hosting privileges to those who have switched on LinkedIn Creator mode. You can turn on

ENTREPRENEUR'S TOOLBOX
BY JAMES CANADA

Your Company’s Vision Defines Success Far Beyond A Business Plan

Last month, we talked about the importance of having a business plan. We discussed the fact that even the most brilliant idea is just an idea without a sound business plan that clearly defines your objectives and lays out the steps you’ll take to achieve them.

In this age of Big Data and analytics, it’s also vital to remember the human component that separates us from machines. While your business plan should certainly be rooted in hard data and metrics, you don’t want to be so bogged down in numbers that you squeeze out the imagination — the beating heart — that inspired you to start your business in the first place. This balance is key to the company’s future. That’s why every plan should start with a vision.

A vision instills creativity in planning your company’s future. It’s meant to be simultaneously challenging, realistic and attainable. A company’s vision is long-term and comes from the hearts and minds of the executive team. The more people involved, the harder it can be to incorporate each perspective into a true vision. However, there are ways to arrive at a singular focus from the input of everyone at the table. Here are some tips:

- Foster a free exchange of ideas among everyone involved.
- Make it a point to learn what each person brings to the table — understand their jobs and roles and clearly explain yours.
- Come to a general, collective understanding of the company’s intended direction:

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Three Strategies To Improve Your Digital Brand

If you are like most small businesses in this pivotal economy, you are constantly looking for ways to build your brand and increase revenue by connecting with your customers in impactful and personal ways. Online marketing offers you strategic and affordable options for reaching more people during key stages of the customer-buyer journey. Here are three things you can do to improve your digital brand.

Leverage social media opportunities
Social media can help you showcase key aspects of your business to increase your brand visibility, generate leads, and promote your products and services. By providing links to your website within your social messaging, you can create inbound traffic that builds awareness, convey key benefits, and help to convert prospects to buyers. Social media also allows you to quickly communicate with your audience in a personal manner. This has been especially apparent during the pandemic when so many businesses needed to update customers on new business hours, in-store safety protocols, changes in delivery timelines, and other important information. You can measure the effectiveness of your social media investment with metrics in key areas such as reach (how many people are seeing each post), click-through rate (the percentage of people accessing links in the post), reactions (how many people are liking and commenting on your posts), and new followers of your social accounts. To make your social media work harder, consider paying to “boost” your posts to reach a wider audience of your target market.

Encourage customer reviews
Over 95 percent of consumers indicate that customer reviews influence their purchase decisions. What other people think and say about your small business matters and will have a direct impact on your bottom line. Control the narrative in a positive way by encouraging customers to comment on your website and social media about what they think about your products and services. Create a ‘review prompt’ email after a customer makes a purchase and include an open-ended survey that makes it easy for them to share their positive experiences. If you come across less-than-satisfactory reviews, address them immediately and comment online that you will be reaching out to remedy the problem. Customers appreciate it when you take their feedback seriously, and it helps to put an authentic face on your brand.

Automate your marketing practices
Most email service providers provide easy options for building responsive and strong nurture strategies. Show customers that you are paying attention – if someone puts a product in a shopping cart but doesn’t complete the purchase, follow up with an automated email that offers more information and perhaps a discount to complete the transaction. Send customers special offers on their birthdays to show appreciation. When someone contacts you with an issue, provide them with a follow-up survey to measure their satisfaction levels. Monitor the results of these practices to see what’s working and what’s not and adjust your approaches accordingly. Explore the possibilities and discover new ways to meet your customers where they are in their buyer journeys.

At Spoke, these are just a few tactics we’ve used to help our clients enhance their brands. Let us know if we can help your business reach more customers and generate greater revenue in new and strategic ways.

David Meyer is the Chief Marketing Officer at Spoke Marketing. Spoke Marketing (www.spokemarketing.com) provides fully-integrated marketing and sales programs that define and activate the customer buyer journey.

Use THREE Because…

Throughout history, the number THREE has been used in a variety of important ways.
- Three blind mice
- Three strikes – you’re out!
- Ready – Aim – Fire!
- Good – Better – Best!
- A Three-Act play is the standard structure in Hollywood.
- In a speech, there’s the Opening – Body – Conclusion.
- When telling jokes, the formula is Setup – Anticipation – Punch line.

THREE is also a magical number when it comes to Delivering Great Presentations!

Here’s Why:
We want the audience to remember our message. People can’t recall more than three or four things. Using THREE items, adjectives, or descriptions will increase the odds that your audience will GET IT! and remember your message.

Use ONE for emphasis.
- “Zoom is a great way to virtually deliver presentations.”

Use TWO for comparison.
- Fast – Slow
- Up – Down
- Black – White

Use THREE for completeness.
- Examples below.

Use FOUR OR MORE for a list.
- A shopping or a to-do list

Examples of THREE:
- “Speaking Opportunities are Business, Career, and Leadership Opportunities!”
- “I Speak, Coach, and Write about Networking, Public Speaking, and Presentation Skills.”
- “Don’t use Buzz Words, Acronyms, or Techno-Speak.”

Fact:
We do a lot of this intuitively. Now that you know the power of THREE, try this: When you’re using TWO items, adjectives, or descriptions – boost it up one. If employing FOUR OR MORE, drop them down to THREE.

That’s the Importance of THREE for Speeches and Communication: Understand it – Practice it – Use it.

Do that, and I guarantee your next presentation will be absolutely, positively – NO SWEAT!

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

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Leaders Set The Culture's Attitude

People tend to let their employment define them. They place a great deal of importance on their jobs, the companies for which they work and the positions they hold. An organization’s leaders have a considerable influence on the emotions of the people they lead, and the culture of the firm has a significant impact on employee morale. As a leader yourself, be mindful of the feelings that pervade your company’s culture.

Both enthusiasm and negativity are contagious in the workplace. Leaders are responsible for setting the tone. As a leader, give your staff something to cheer about when they accomplish a goal together. Set ambitious standards for both performance and attitude and decide what you want and accept. Tolerating low performance and poor attitudes sets a dangerous precedent. When you do, the company suffers, and productivity and teamwork plummet.

Customers can sense the mood and demeanor of your staff. At first, they may be sympathetic to disgruntled employees. However, in the end, they prefer to deal with companies that exude positivity. Such a positive atmosphere also contributes to your industry’s reputation. The more negative the attitude, the less likely customers will be satisfied and remain loyal.

To foster the culture you want, managers must be trained in how to produce happy staff members and motivate performance. As a leader, you must be conscious of the emotions that are prevalent in your culture. Prepare to take action to establish the kind of culture and activity. Such a positive atmosphere also contributes to your industry’s reputation. The more negative the attitude, the less likely customers will be satisfied and remain loyal.

How To Lead And Grow Your Business

The Disney Way

Last year, I spent a day at Disney World, getting a behind-thescenes tour courtesy of my friend Vance Morris who used to work for the Mouse. Vance is all about how to delight customers. He learned that art and science while running restaurants in Disney’s Orlando theme parks.

Today, he teaches others how to Disneyf their businesses.

This isn’t some Goofy-gimmick. This is about turning customers into raving fans who keep coming back and who happily refer you to others.

You don’t need to run a theme park to want that. But you ought to study how Disney does it if you want to delight and inspire your clients.

I could write a small book about the lessons I learned in just one day at EPCOT Center with Vance. But why reinvent the wheel? Vance has already written his book called Systematic Magic: 7 Magic Keys to Disneyf Any Business.

Don’t be Dumbo! Read that book.

Here’s one story from my day at Disney that’s not in Vance’s book.

Halfway through our tour, Vance’s pal Dave joined us to share some insider secrets. Dave is a “big dog” at Disney. He runs ALL the restaurants there. Huge responsibility.

There are more than 200 dining spots at Disney World, including 90+ full-service restaurants.

Of course, these aren’t just dine-and-dash outfits. These are entertainment venues: Beloved characters making the rounds with down-to-the-second precision.

When the systems work, guests are delighted (and you know the rest).

When systems break down, six-year-old Susie throws her mouse ears and a tantrum. “I thought we were going to see Snow White during dinner!” she screams.

Oops, Snow White and the Dwarfs were running behind schedule.

Dave told us a bit about how he keeps the machinery humming.

But that wasn’t what stood out most for me. What caught my eye was the litter-picker Dave was lugging around. You know … one of those long, metal do-hickies with a claw at the end to pick up trash from the ground.

I asked Dave about this because I was surprised to see a top manager walking around with a litter-picker.

He explained: “When I walk the grounds, I usually carry the picker and pick up litter. If I see a trash can that’s full, I’ll empty it. I’m willing to do anything that I would ask anyone on the team to do.”

He puts himself in his employees’ shoes. Walks their walk.

As a result, they like and trust him more.

“Servant leadership,” he called it.

It creates a greater spirit of cooperation. It builds bonds. It makes him more human. It strengthens the community. It reminds everyone on the team: “I’m on your side. We’re all in this together.”

How awesome.

No wonder Disney World is such a well-oiled, profitable machine.

How about your business — especially your marketing? Is it a well-oiled machine?

Here’s one way to do it: Do as Dave does.

Put yourself in your clients’ shoes. Feel what they feel. Empathize with them. Call it “Servant Marketing.”

When you do that, they’ll know, like, and trust you more. They’ll know you’re on their side. They’ll be more likely to follow-up with you. They’ll be more likely to buy from you.

Powerful storytelling helps you do this.

Tom Ruwitch is the Founder and Chief Story Officer at Story Power Marketing. He’s offering a free, 12-minute micro-training called “The 3 Most Important Storytelling Keys to Captivate Prospects and Inspire Them to Buy — Without Pitching and Prodding.” Instant access at: StoryPowerMarketing.com/3keys.
One Way To Win The Talent Wars: Be Proactive

In the battle for talent, the best advice I can offer is this well tested adage: “The best defense is a good offense”. After all, it has worked for winning football coaches and generals. So why wouldn’t it work for those of us who are rebuilding our teams and hoping to retain our star players?

As the pandemic drags on and record numbers of people have retired or resigned, the squeeze for talent has never been more challenging. According to a recent article in the Harvard Business Review, the current turmoil in the labor market isn’t likely to subside any time soon. “Indeed, 57% of the respondents to our latest survey of more than 10,000 knowledge workers across the globe, said they’d consider taking a new job in the coming year.”

As companies become more aggressive in their recruitment activities, there is no better time than now for a strong offense. Given the realities we are all facing, retaining talent should be at the top of our list. From an expertise standpoint — and less costly from a recruiting and training standpoint — we all know that it is far better to retain talent than it is to find and onboard new team members.

Start by listing the employees whom you and your leaders consider top talent. Ask yourselves: Whom could we not live without? Then, take proactive steps to lock in their loyalty. Think about what you would be willing to do to counter an offer and do it.

The Harvard Business Review has gathered extensive data regarding white- and blue-collar workers for more than two decades. Those data reveal what people want at work: a sense of value, purpose, certainty, and belonging. Make these values part of your offense.

Start with learning what is important to your talent — what matters to them. If it’s money, understand what that looks like and balance those needs against what you would need to pay a new hire. Consider one-time bonuses or base-salary increases. Not only do such options help you to remain competitive with salaries, they also give you opportunities to highlight and recognize strong performance.

Many cite flexibility (or a lack thereof) as a central reason for leaving their current employers. How are you helping parents navigate disrupted school or day-care schedules? Are you proactively creating flexible work arrangements and investing in the necessary technology to support hybrid or remote work? Many employees not only want this type of flexibility, but they now expect it.

Do you have development plans in place that allow top performers the opportunity to grow? Formalize those plans and track success. Employees want to make full use of their skills to learn and grow.

In an earlier column, I talked about the importance of purpose. This concept bears repeating as a part of your offensive strategy. Purpose is a powerful tool in attracting and retaining a committed workforce. Employees want to know that their work is making a difference to their families, company, customers, and communities. In a sense, purpose is the cumulative effect of meaningful work.

As a business owner, leader, or frontline manager, you can motivate your team by helping them understand what they are there to do and how their job ladders align with purpose. Your employees want to know that their piece of the puzzle is important, and their daily work has impact. Meaning is derived from feeling like you are valued for the role you play in fulfilling the purpose of your organization.

To review an offensive strategy:

- Anticipate an increase in turnover as companies become more aggressive in recruitment activities.
- Be proactive about retaining talent.
- Stay connected with your talent and be intentional with their engagement and development.
- Talk with your people about what is most important to them. Is it growth opportunities? Flexibility? Something else?
- Employees and families continue to be under tremendous stress. Revisit your benefits package to meet changing needs.
- Infuse purpose into your corporate culture and communicate impact.

In today’s market, retaining your talent has never been more important. Take steps now to keep your team intact. Doing so will allow you to focus on your business instead of recruiting.

Julie Tuggle-Nguyen is EVP of Human Resources, Midwest BankCentre.

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Two Factor Authentication—Is This Something to Consider?

BY SCOTT M. LEWIS

I get a lot of questions about Two-Factor Authentication or Multi-Factor Authentication, and there is some confusion about what it is, how it works and the advantages it gives your business from a security perspective. According to SecurEnvoy, using Two-Factor authentication adds another layer of protection that supplements a traditional username and password model with a code that is individualized each time a user logs into your network. The traditional model of username and passwords, which are still by far the most common methodology in use today, has become increasingly less secure over time. Becoming less secure has happened for many reasons, but the primary driver has been we now have so many passwords or systems we use that require passwords that we can’t remember them all, so we as humans simplify our world and take the easy way out.

So how does a two-factor authentication system work? As with any technology, there are a lot of ways of implementing and using two-factor authentication. Some systems require you to have a physical key fob you carry on your key ring. The system will then send you a six-digit number when you request access to the system, and then you verify your identity by typing in the six-digit number that you received. Other systems work by sending you the six-digit number to your cell phone via a text message, and others implement biometric systems, fingerprint systems, facial recognition, or retina scanning. When selecting technology, you have to understand your users and your culture to choose which type of system your users are going to embrace.

There are lots of points to consider when choosing a two-factor or multi-factor authentication system. These include:

- Token Management: when a two-factor system sends the six-digit number, called the token, management of those tokens is an important aspect of any system. You should be able to do lifecycle management, manage smart devices, tablets, and other connected devices in a central location.
- Policy Management: allows you to set up and manage your corporate policies on how you want the two-factor system to operate. Policy management allows you to design policies that fit your organization and enforces them consistently across your organization and user groups.
- Audit logs: tracking user activity is a big part of any two-factor system. In your selection process, make sure that you can track users, times of access, and keyword filtering. Another option that helps get the most of your auditing is to export to an Excel file so you can manipulate the data to look for trending management.
- Device Management: as we all know, mobile devices are constantly changing, so it is important to ensure that whatever system you pick will work on Apple, Android, Chrome, Internet Explorer, and Firefox. In some cases if you are in an open-source environment, you will need to make sure that it is compatible with your open-source system.

Some companies are hesitating to implement two-factor authentication because they are afraid it will make the system too complicated to use or be too much of a hassle for their end-users. Two-factor authentication does add a couple of steps to the login process, and you will have to wait for the token to arrive via text, or whatever method your provider is sending your tokens. However, many companies have found that the two-factor process is much easier than the complex passwords and having to manage a password vault to store all your passwords. Again it is a matter of understanding your business culture and picking a provider that will best fit your business.

Some good two-factor or multi-factor systems:

- Login TC is one that many of our clients from a corporate perspective have chosen to use, and it is easy to implement, maintain, and is cloud-based so it is very flexible.
- If you are an Amazon user, you can log in into your account, go to Advanced Security Settings and turn on their built-in multi-factor system.
- Apple users can go into the iCloud Account Details, Security, and turn on Apple’s two-factor authentication.
- Facebook, Snapchat, LinkedIn, Twitter, and Yahoo all have two-factor authentication processes that you can turn on to protect your data.
- So does two-factor or multi-factor authentication make your system more secure? The reality is there still is no one-hundred percent secure model. What it does do is make your account less attractive to hackers than someone who is not using two-factor authentication. It is a lot like home security; if you have a well lit house, with a big dog and an alarm system, then you are going to be a less attractive target than someone who does not have all those things. Sometimes, like other types of crime, these are crimes of opportunity, and you have to reduce that opportunity. Two-factor authentication along with strong password policies, monitoring, and user education will be your best course of action.

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 business to empower them to use technology to improve work processes, increase productivity, and reduce costs. Scott has designed thousands of systems for large, medium, and small companies and Winning Technologies goal is to work with companies on the selection, implementation, management, and support of technology resources. Learn more about Winning Technologies at www.winningtech.com or call 877-379-8279.
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SPECIAL FEATURE

St. Louis
TOP WOMEN BUSINESS OWNERS

Learn How They Built Their Companies

Cathey Williamson, President and CEO of Williamson Financial Management Group, is one of the area's top women business owners.
True Tenacity

The Stories of 10 Women Who Had Enough Faith in Their Experience and Work Ethic to Take the Leap and Succeed

WORDS BY RON AMELN PHOTOS BY BILL SAWALICH

Whether it was taking the helm of a family business, creating new possibilities for women in their industry or the ability to see and seize the opportunity, the 2022 Top Women Business Owners all chose ownership and found success. All 10 women carry with them industry expertise, business savvy and a drive to continuously push forward by breaking down barriers every day. Through moments of hardship and successes alike, these women concentrate on reaching goals and setting new standards, shaping their industries and the St. Louis business community. Learn where this year’s Top Women get their tenacity in the following feature section.

Susanne Evens | AAA Translation

Growing up in Aalen, Germany, Susanne Evens had a passion for foreign cultures, and she always wanted to learn more. While some of her high-school peers simply went through the motions of learning the English language, Evens embraced it and even developed a passion for English. In fact, she loved language learning so much that, at the age of 16, she put an ad in a local German newspaper for anyone looking for English-to-German translation services. Sure enough, a local businessman asked her to translate a letter. She did, and her translation career began.

“I knew right then that this was what I would do the rest of my life,” Evens said.

Evens earned an international business degree and became a professional translator. She later moved to the United States and began translating for large corporations. Then, in 2000, she decided to branch out on her own and start her own translation company, AAA Translation Services.

Today, AAA Translation Services has 300+ contract translators around the country who translate all languages. The company translates everything from websites and print documents to video and technology copy for clients worldwide. Her business also has branched out over the years to provide foreign language video production, interpretation for conferences and trade shows, global consulting, and language and cross-cultural training for individuals and groups.

AAA Translation has worked with some of the nation’s largest companies, such as Energizer, Enterprise Rent-A-Car and Boeing. They have provided translation services for high-profile events, including Pope John Paul II’s visit to St. Louis in 1999. They have even helped train actors from Phantom of the Opera so they could perform the play in German overseas.

Since Evens began the business in 2000, the demand for translation services has skyrocketed. “It is huge now,” she said. “In the U.S. alone, it is a $35 billion industry. Companies now realize they need their websites translated into other languages. Our market is global. We have clients all over the country and the world. Approximately fifty-five percent of the world won’t buy your product because it is not presented in their language.”

Not only has Evens built her business over the years, she also has spent considerable time working in the community. For ten years, she has served as president of the St. Louis-Stuttgart Sister Cities program, the oldest sister cities partnership in St. Louis, established in 1960. Throughout her presidency, she has organized major events and fundraisers; maintained exchange programs between three local high schools and three high schools in Stuttgart, Germany – as well as three local universities and the University of Stuttgart; and facilitated official trade delegations between the Sister Cities. She’s also been active in the World Trade Center St. Louis organization and the St. Louis Mosaic Project.
### Stacey Acree | Brentwood Travel

Despite her passion for travel and work in the family business, Stacey Acree made the difficult decision to walk away from Brentwood Travel when she had her first child. The plan was to become a full-time mom and get more involved in the community. “I wasn’t going to come back,” Acree said. “I was embracing being a mom.”

During her time raising kids, however, Acree spent so much time volunteering in her child’s school and activities, it was like she created a full-time job for herself. “I was so involved in these associations and charity organizations and their projects that I thought, ‘I should be using my skills in the family business.’”

So, when her mother, Brentwood Travel CEO Stephanie Turner, asked her if she’d return and lead the company, she was ready for the challenge. Brentwood Travel had begun in 1957 when Acree’s grandparents, Robert and Ruth Lurie, started the business. Now as president of Brentwood Travel and the third-generation owner, Acree has taken on the role of building toward the future. “I’ve always loved travel, and I love planning vacations,” said Acree on her decision to return.

As a self-proclaimed extrovert, Acree is passionate about building a better travel experience for clients — a vocation that is ideal for her and her personality. “The travel aspect is part of it, but I really like people,” she said. “People say, why use a travel agent? Today, everyone is on overload. You can do a lot online when you travel, but sometimes people want someone to help and guide them. Once our clients use us, they realize it is more than just planning a trip. We’re making their lives better. We’re building a unique experience for them.”

Few industries have changed as much over the past few decades as the travel business. Brentwood Travel has kept up with those changes, and Acree says she is excited about the company’s future.

“A lot of agencies have failed over the years, and we’ve kept going,” she said. “There have been tough times, but customers have stayed with us because they know we care about them. It’s all about building relationships over the years.”

### Laura Baebler | LNB Studio

 Owning a business is the only thing Laura Baebler knows. After her mother and father immigrated their family to the U.S. from Argentina when she was a child, her parents both started businesses. Her mother owned a preschool, and her father owned a pre-cast concrete construction company. So, when Baebler was studying architecture in college, she knew exactly what she would do when she graduated: open her own business.

She launched LNB Studio in 1991. Her boutique architecture, interior design and planning firm specializes in transforming the way people experience and interact with their spaces.

LNB Studio specializes in renovations, adaptive re-use and new construction. The company also works in a variety of markets, including education, government, hospitality/retail, healthcare, industrial, religious, residential, and workplace, with projects in more than 34 Missouri municipalities.

“We want people to experience happiness from their environments,” she said of the firm’s overall reason for being. “Our mission is to inspire and connect with people through their environments and their buildings.” The company name, LNB, stands for Listen, Nurture and Build. “We listen to our clients. We understand their overall program, but we also understand their culture, what their mission is, and what they are trying to accomplish. We nurture that into materials, shapes and spaces that speak to them so it evokes a positive, emotional feeling.”

Looking back over her 31 years in business, Baebler said she’s most proud of making a difference in the lives of her employees and clients. Baebler was recently reminded by a former employee of some of the ways she had made a difference in that person’s life, especially at a time when the latter was struggling with multiple tragedies. Baebler was humbled.

Reflecting on her own career, she says, “The things I think about are the spaces that made our clients really happy and the things that made our employees happy and made a difference in their lives.”
TOP WOMEN BUSINESS OWNERS

Latina Berryhill | Dynasty Logistics

Latina Berryhill spent most of her career in the IT space. With a degree in technology, Berryhill worked in health care, transforming patient care through technology. She was at the pinnacle of her career. She had quickly moved up the ladder and was traveling around the country regularly showcasing her talents. That success hadn’t come without sacrifices, like spending time with her husband and children. She understood that was the tradeoff she was making.

Her life suddenly changed three and half years ago when her son was tragically killed in a robbery. “I started to see my world through a different lens,” she said after her son’s tragic death.

“I decided it was time to pivot. I decided I was going to take a risk and bet on me. I knew I needed to make a change.”

In 2021, she created that change when she started Dynasty Logistics, a logistics company that provides trucking and transportation services throughout the United States. “I bought a truck, hired a driver, put it on the road, and just expanded,” she said. Berryhill always wanted to start her own business, but she had been afraid to take the first steps. Now was the time.

“In my mind, I chose power over pity,” she said. “I decided to turn that pain into a purpose, and that led me to start and build this company. There have been lots of challenges along the way, but those challenges have been motivators for me, pushing me.”

Dynasty Logistics now has drivers carrying general freight on highways across the country, and the business has expanded to include ocean freight as well. Looking back on her entrepreneurial decision, Berryhill said she’s so glad she made the change from corporate America to being her own boss.

“Even though owning a business has been my desire for many years, I probably wouldn’t have started one had the tragedy not happened,” she said. “I was comfortable [before]. I was climbing the ladder and had progressed in my career. The money always kept me in corporate America. Now, I get the most satisfaction out of helping others. The gratification comes from being able to employ and help people around me. Providing a culture that I never had in corporate America is really important.”

Patty Gaus | Gaus Acoustics

When Patty Gaus decided to take an interim job at her husband’s business 14 years ago, she never thought the position would lead to owning her own business. However, that’s exactly what happened when Gaus turned her administrative position into Gaus Acoustics, one of the Midwest region’s premier, full-service acoustics companies.

When she began her interim admin job, noise control and acoustics were just a small part of her husband’s business. As Gaus got more and more involved in researching and learning about noise control and acoustic design, the more passionate she became. In fact, she was so intrigued that she branched out and began her own acoustics firm, Gaus Acoustics, in 2010.

“When I started learning more about the impact of noise on your health, it was eye opening,” she said. “For example, for hospitals, when the impact of noise is not considered in design, patients’ readmission rates are much higher. Patients cannot rest and heal because of the noise. The same is true for kids in schools. Their test scores are impacted by where they sit in the classroom. For example, a teacher’s voice drops off if you sit in the middle or back rows. It is the same in corporate environments. The bottom line is impacted when employees cannot focus. In short, noise really impacts humans. It has become my passion to bring this awareness to people.”

Today, Gaus Acoustics partners with the most innovative acoustic product manufacturers in the industry, staying ahead of cutting-edge technology and design trends. Additionally, the company partners with building owners, developers, architects, interior designers, acousticians, and facilities managers to fix existing noise issues and help design new spaces ensuring that sound never becomes a problem.

“We work as your acoustic project manager, advisor and material supplier,” she said. “We put our 10+ years of sound control experience to work, prescribing solutions, designing sound control into your space, curating materials, and working with our installer partners to take your project over the line to completion.”

Gaus has maintained her passion for the issue because she knows how important noise control can be to the lives of others. Now serving primarily in a visionary role, she’s excited about others in her business continuing to disseminate information about noise control.
Lisa Govro | Big Heart Tea Co.

Lisa Govro has turned an art project into a one-of-a-kind, nationwide business. Govro began her entrepreneurial journey in 2012 by selling tea out of a trailer at local farmers markets. In fact, she created a tea room out of a 1969 camper trailer to let individuals taste and learn the benefits of herbal tea.

“It just sort of grew from there,” she said. “I never intended for it to grow into a business. It was just me being a daydreamer. I had a chip on my shoulder about the health and wellness industry. I felt like they had been gatekeepers of information around the healing properties of herbs. I wanted to find a way to talk to everyone about ways you can improve your life with herbs. What better way than with tea?”

She rebranded the business as Big Heart Tea Company in 2017, when she decided to park the trailer and sell her product in restaurants, stores, coffee shops and online. When the company rebranded, the business began to grow rapidly. From the start, Govro has been committed to ethical sourcing of ingredients. Her tea and herbal blends are all organic.

“My main purpose when I started was to talk to people about healing herbs,” Govro said. “Everyone can say they have had a cup of tea. I've never met anyone who hasn’t. I thought it was an easy access point. Once they've experienced delicious herbal teas, they can better understand the benefits.”

She believes the company’s authenticity has been the key to success.

“We didn’t build this tea company to jump on a trend,” she said. “Transparency in the food industry is pretty en vogue right now. We've been doing this since 2012. It is really important for me to run this company with integrity. We want to protect the earth, protect the supply chain, and ensure our customers are drinking a tea that is healthy from start to finish. These aren’t talking points. We really believe in our mission.”

Elizabeth Haberberger | Dale Carnegie

As a fourth-grade teacher in St. Charles, Elizabeth Haberberger knew she needed a change. She loved teaching, but she wanted more freedom and the opportunity to control her own destiny.

When she walked away from teaching, another opportunity quickly opened when she joined Dale Carnegie, a local franchise training business in 2015. She began as a part-time operations manager, then moved to trainer and sales. A few years later, she was running the St. Louis office. When the previous owner approached her about buying the business in 2020, she jumped at the opportunity.

“It (this industry) was teaching, but it was for adults,” said Haberberger, who quickly developed a passion for the business. “What we get to do matters,” she said of the work at Dale Carnegie. “At the end of the day, it is all about the people in your life. That is what people get excited about with this business. Life is all about the relationships we build, the communication we share with other people, and our ability to influence others. That is what we get to do every day. Hearing someone say our work has changed their lives is very rewarding. There is nothing better than to truly get to change lives.”

Dale Carnegie Missouri provides development assessment, training, and consulting to area companies, ranging in size from large corporations to smaller, family-owned firms. In 2021, Haberberger purchased the Kansas City franchise, and the company now serves the Kansas City region as well. She attributes the company’s success and its ability to overcome the challenges of Covid-19 to its people and the relationships they have built in the business community.

“The people we have in this business are some of the most high-caliber talent I’ve ever seen,” she noted. “We work together incredibly well. We are so focused on clients and the success of everyone else. It is very much a team-collaborative environment.”

Looking back over the past seven years, Haberberger said she’s most proud of having the guts to say yes and follow her dream.

“I remember coming out of teaching, and I didn’t know any businesses in St. Louis or anything about owning a business,” she said. “I’m most proud of the fact that I said yes, and I was willing to try.”
Congratulations to this year’s Top Women Business Owners honorees!

314.514.5577 | sprydigital.com | holler@sprydigital.com

Congratulations to the Top 202 Women Business Owners! 

“Love my job because fashion is part of who I am, and helping people is what I enjoy.” – Ola

olastyle.net | olastyle1@gmail.com
Ola Hawatmeh
Ola Style Mom Me Makeover
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100
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Imagine purchasing a company that is financially struggling in an industry ravaged by one of the nation’s biggest recessions. On top of that, imagine losing twelve percent of your client base on your first day of work as an owner, when one of your top clients fires your company. Such was the battleground Jackie Hoyt faced in 2012 at the age of 56, when she purchased Hillsboro Title, an escrow closing and title insurance agency.

However, Hoyt’s story with the company began in 1998, when she started working as a part-time bookkeeper then moved up through the ranks to the position of COO. She purchased the business when it went up for sale at the demand of their bank.

“I knew it would be tough,” she said of turning the company around, “but I didn’t know how tough. Once I decided I was going to do it, I had to finish. We’ve taken the company to the place I wanted it to be. I’ve had some fabulous people working for me. Over the past 10 years, we’ve worked our way out of the hole, and we are now in a very, very strong position.”


“There was a lot of communicating with customers and convincing underwriters that the business was going to be run differently. I had to go through intensive management training. Up until that point, I had been a worker bee. I wasn’t used to managing employees. I had great mentors and coaches help me along the way. It was not easy. There were days that were tough.”


“Today, Hillsboro Title employs 47 people across eight offices and serves all types of partners involved in real-estate transactions. How did she turn the business around? No smoke. No mirrors. No miracles. Just hard work and perseverance. I had to go through intensive management training. Up until that point, I had been a worker bee. I wasn’t used to managing employees. I had great mentors and coaches help me along the way. It was not easy. There were days that were tough.”

Now that she’s built the business on a solid foundation, she’s stepping back and allowing her employees to actively run the operation. Her current satisfaction comes from knowing she rebuilt a struggling business during difficult financial times.

“There were times in my life when I felt like I did not live up to my standards,” she said. “I had to feel like I finished my career the right way. I needed to know that, when I looked back on my career and saw my grandchildren, those kids would understand that a woman could do this. I had to be an example to my granddaughters. I think that is what motivated me.”
Tracey Clark Jeffries | Capital Consulting Services

Tracey Clark Jeffries turned a conversation at a beauty salon into a once-in-a-lifetime opportunity and company. In 2008, Jeffries was at the beauty salon where her cousin worked, and she was talking about an idea to help small-business owners build their company visions and plans. Her goal was to help start-up and struggling owners gain financing and build their dreams.

A customer in the shop overheard the conversation and said she could help. The customer worked at a large bank in town and asked Jeffries to start working with some of the bank’s clients. Jeffries helped her first client, a retired firefighter, build a business plan, gain $700,000 in funding, and start his own car wash.

After working with this client, Capital Consulting Services was born. She soon started collaborating with other banks throughout the region, helping their customers create packages and business plans to make them more bankable.

Over the years the business has evolved. Today, Capital Consulting Services focuses on helping communities, cities and resource agencies build and grow their economic development efforts. Working with organizations across the country, Jeffries recently opened a new office in Washington, D.C. She also has added facility management to the firm’s services and manages 250,000 square feet of buildings in Missouri.

“Our goal is really to bring communities together,” Jeffries said. “We are about communities and people. Through our collaborative style, we bring our clients together to achieve organizational development.”

Jeffries says her passion for her firm and what she does comes from her desire to help others. “I really like to help people,” she remarks. “Every client has come to me saying, ‘I need help.’ They are trying to put pieces of the puzzle together, and they need someone to assist. I like to solve those puzzles. My willingness to help others has driven our company and our growth.”

Cathey Williamson | Williamson Financial Management Group

After working in retail management for years, Cathey Williamson was looking for a career change. When she started searching for her next career, the stock market piqued her interest. After all, while in retail, she would often research and help follow employees with their 401k decisions. She knew there was a need for education in the industry, and she thought she would be the ideal person to deliver that education.

Williamson was right. She walked away from her retail career in 1999, started working in the financial services field, and began her own firm, Williamson Financial Management Group, in 2005.

Today, the company is a full-service financial firm, helping clients with a wide array of services, from wealth management to insurance and annuities.

“There was a time I didn’t understand much about the stock market and retirement options,” she said. “I knew there were many others out there who needed the help and education. When I worked in retail, so many employees wanted to join the company 401k, but just didn’t know enough about it to get started. I knew there were a lot of people out there I could really help.”

Williamson’s specialty is developing relationships with clients, whether they are millionaires or just starting to invest. She has found success with intimate, small group seminars where she meets and helps solve problems for clients and prospects. The seminars have been a key to growing the firm.

“The seminars are all focused on education,” she said. “I’m a problem solver. When people are telling you their stories, it opens the door to helping them understand their options. I’ve tried to help my clients understand how to weather the market. Managing during an upside is easy, but the key is weathering the downside of the market. Over the years, I’ve helped people understand the nuts and bolts of protecting what they’ve accumulated.”

The firm continues to expand. Williamson is now adding more employees and services. Looking back over 17 years in business, she’s most proud of assisting her clients in building their futures.

“I’ve seen people grow so much over the years,” she said. “Watching people progress has been very satisfying to me.”
Twenty-Nine Years of Celebrating Top Women

Nicole Adewale
ABNA Engineering
Founded: 1994
abnaengineering.com

Tina Bader
Computer Solutions
Founded: 1996
compsolstl.com

Marlita Bassett
Overall Painting
Founded: 2001

dutchmanrealty.com

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

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

Stacey Berisford
Anodyne Surgical
Founded: 1981
anodynesurgical.com

Cheree Berry
Cheree Berry Paper
Founded: 2006
chereeberypaper.com

Bonni Burns
BAM Marketing
Agency
Founded: 2008
bummarketingagency.com

Pat Blassie
Altair Travel
Founded: 1979
altairtravel.com

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

Geri Boyer
Kaskasia Engineering Group
Founded: 2006
kaskasiaeng.com

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

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

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

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

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

Lorie Burkemper
iSymplify
Founded: 2009
isymplify.com

Sheila Burkett
Spry Digital
Founded: 2010
sprydigital.com

Shannon Burrous
Let’s Do Lunch
Founded: 2003
letsdolunchcatering.com

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

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

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

Emily Castle
Castle Design
Founded: 1992
emilycastle.com

Barbara Conrad
Conrad Consulting
Founded: 1992
conradconsult.com

Nancy Cripe
GRS Auction Services
Founded: 2015
grauctions.com

Holly Cunningham
Nourish Food Solutions
Founded: 1987
nourishstl.com

Gretchen Curry
StaffLink
Founded: 1987
stafflinkusa.com
For 29 years St. Louis Small Business Monthly has featured a Top Women Business Owners section, in which we spotlight some of the area’s top businesses with women at the helm. And, each year, these business owners continue to help the St. Louis business region grow and evolve in new ways.

This section revisits our past winners. With their combined success, they illustrate how women are reshaping the business world and breaking the proverbial glass ceiling.
<table>
<thead>
<tr>
<th>Name</th>
<th>Company</th>
<th>Founded Year</th>
<th>Website/Link</th>
</tr>
</thead>
<tbody>
<tr>
<td>Susan Huber</td>
<td>Above All Personnel</td>
<td>1995</td>
<td>aboveallpersonnel.com</td>
</tr>
<tr>
<td>Vicky Hudson</td>
<td>Hudson Management Services</td>
<td>1994</td>
<td>hudsonmanagementservices.net</td>
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<tr>
<td>Susan Hunt</td>
<td>Hunt Environmental Specialists</td>
<td>2014</td>
<td>huntens.com</td>
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<tr>
<td>Jeanine Hood</td>
<td>Three French Hens</td>
<td>2003</td>
<td>threefrenchhensantiques.com</td>
</tr>
<tr>
<td>Jamie Jabouri</td>
<td>Schowalter &amp; Jabouri, P.C.</td>
<td>1976</td>
<td>sjcpa.com</td>
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<tr>
<td>Carmen Jacob</td>
<td>NextGen Information Services</td>
<td>1997</td>
<td>nextgenis.com</td>
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<tr>
<td>Teri Jacobson</td>
<td>Jacobson Staffing</td>
<td>1999</td>
<td>jacobsonstaffing.com</td>
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<td>April Jensen</td>
<td>ADJ Interiors</td>
<td>1994</td>
<td>adjinteriors.com</td>
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<tr>
<td>Jennifer Jermak</td>
<td>Clayton-Davis &amp; Associates Inc.</td>
<td>1953</td>
<td>claytondavis.com</td>
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Cheryl Stoddard
Technology Integration Engineering
Founded: 2019
tieeng.com

Leigh Suffian
Immerse
Founded: 2011
immersstl.com

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

Stacy Taubman
RISE Collaborative
Founded: 2015
riseworkspace.com

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

Amy Barber
Terschlusse Express Employment Professionals
Founded: 1993
expressstlouis.com

Kristin Tucker
TDK Technologies
Founded: 2001
tdktech.com

Stephanie Turner
Brentwood Travel
Founded: 1957
brentwoodtravel.com

Angie Twardawa
Angie’s Transportation
Founded: 2012
angiestrans.com

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

Martha Uhlhorn
Gourmet To Go
Founded: 1983
gourmetto.go.com

Faith Varwig
Faith Group
Founded: 2004
faithgroupllc.com

Sharon Vermiyle
Angels on Duty
Founded: 2003
angelsonduty.com

Annetta Vickers-Bentil
T.A.B. Company Inc.
Founded: 1989
tahcedes.net

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

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

Debbie Weaver
Alaris
Founded: 1988
alarislitigation.us

Dawn Weinhardt
Weinhardt Party Rentals
Founded: 1946
weinhardtpartyrentals.com

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

Sabrina Westfall
J. West Electric
Founded: 2014
justwelectric.com

Tina White
Quality Assurance Homecare Services
Founded: 2010
qaservices.com

Shanna Wiechel
Christner Inc.
Founded: 1963
christnerinc.com

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

Adrienne Scales-Williams
D.L.S.
Founded: 1995
darepro.com

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

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

Wendy Wilke
Faith Group
Founded: 2004
faithgroupllc.com

Leigh Suffian
Immerse
Founded: 2011
immersstl.com

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2022 Top Estate Planning Attorneys

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

Andy Kaiser
The Kaiser Law Firm

Years of experience: 18 years

What are the biggest challenges facing business owners when it comes to estate planning?
Business owners are so busy running their businesses every day that they fail to take the time to set up a proper estate plan that will protect their families and businesses, including an exit strategy from the business.

What’s the No. 1 piece of advice you would give to business owners when it comes to estate planning?
Every owner will one day leave the business. The question is, will it be on their own terms or dictated by health or financial circumstances? When properly planned, exiting the business can be a positive, life-changing, wealth creation event that brings financial independence to the owner and family, and has the added benefit of leaving the business as a healthy, viable entity that can flourish long after the owner departs. My advice is to work with a team of professionals to help develop a clear picture of the business’s value and then integrate that information with the owner’s personal financial situation to give a comprehensive view needed to plan for a successful future.

What’s the biggest mistake you’ve seen business owners make, and what advice would you give to solve the problem?
The biggest mistake is failing to plan. Business owners too often wait to plan until an unforeseen catastrophic event occurs, making it difficult if not impossible to develop the proper plan.

Where does your motivation to help businesses come from?
The Kaiser Law Firm, P.C., is a family-owned business. I practice with my father, Phil Kaiser, who started the firm 32 years ago, and we understand the challenges that business owners face every day when it comes to running a business. Our passion is helping individuals, families and business owners achieve peace of mind by developing and implementing creative, customized, cost-effective plans.

Christopher Castellanos
Lashly & Baer, P.C.

Years of experience: 18 years

What are the biggest challenges facing business owners when it comes to estate planning?
The biggest challenge is thinking about your business succession plan, and your personal estate plan, and how best to make both of those scenarios work together in the event something unexpected happens. Who is going to run my business if I am not here? A different question is who is going to raise my children if I am not here? But both of those issues need to be addressed in a plan that is comprehensive and realistic.

What’s the No. 1 piece of advice you would give to business owners when it comes to estate planning?
Some areas of the law, particularly the tax laws, can change drastically over time. You should try to revisit your estate plan every five to ten years to make sure the plan you have in place takes advantage of all the options currently available to you and your business.

What’s the biggest mistake you’ve seen business owners make, and what advice would you give to solve the problem?
The biggest mistake I’ve seen business owners make with their estate plans is not having one. Sometimes that is a function of being so busy running the business they don’t make time to think about what happens after they are gone. Sometimes it is a function of trying to cut outside expenses in order to maximize the operating funds of the business. My advice would be that investing in your estate plan is investing in your family and loves ones, by ensuring they are clear about who inherits what, and when, and how. Preventing a family squabble over who inherits what can save a business the initial cost of the estate plan multiplied many times over.

Michael J. Payne
Frankel, Rubin, Klein, Payne & Pudlowski, P.C.

What are the biggest challenges facing business owners when it comes to estate planning?
Most business owners are highly motivated, self-driven individuals who focus their ideas and energy on growing their business. Such an intense focus and use of energy on creating and running their business often contributes to their biggest challenge — setting aside the time to dedicate and prioritize their own estate plans.

What’s the No. 1 piece of advice you would give to business owners when it comes to estate planning?
Do not delay. The success of your business is linked to having a well-conceived, properly prepared succession plan that is coordinated with your personal estate plan. Both plans need to be designed to address the challenges that are unique to your business and family dynamics. Estate planning is necessary to ensure business continuity — and that the right plan and people are in place.

What’s the biggest mistake you’ve seen business owners make, and what advice would you give to solve the problem?
The biggest mistake small-business owners make regarding personal estate planning is simply failing to plan. Overlooking long-term personal planning can create a situation in which owners fail to protect their assets and underinvest outside of their own companies. An estate plan can include a revocable living trust that details an owner’s wishes about how they want the business to run and the manner of distributing property upon their death. A power of attorney allows entrusted individuals to undertake the owner’s business transactions and manage their finances if the owner is incapacitated.
Lisa Adams, Capes Sokol

Years of experience: 22 years

What are the biggest challenges facing business owners when it comes to estate planning? In my experience, the biggest challenge facing business owners in estate planning for an active business is succession planning and how to achieve a fair distribution of a business owner’s estate when some but not all beneficiaries are active in the business and the business is a substantial asset of the estate.

What’s the No. 1 piece of advice you would give to business owners when it comes to estate planning? To the degree it is possible, I advise clients to start their succession plan early so the client has time to reflect on it and adjust the plan based on how the business is operating/prospering during the transition. I also encourage clients to speak openly to their beneficiaries about their succession plan and how that plan fits into a client’s overall estate plan so the beneficiaries are informed and able to ask questions which should facilitate understanding of the client’s intent.

What’s the biggest mistake you’ve seen business owners make, and what advice would you give to solve the problem? That is a hard question. The failure to plan by way of legal documentation for incapacity or death is very disruptive to an active business and a significant mistake for the business owners. Business owners need to ensure they have the proper legal documentation, such as a durable power of attorney for financial matters and/or a revocable trust, in place to transition authority over their business interests in the event of incapacity or death. The failure to do so can create timely and expensive legal obstacles to routine business operations.

Where does your motivation to help businesses come from? I have enjoyed being able to utilize my estate and tax planning and business transaction experience to help businesses grow and continue to succeed for generations. It is always a privilege to participate in a family’s success.
What are the biggest challenges facing business owners when it comes to estate planning?
Unfortunately, many business owners just never get around to putting an estate plan in place. The daily demands of running a business consume their time and energy and, while they may occasionally think about creating an estate plan, they never actually do it. Unfortunately, if illness, incapacity or death occurs, the failure to have a plan usually results in disruptions and other adverse consequences for the business that could have been avoided.

What’s the No. 1 piece of advice you would give to business owners when it comes to estate planning?
Make estate planning a priority now. Do not wait for a crisis to put a plan in place! If there is one thing this pandemic has taught us, it is that life can change in an instant. Putting a plan in place now in anticipation of illness, incapacity or unexpected death offers the best protection for your business to continue in the hands of someone you trust and to simplify things for your family members.

What’s the biggest mistake you’ve seen business owners make, and what advice would you give to solve the problem?
I see many small business owners who put do-it-yourself business documents and/or estate plans in place to save money. This is never a good idea. I always recommend meeting with a professional to get your business set up properly from the start and to create an estate plan that protects your business interests. Do-it-yourself forms usually do more harm than good.

Where does your motivation to help businesses come from?
Helping business owners is a natural extension of my passion for helping individuals and couples with estate planning. I consider estate planning to be a gift to those you love. Unexpected illness and death are not easy topics to think about, but taking the time to create a plan certainly simplifies issues for your loved ones during difficult times. This is especially true for business owners.

Years of experience: 8 years
What are the biggest challenges facing business owners when it comes to estate planning?
First, deciding what the business will look like without them in the picture is especially challenging because there are business needs, family dynamics, and market realities in play. Balancing these factors to create a plan that is realistic, fair, and profitable can be difficult. Second, navigating today’s evolving tax dynamics can be quite challenging. With the uncertainties associated with the SECURE Act regulations, the sunsetting of the high estate-tax limit, and the popular grantor trust tax provisions undergoing greater scrutiny, business owners will need a competent team to guide them through these challenges.

What’s the No. 1 piece of advice you would give to business owners when it comes to estate planning?
Find someone who specializes in estate planning to create your estate and business succession plans. Your needs are more complicated as a business owner, so you require a specialist who has up-to-date documents with specific language to accommodate business ownership. While a generalist can cobble together a basic will, you will need a specialist to get you what you need. There is nothing worse than having paid an attorney to develop documents for you, only to learn that your durable power of attorney is ten years out of style, will not be accepted at your bank, or does not give your agent authority to make business decisions for you. To remedy such situations, your family will have to go to court, pay the ensuing thousands of dollars, endure months of waiting, and deal with a huge administrative headache to finally have some control. You (and they) don’t have the time and energy for this. Get it done right the first time with someone who specializes.

What’s the biggest mistake you’ve seen business owners make, and what advice would you give to solve the problem?
The biggest mistake I have seen is a business owner’s notion that they will be able to develop the plan later. Business owners should prioritize making time to plan their business exit strategy now. It starts with proper business documentation that articulates the terms of the business and the plan for growth and change over time. From there, the plan should delineate how the business will transfer upon their retirement or death, as well as a plan for the business owner’s incapacity. If a business owner were to become incapacitated and could not operate the business, who would manage the business? How would the family be paid? How would employees be paid? Would the business still be able to operate? Proper planning addresses the beginning, end, and everything in between.
Getting Through Chapter 11: Plan of Reorganization

Your company’s Chapter 11 bankruptcy has been filed and you’re now running your business under the provisions of the United States Bankruptcy Code.

It’s now time to work toward the ultimate goal of a Chapter 11: a Plan of Reorganization, confirmed by the court, allowing your company to restructure its debts, exit Chapter 11, and continue in business. It is important that you explain all of your concerns about all aspects of your business to your attorney and provide complete and accurate information, all before you even file the case. This will help both of you develop good ideas for successfully navigating your reorganization case and getting a plan confirmed. Advise your attorney if a new problem develops so you can consider all the potential solutions available to you.

Your next steps in planning for reorganization will include you and your attorney:

- Participating in two mandatory meetings with a U.S. bankruptcy trustee within the first 30 days after filing and begin filing monthly operating reports.
- “Initial debtor interview.” Learn procedural issues such as the ins and outs of filing periodic operating reports such as monthly operating reports and where and how your company can bank.
- Section 341 “meeting of creditors.” Be questioned under oath by the U.S. trustee’s office about your need to file Chapter 11, your plan to exit bankruptcy, how you will implement your ideas, etc. This meeting is open to all interested parties.
- Negotiating the terms of your proposed plan with the creditors’ committee if one has been formed by large unsecured creditors.
- Negotiating lease terms. Any lease which commenced prior to the filing can be “rejected.” You can then renegotiate the terms or terminate the lease, in which case the lessor’s claim will be treated as a pre-petition claim.

- Treating an equipment lease as an installment purchase agreement secured by the equipment, possibly converting a portion of the secured debt to unsecured and altering the terms of repaying the secured debt.

Although there are numerous objective standards which must be met if a plan is to be confirmed, there are objective factors as well. One of the most important of these is ‘feasibility.’ Implementation of the plan and the projected payments to creditors must be feasible. In other words, it must be reasonably likely (although not guaranteed) that the plan will work as proposed. If the basis of the plan is hope (or fantasy, as one court called it), it will not be confirmed.

You or your accountant will prepare exhibits showing projections of the company’s future profitability if the plan is confirmed and your ability to make the proposed payments. You may also want to include how labor shortages or supply chain problems might affect the feasibility of your plan and how the company could overcome them.

If your initial plan cannot be confirmed, it is not the end of the road. Your attorney (with your guidance) is free to negotiate with the objecting creditors for different treatment. If enough of these creditors accept your new proposals change their votes, your plan would then be approved.

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

For a more in-depth look, see Tom’s blog posts at https://www.beyondthefineprint.com/.

The Ethics Advantage

Take Charge By Giving Up Control

My physical therapist likes to chat while she works her magic. I know a bit more than I need to about her husband, her kids, and her sister.

During one particular session, however, she embarked on an unusual line of conversation.

“Can you help me with a problem?” she asked. “I don’t know what to do.”

“What’s the problem?” I replied.

For the past several years, she had been renting a room in another doctor’s office. The doctor and his secretary (also his wife) were good landlords and had become good friends. However, they had been raising her rent year after year, and the price they were asking for the coming year seemed to her unreasonably high.

“I can’t afford to pay what they want,” she said. “But I don’t want to seem ungrateful or damage our relationship by telling them I’m leaving.”

I gave the dilemma a few moments of consideration. Then I offered this suggestion:

“Explain your situation to them. Tell them you want to stay with them, but that you can’t afford a hike in rent. Then give them the choice: Would they like to keep you as a tenant at the current price, or should you move out so they can look for a new tenant who can afford what they’re asking?”

That’s what she did. Her landlords said they needed to raise the rent, so she thanked them and found a more economical space nearby. By giving them the choice, she was able to part ways on amicable terms while reducing her overhead by thirty percent.

The same principle applies in almost every form of negotiation and personal interaction, whether in business dealings, community engagement, marriage, or child-rearing.

Whenever possible, present two options, both of which are acceptable to you. For example:

Would you prefer to work at a satellite office with a longer commute but fewer hours or longer hours at the home office?

Would you like to take the lead on an important project that will require extra time and effort, or should I look for someone else more eager to make that commitment?

Do you want to do your homework before supper or after supper but before dessert?

If both options are acceptable to you, it doesn’t matter which choice they make. By giving up control of the decision, you empower the other party and get more buy-in, increasing the likelihood they will be at peace with the decision and they will fulfill your expectations with greater diligence.

It’s the ultimate win-win.

Human ego often gets in the way of our success. The boss wants to assert her authority, while the employee wants to be trusted and respected. The supervisor wants to make sure that guidelines are being followed, while the representative wants to exercise independence and creativity.

Ethics calls on us to bend a little to accommodate others. However, by giving up a little, we can get back a lot. Reframing instructions as choices allows potential combatants to meet peacefully in the middle. When the person in charge shows a willingness to give up a small measure of authority, that goes a long way toward creating a more harmonious and efficient work environment.

Moreover, when you are invested in one choice over the other, you can use the same technique to demonstrate how one choice is obviously better than the other. For example:

Do you want to persist in asserting your authority, or do you want to relinquish a little bit of control to achieve greater success?

The choice is yours.

Do you have an ethical question or dilemma you’d like to explore in this column? Contact me at yonasongoldson@gmail.com.

Rabbi Yonason Goldson is a conference keynote speaker and coach. He works with leaders to create a culture of ethics by setting higher standards to limit liability while building loyalty and trust.

Visit him at ethicalimperatives.com.
A Fool With A Tool Is Still A Fool

In any situation involving significant transformation, the most important change process is the one within: i.e., one’s mindset. In my 12-month, culture transformation process, people often feel excited about tools, but they don’t have as much patience or see the relevance of critical mindset. Tools are sexy because they’re tangible and powerful, and they work (after a lot of time). Having said this, I emphasize that the right mindset is more important than any tool and that, without it, people often default to limiting and fearful beliefs and behaviors that necessitate a tool in the first place.

By deeply considering new concepts first, they are re-tooling their minds and hearts, a necessary priority for long-term success.

For example, a teacher once adopted our responsibility-based model for her eighth-grade class. She invited me to sit in on a classroom meeting. In walked a boy who said, “I have something to add to our meeting agenda! I’m being bullied by my homeroom teacher!” When it came time to share his story, he said, “We have this new tool called a peace pledge. We’re asked to put our hands on our hearts and say, ‘I pledge to use my words and actions for peace.’ I don’t have a problem with the tool. I just don’t appreciate that my homeroom teacher shook her finger at me and scowled, ‘If I catch you not doing the pledge, you’ll get a detention!’” Sidebar: This, my readers, is ‘a fool with a tool.’

Fortunately, in all things, the situation was an opportunity to teach responsibility and ways to manage a relationship, even one involving an authority figure.

I tell you this story because tools attract us. They promise immediacy when compared with the task of scrutinizing and shifting core beliefs and intent, which are often unconscious and easy to avoid. Tools are feasible. Let me give you another example. In our first project month, we provide participants with concepts and two new tools. One tool involves “mind trust” and the other “healthy venting.” When used together, these tools are effective at eliminating gossip over time. Having said this, giving these tools to people who have insufficient understanding, context, and self-awareness is like giving the keys to a manual car to a new driver and sending them out to drive. Without proper understanding, practice, and support, it’s likely this person will start as ‘a fool with a tool.’ People often avoid mindset when it comes to emotional intelligence and culture transformation.

With our mind trust tool, we guide participants to make four commitments: (1) “I won’t say bad things about you behind your back. (2) I’ll come directly to you if I have a problem with you. (3) If someone comes to me to say anything bad about you, I’ll stop them. (4) I’ll persuade them to go to you, so they don’t hold onto the grudge or take it elsewhere.” On the surface, this tool seems straightforward and simple. However, in about 50% of our client sites, people are unable to effectively use the tool (at first or at all), all four steps of the tool, or with all the people on their team. They may not even realize their feelings about each step and why they are reluctant to adopt any or some of the tool. They fail to realize why they have been gossiping and how to get crucial needs met so they can become receptive and willing to master the tool.

To illustrate, I recently worked with a group of leaders who had participated in a leader review program. This program is available for company leaders who fast track through our training with the guidance of a LifeWork Systems consultant. In this program, they skip a lot. They do not view monthly, individual, online training modules, complete workbooks, take post-training surveys, fill out assessments, participate in—and take turns leading—monthly group review or mentoring sessions, or work on how they’ll integrate what they’ve learned. Recently a VP from one such group came to me with a problem. She told me that two leaders came to tattle to her about another leader who was saying bad things about someone during a meeting. I asked her, “Did you tell them to take that issue to the person directly, per the mind trust?” She quickly realized, “Wow, it never crossed my mind to recall the mind trust at all.”

If you recognize yourself as ‘a fool with a tool,’ but lopsidedly adopt tools for your business without sufficient success, please let us help. Instead of being ‘a fool with a tool,’ let help you become a ‘pro in the know.’

If you recognize yourself as ‘a fool with a tool,’ please let us help. Judy Ryan (judy@LifeWorkSystems.com), human systems specialist, is owner of LifeWork Systems. Join her in her mission to create a world in which all people love their lives. She can also be reached at 314-239-4727. People hire LifeWork Systems because we help businesses become agile and manage their priority system: their human system. I hope this article helps you make sense of what’s most crucial to your evolving organization!

Lessons From Ozark: Don’t Be Distracted By DNA In Family Business Succession

Family businesses are a special example of mutual sacrifice and success. Children—sometimes multiple generations of children—have grown up with an inside view of the discussions, decisions, highs, and lows of building and sustaining the business. Despite that insider background, not every child, niece, nephew, or cousin is cut out to take the reins and lead the company in the future.

The popular Netflix drama Ozark offers surprisingly relevant examples. Bear with me—I am NOTcondoning money laundering or drug cartels!

In the fourth and final season, the Mexican drug lord Omar Navarro is struggling with handing over the cartel to his heir-apparent, nephew Javi. Omar has built the cartel over decades, managing risks versus benefits, constructing complex relationships, and playing the long game to insulate the business as much as possible. On the other hand, Javi does not respect the rules or entangled relationships that are in place. He is impatient, impulsive and egotistical, and he doesn’t consider the longterm consequences of his actions. His superior, formal business education cannot overcome the fact that he does not have the leadership mindset to guide a business.

In contrast, the children of money launderers Wendy and Marty Byrde each demonstrate divergent—but equally important—skills learned from their parents. Fourteen-year-old son Noah quickly learns the technology at the heart of their multi-dimensional business dealing. Then, he improves the system and begins competing with his parents—he is an angry teenager after all. Daughter Charlotte excels at the relationship side of the business. Even in crisis situations, she stays calm, is a team player, and reminds people of the mutual benefit of working together. She also thinks well on her feet to mitigate problems. Her emotional intelligence and maturity for her age make her an asset to the business.

These (somewhat extreme) examples illustrate the importance of careful analysis before automatically passing a family business to the next generation. Grandparents and parents have a notoriously hard time being objective about their offspring. The emotionally charged relationships between generations—both positive and negative—can dictate a succession plan that would not otherwise be considered logical.

In many cases, one or both generations have assumed the children will one day lead the business. The question is: Have they been properly groomed to succeed at the task? Hoping that the next generation has picked up the necessary skills and appreciation for the finer points of the business by osmosis is a big gamble. That’s an unfair burden to place on the next generation and can jeopardize not only the business, but also the family’s relationships and financial security.

Unconditional love should not equate to making foolish decisions for the company’s future. As challenging as it is, family successors must be judged by the same standards that would apply to hiring an “outsider.”

When assessing the potential to lead the family business, consider:

- Maturity and emotional intelligence
- Problem-solving skills
- Leadership and management competencies
- Ability to strategically and realistically see the big picture
- Financial understanding and responsibility
- Natural talents, abilities and weaknesses
- Real-world experience
- Creativity and fresh perspective
- Accountability to the company, employees and community

Some of these qualifications can be taught with patience and persistence. Others are inherently personality traits that won’t shift much. Leaders do learn, evolve and become stronger, but only with a growth mindset and a willingness to compromise for the greater good.

Everyone has unique strengths, talents and value. The risk-taking, resilience and strategic vision required of business owners is not passed along through the family’s DNA. Although the consequences are not usually as dire or violent as the drug cartel situation in Ozark, businesses and families are strongest when each person’s authentic characteristics are realized and developed.

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.
The ABC’s Of... Accusing, Blaming and Complaining

It appears many offices, large and small, have these three personalities. Those are folks who accuse, blame, and complain a lot. It is no fun being around them – as well as working with them. They can be totally exhausting.

Let’s go over them one by one and see if we can at least understand them. It is difficult to change habits, isn’t it? But it can be done. Just by changing a few words around.

THE ACCUSER


Let’s say my stapler is missing off my desk. It’s not where I left it or where it should be. “Who took my stapler?” is accusing of someone. Not meaning to be. But that is an accusatory statement.

NON-ACCUSING: “Has anyone seen my stapler?” Or “Anyone know where I might have put my stapler?” Sounds a little better, right?

See the difference? One is accusing and one is taking ownership. Plus, the person who might have taken the stapler usually is very forthcoming with apologies.

ACCUSING people without DOUBLE CHECKING can be extremely dangerous and cause unnecessary trouble, irritation, and frustration. Be a double checker on everything.

BLAMING

Again, keeping it simple. While accusing and blaming sound similar. They are not. Blaming can be items vs. people.

Example:

Blamer says: “Wow, I’m gonna be late because of the snow that’s supposed to be heading out our way.”

Responsible person says: “I will leave a bit earlier tomorrow morning. If the snow comes, it could make for bad traffic and I don’t want to be late for work.”

Do we blame the snow? Why? See the difference! We blame ‘things’ as well as people. We blame weather. We blame objects. Items that are not even able to defend themselves. Stop being a blamer.

And take some ownership. Be responsible!

Blamers often, and usually, do not really have all the facts. Sometimes we need to be detectives.

COMPLAINING

How many times in JULY do you hear “Jeez, it’s hot today”?

Well guess what? It is JULY in New Orleans. Or St Louis. Or Miami. It gets hot in the summer. And FYI, it gets cold in the winter if you live in wintry weather country. Why complain about the obvious things you already know.

And this happens too. When someone complains about having a headache and I ask them if they have taken anything to reduce the discomfort. Answer: “NOPE.” Then why complain? If you are not doing anything to help yourself. Do not complain!

Here are some recent ABC’s that happened to me.

Store: (Accusing: On why they couldn’t find my information.) “Your files aren’t linked.” (This after a 30-minute wait because the salesperson couldn’t find my file on their computer.) He made it sound as though it was MY FAULT!

Pharmacy: (Blaming ME on why my RX wasn’t ready and in an unpleasant voice at that.) “Did the doctor tell you this was a special compound?” Like it was my fault the doctor didn’t tell me.

Retail: (Complaining salesperson to me.) “It’s so busy today, I haven’t even had lunch.” He is forgetting “BUSY IS GOOD.” Not busy possibly means no job.

Let us train our staff not to be Accusers, Blamers, or Complainers. It is much nicer that way. And isn’t that the way it is supposed to be? Nicer!

COVID is an excuse to accuse/blame/complain. Do not fall for it.

By Nancy Friedman, Founder/Chairman, Telephone Doctor Customer Service Training, bringing you Zoom programs, and our www.serviceskills.com, a popular boutique, unique online eLearning platform. Nancy is a featured speaker on customer service, communications, and sales. www.nancyfriedman.com or call 314-276-1012.
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