



Lake Area
Chamber of Commerce
**BUSINESS
ACADEMY**

TAKE YOUR BUSINESS TO NEW HEIGHTS!

2019 Business Cohort

MATERIALS & NOTES

Lake Area Chamber of Commerce

#1 Willmore Lane

P.O. Box 1570

Lake Ozark, Missouri 65049

573-964-1008

2019 Session Schedule

Session 1

Jan 9, 2019 @ 8:30 AM

Hiring, Firing, & MO Employment Law

Sue Kmet, Owner - Kmet Consulting & Missouri Employment Conference

Did you know there are several ILLEGAL interview questions? Do you know your obligations as an employer if you must terminate an employee? These are just two of the important topics we'll cover in this business academy session. As a business owner or leader, it's imperative that you have a thorough understanding of Missouri law when it comes to hiring and firing. Whether you've owned a business for years, or are just getting started, we guarantee you'll learn something new and critically important for your business in this session presented by Sue Kmet, an HR Expert and owner of Kmet Consulting. The session includes a Q&A period, as well, so if you have questions specific to your business, this is a great way to get them answered.

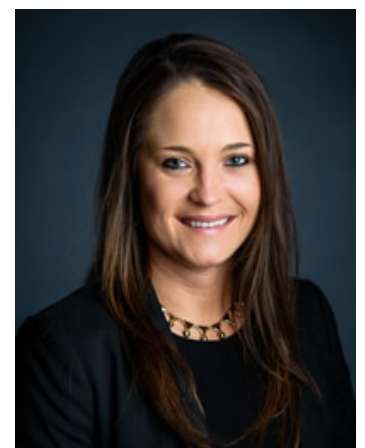


Jan 9, 2019 @ 10:30 AM

Legal Landmines for Business Owners & How to Mitigate Them

*Brooke Christy, Attorney at Law
PMCW Law Firm*

In this Business Academy session, business attorney Brooke Christy will discuss commonly made mistakes in small businesses and steps business owners and managers should take to avoid those mistakes. She will explain important legal aspects to focus on when running a business and offer essential tips on how to mitigate liability for the business owner and the company. This session is not to miss! What you learn here can save your business from unnecessary legal action and costs. Brooke will close the session with a Q&A period so you can get specific questions addressed, as well.



Session 2

Jan 23, 2019 @ 8:30 AM

Business Types & Structures - What You Started With May NOT Be What You Need Today

Adam Wolfe, CPA - Wilson Toellner CPAs

Tax laws are continually changing, and your business evolves and grows through the years. While many businesses start as a sole proprietor, partnership, or LLC, as they grow many miss out on substantial tax savings simply by understanding the various business structures available and making a change at the right time. Where you start is not always where you should stay. CPA, Adam Wolfe, will walk you through the considerations and benefits of different business structures, as well as some of the risks that you should understand along the way. The session will close with a Q&A period to get all your questions answered!



Jan 23, 2019 @ 10:30 AM

Commercial/SBA Loan Discussion

What Banks Look for in the Application Process to New or Existing Businesses

Brian Gagnon

Vice President/Commercial Loan Officer Central Bank of Lake of the Ozarks

Donna DeLong

Enterprise Development Corporation

In this session, Brian Gagnon will discuss some of the most common commercial loans for businesses, including SBA products available to businesses. There will be an open discussion period where you will have the opportunity to ask questions relevant to your business. Additionally, Brian will outline in detail what every business owner or individual should do ahead of time when looking to apply for a commercial loan or SBA loan.



Session 3

Feb 6, 2019 @ 8:30 AM

Clearing the Fog of Financial Statements - FINALLY Understand Exactly What You're Looking At, What It Means, and What Action You May Need to Take to Prevent Future Problems

Adam Wolfe, CPA - Wilson Toellner CPAs



If your eyes cross when you look at the financial statements provided by your accountant, this session is going to cure that for you forever. As business owner, high level manager, or even as a member of a board of directors for an organization, it's essential that you have a complete understanding of what you are looking at when reviewing financials. In this session, CPA, Adam Wolfe, will walk you through which reports are crucial for you to review, how often, and what red flags to look for to mitigate cash flow challenges and other financial issues in your business. Knowing what's important and why will empower you to make informed decisions in your business for the life of the business. The session will close with Q&A period to get all your questions answered!

Feb 6, 2019 @ 10:30 AM

Business Insurance Landmines for Small Business Owners

Aaron Spieler, Spieler Insurance Group



What you don't know CAN hurt you, especially when it comes to insurance coverage for your biggest asset - your business. In this session, Aaron Spieler, owner of Spieler Insurance Group will address common coverage gaps that most business owners don't even know they have. Unknown exposures can ruin a business if a problem arises. As a business owner or leader, it's essential that you have a thorough understanding of your risks, so you can take appropriate steps to mitigate them. This session will close with a Q&A, so if you have specific questions related to your industry, bring them and get them answered here.

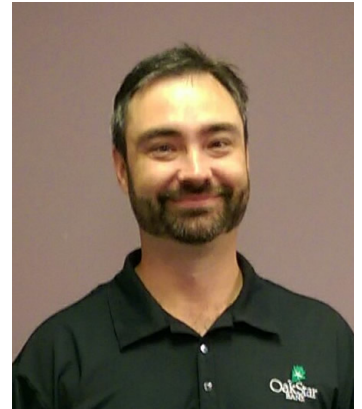
Session 4

Feb 20, 2019 @ 8:30 AM

Cyber Security for Your Business & Your Responsibility (Liability) for Employee and Customer Data Protection

Randall Cowen, Oak Star Bank

It's not a matter of if, it's when. At some point, your system will be compromised. Cyber fraud, phishing attempts, malware, DDOS, bots, trojan horses, ransomware, viruses ... all put a business at significant risk. A compromised system or network can be catastrophic for a business on many levels. What you don't know, can hurt you. In this session, an IT Expert will detail some of the most common techniques used by hackers to compromise computers and POS systems, as well as some of the lesser known tactics. Additionally, you'll learn concrete strategies to proactively implement on your systems and in your business processes to mitigate the risk. The session will conclude with a Q&A session, so you can get your specific questions addressed.



Feb 20, 2019 @ 10:30 AM **Stop Throwing Money at Tactics First- It's Time to Get Strategic**

*Sandy & Mike Waggett, Owners
MSW Interactive Designs LLC*

Until you've clearly defined your ideal customer, mastered a message that resonates, and created intentional "moments" that define your brand, you're throwing money away on your advertising. In this session, we'll set all tactics aside (radio, print, web, etc) and talk about what really matters for effective marketing. Who *really* is best your customer, how to make your business messaging resonate with *that* customer, and how to convert *that* customer into a brand advocate carrying a megaphone! The average person "sees" more than 3000 marketing messages per day. Slapping another random one into the fray is throwing money out the window. Strategy first (and a well-focused one, at that) is what gets results.



Session 5

Mar 6, 2019 @ 8:30 AM

Benefits Are Key to Retention Get Creative to Keep Your Best Employees!

*Tony Reahr, Edward Jones
Aaron Spieler, Spieler Insurance Group*

If you're having trouble attracting and retaining quality employees, one of the issues may be associated with the benefits you offer. There been a lot of talk around health insurance cost challenges in recent years, but there are other benefits equally (if not more) appealing to the millennial workforce. You just have to get a little creative! In this session, we'll introduce you to some out-of-the-box benefits the best employers are offering to attract and retain top talent. In many cases, there's even a tax benefit for you for offering them!

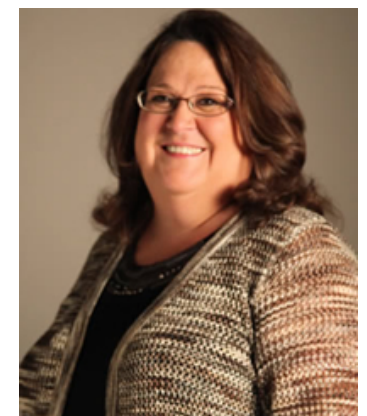


Mar 6, 2019 @ 10:30 AM

A Great Company Handbook Is Critical for Your Business

*Sue Kmet, Owner
Kmet Consulting &
Missouri Employment Conference*

Having an employee handbook is good business practice, but what you may not know is it can protect your business from unnecessary litigation. In this session, HR expert and consultant, Sue Kmet, will discuss why this tool is so important whether you have one employee or fifty, the essentials to include, how to communicate about the handbook, as well as how to implement it and revise it. Understanding these items is critical to the efficacy of the handbook and its ability to protect your company should a problem arise. This session will include a Q&A period to ensure all of your questions get answered.



Session 6

Mar 20, 2019 @ 8:30 AM

Marketing Tactics for Visibility, Credibility, & Profitability

*Sandy & Mike Waggett, Owners
MSW Interactive Designs LLC*

We talked strategy in the previous session, now it's time for tactics. Value-driven visibility takes time so it's important understand what it is, create a plan, and get started right away. We'll take a step back and assess all your marketing efforts, determine where there are gaps, and offer strategies to fill those gaps. The most successful companies have three things in common: 1) they are well-known; 2) they are well-liked, and 3) they don't rest on their laurels. This marketing session addresses all three and will position your business for success in the marketplace.

This session will also include a marketing panel representing a variety of media with an FAQ session at the end.



Mar 20, 2019 @ 10:30 AM

Be The Best You

Gail Carlock, Certified Zig Ziglar Speaker

Transformational teams do more than educate customers. They empower, engage, & inspire others to action. In this session, Gail Carlock, will equip you to complete business the academy journey on a personal high. She'll empower you with ideas and resources to not only be the best you as a business leader, but to empower and strengthen your team, as well. We couldn't think of a better way to wrap up the first annual Lake Area Chamber Business Academy than with the inspiration of Gail Carlock.



Key Take-Away(s)

I plan to implement the following in my business:

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Speaker Bios

Gail Carlock, Executive Coach & Leadership Consultant

Certified Zig Ziglar Speaker

heartworkinspires@gmail.com

Gail Carlock Knows Sales! She grew up in a divorced home, raised by her mom, mentored by her dad, motivated by her aunt, & walked through life by her amazing sister! She put herself through college teaching gymnastics and negotiating with college administrators for tuition reductions. She started her first job in public relations, onto pharmaceutical sales, nuclear capital sales, coronary and peripheral stent sales and finally the sales job of all medical sales jobs, implantable cardiac pacemaker and defibrillator sales. After leaving a legacy in sales and leadership, she left the corporate world after twenty-eight years to become an entrepreneur.

In her late forties when many professionals are slowing down. Gail founded Gail Carlock at HeartWork Inspires, an executive coaching and leadership consulting firm based at the Lake of the Ozarks, MO. Gail now guides clients-including St. Jude Medical, Abbott, American Heart Association, Heart to Heart, Missouri Vein Associates, and the Community Foundation of the Lake in shortening the sales leadership gap. Hope and encouragement are still key players in the market.

If individuals don't know *Why* they want to help others take action, then they cannot lead them through how to take action. Gail helps remove obstacles and barriers to personal and professional success. Shortening the sales leadership gap builds sales performance, competency and situational knowledge. In her executive coaching, leadership consulting, and keynote presentations, Gail calls you to be Transformational! Transformational teams do more than Educate customers. They empower, engage, and inspire others to action!

Brooke Christy, J.D.

Attorney at Law

Juris Doctorate – Tulsa College of Law

B.A. Business Administration – University of MO

BChristy@pmcwlaw.com

Brooke A. Christy was born and raised at Lake of the Ozarks. She graduated from School of the Osage and from the University of Missouri with a Bachelors in Business Administration. In 2013 Brooke graduated from the University of Tulsa - College of Law with her Juris Doctorate and an emphasis in Entrepreneurship.

Brooke has been practicing in general practice in the lake area for over five years. Her areas of primary focus include business formation, estate and business succession planning and general business matters including litigation. Outside of the office, Brooke enjoys spending time outdoors on the water with family and friend. She also enjoys staying active in the community through volunteering and attending charity events.

Randall Cowen

Information Technology, OakStar Bank

rcowen@oakstarbank.com

Randal Cowen was born and raised at Lake of the Ozarks. Before graduating from Camdenton High School, he attended Lake Career and Technical Center studying Industrial Electronics and earned his way to the National Technical Honor Society. He has worked in the Electronics and Information Technology field since 1997 and served as Network Administrator for Camdenton Schools for nearly 15 years before making the move to OakStar Bank, formerly First National Bank in 2015. Randal brings his experience of designing and maintaining enterprise class networks with a focus on both internal and external protection to help you better understand today's threat landscape.

Randal is an active community member currently serving youth as a mentor for the LASER Robotics team sharing his knowledge of technology and as an Assistant Scoutmaster for Troop 232 in Osage Beach Missouri.

Donna DeLong

Executive Director, Enterprise Development Corporation

ddelong@entdevcorp.org

Donna DeLong has 20 years of experience in all aspects of the SBA 504 Loan Program, from application to approval, closing to funding and servicing. She has a degree in Agricultural Economics and Finance from the University of Missouri-Columbia.

Brian Gagnon

Vice President/Commercial Loan Officer Central Bank of Lake of the Ozarks

NMLS# 1053937

B.S. Accounting & Criminal Justice – Culver-Stockton College

brian.gagnon@centralbank.net

Brian was born and raised in the Lake Area and joined Central Bank of Lake of the Ozarks in 2013. Prior to joining CBOLO, he worked as a Commercial Credit Analyst/Lender for Central Bank in St. Louis from 2005 through 2013. In 2013, Gagnon joined Central Bank of Lake of the Ozarks as a Commercial Loan Officer and in 2016 he was promoted to Vice President of Commercial Loans.

Gagnon graduated from Culver-Stockton College in 2004 and has a BS in Accounting and Criminal Justice. He is also involved in numerous community organizations including Lake Area Chamber of Commerce, Young Professionals at the Lake, and Lake of the Ozarks Soccer Association. Brian is married to Erin Gagnon, who is an Optometrist with Lens Mart Optical in Camdenton. Together they have two beautiful girls, Elaina and Lydia.

Gagnon provides clients with various commercial loan products as well as specializing in residential construction loans. He enjoys interacting with individuals and business owners in our community while helping them achieve their goals through the lending process.

Sue Kmet

Kmet Consulting / Missouri Employment Conference

sue@kmetconsulting.com

As a professional with over 20 years of leadership in all aspects of Human Resource administration and management, Sue Kmet set up shop as a consultant to offer her knowledge base to organizations that share her love of people – a company's greatest asset. Having been exposed to multiple industries throughout her career including legal services, airlines, broadcasting, genetics, poultry and agriculture, Sue enjoys developing targeted solutions to human capital issues.

Her reputation for integrity and professionalism helps to ensure organizational success by matching business strategies with HR policies to keep your employees as committed to you as you are to them. Sue is an experienced communicator, public speaker and trainer, and has hands-on experience in putting together training coursework. She is also an effective manager of departments and supervisor of staffs.

Tony Reahr, AAMS, MBA

Edward Jones Financial

BES - University of Missouri; Education, Wellness and Exercise Physiology.

MBA – William Woods University; Business analysis and finance.

Tony.Reahr@edwardjones.com

Seventeen years In Health and Wellness field Coordination and management of wellness facilities and programs. Three years creating and running start up business in the services industry. Thirteen years as financial advisor to 401k plans, individuals and small business owners. During that time, ten years has been with the AAMS credentials as an Accredited Asset Management Specialist, promoting solutions-based strategies for business retirement plans, business exit strategies for owners, estate asset protection strategies, personal finance, and retirement income design strategies for individuals.

Aaron Spieler, CIC

Spieler Insurance Group

aaron@spielerins.com

Aaron Spieler is an active agent, and owner, of Spieler Insurance Group. Spieler Insurance Group is an Independent Agency representing multiple carriers focusing on Personal Lines, Commercial Lines, Life & Health, and Employee Benefits. Aaron began his insurance career in 2011 after working as a Residential and Commercial Loan Officer for eight years. This background has given him extra insight to know the insurance needs of both Personal and Commercial clients. As a strong believer in continuing education, he encourages his team to constantly seek to better themselves personally and professionally through training opportunities. Practicing what he preaches, Aaron earned the distinguished Certified Insurance Counselor (CIC) designation in 2017.

Sandy Waggett

Owner, MSW Interactive Designs LLC

Master of Arts, Curriculum & Instruction - Corporate Instructional Technology (University of Colorado, COS)

Bachelor of Science, Mathematics Education (University of Nevada, Las Vegas)

Sandy@MSWInteractiveDesigns.com

Sandy has a passion for helping small businesses grow. She founded MSW Interactive Designs in 1999 with the goal of helping small businesses build an effective presence online. It started with websites, and has grown to social media, SEO/SEM, text marketing, newsletter marketing, directory management, and more. While technology has changed dramatically over MSW's 20 years, her goal has not. She currently leads MSW's team of 16 talented designers and content creators and serves her client-base of more than 1,500 businesses nationwide.

Sandy is the current President of the Board of Directors for the Lake Area Chamber of Commerce and serves on the Advisory Board for the Lake Area Big Brothers Sisters Program. She's received numerous business awards over the years, including: Top 10 Business Women by at Lake of the Ozarks by Lake Media in 2012, Business Person of the Year in 2012 by LOREDC, "Woman Making Her Mark" award by Lake Today, Small Business of the Year in 2014 by the Lake Area Chamber of Commerce, and Board Member of the Year by the Lake Area Chamber in 2017. She was also named a finalist multiple times in the International Stevie Awards for Women in Business: 2004 Technology Innovator of the Year, 2004 Fastest Growing Company, 2005 Best Entrepreneur, 2005 Online Marketing Campaign of the Year, 2008 Best Entrepreneur.

Mike Waggett

Owner MSW Interactive Designs LLC

Master of Arts, Curriculum & Instruction - Corporate Instructional Technology (*University of Colorado, Colorado Springs*)

Master of Arts, Military Operational Art and Science (Air University, Montgomery, AL)

Master of Science Degree, National Security Studies (National War College, National Defense Univ., Washington, DC)

Bachelor of Arts, Mathematics (Syracuse University, Syracuse, New York)

Mike@MSWInteractiveDesigns.com

Mike served 24 years as a decorated fighter pilot in the United States Air Force before retiring as a Colonel. He joined Sandy in business in 2009. His leadership experience in both small and large organizations allows him to bring his skill set to bear in building great relationships with our clients, and keeping our team running smoothly. Mike leads the business development efforts for the company and is also the human resources director.

He is also heavily involved in the Lake of the Ozarks community. He is currently on the Board of Directors for the Convention and Visitors Bureau working on efforts to promote tourism and economic development in the lake area. He has served on the Boards of the Community Foundation of the Lake, Support the Fort, and is a past president and Kiwanian of the year 2013 for the local Kiwanis organization.

Mike received the Missouri Lt. Governor Veteran's Service Award in 2015, Lake Lifestyles Community impact award in 2015, and was named the Lake Area Chamber of Commerce Distinguished Citizen Award in 2016.

Adam Wolfe, CPA

Wilson Toellner CPA

Bachelor of Science, Business Administration, Accounting & Finance, Missouri State

adamw@wtcpa.com

For nearly a decade, Adam has delivered value to his clients by gaining a deep understanding of what's important in their lives. By aligning around specific goals and challenges, Adam and his clients can achieve success that truly makes an impact. Adam has the heart of a teacher and specializes in business development and consulting, as well as income tax planning and preparation for small businesses and their owners. It's Adam's core principle that all successful relationships are built on trust, which is gained through strong communication.

Adam attended Columbia College and Missouri State University and graduated cum laude with a Bachelor of Science in Business Administration, holding majors in accounting and finance. Adam is active in his community and is a member of the Missouri Society of Certified Public Accountants and the American Institute of Certified Public Accountants.

Adam lives with his wife and their two children on his family farm in Climax Springs. Adam prioritizes his faith, family, and health through an active lifestyle and involvement in his church. He enjoys sports, reading, learning, and being outdoors.