



## Wednesdays with Warrenton Area Chamber of Commerce



April 8, 2020

*"Every worthwhile accomplishment, big or little, has its stages of drudgery and triumph; a beginning, a struggle, and a victory."*

~ Anonymous

### APRIL 14TH CHAMBER MEETING ON BUSINESS RESOURCES

With so much information coming through on the legislation and the resources regarding Covid-19, we are going to have our regularly scheduled Chamber meeting via Zoom Meeting. Join us at noon to hear what is available to you, the business owner, to help you navigate your way through this COVID-19 event. Steve Etcher, from the Greater Warren County Economic Development Council will be on hand to share information and answer your questions. To join, go to <https://zoom.us/j/706151079?pwd=anFTT2JKcmJzdllYeE8zdTRWSkd3dz09> with the meeting password of 608256.

### NEW MEMBERS WARREN COUNTY EMERGENCY SERVICES

Amy Ellard  
[www.warrencounty911.org](http://www.warrencounty911.org)



## FRIENDS OF THE CHAMBER

CertainTeed  
[www.certainteed.com](http://www.certainteed.com)

Edward Jones,  
Glenda Buxton  
[glenda.buxton@edwardjones.com](mailto:glenda.buxton@edwardjones.com)

Schraer Heating &  
Air Conditioning  
[www.schraer@usmo.com](http://www.schraer@usmo.com)

Janet G. Bradshaw Financial Services  
[janet@janetbradshawfinancial.com](mailto:janet@janetbradshawfinancial.com)

McRoberts Motors  
[www.mcrobertsmotors.com](http://www.mcrobertsmotors.com)

Legacy Drugstores  
[www.legacydrug.com](http://www.legacydrug.com)

Ratholland Towing &  
Automotive Services  
[www.rathollandtowingandauto.com](http://www.rathollandtowingandauto.com)

Farmers Insurance - Nick Skibinski  
[www.agents.farmers.com/mo/warrenton/nick-skibinski](http://www.agents.farmers.com/mo/warrenton/nick-skibinski)



### BUSINESS SPOTLIGHT OF THE MONTH Tri-County Agency

Celebrating 40 years in business, Tri-County Agency prides itself on providing complete insurance service to all of our clients. We offer a full range of commercial and personal insurance products and services, including property, casualty, bonds, life and health insurance. As your hometown independent insurance agency, you can count on our experienced staff of 8 licensed agents to help you find the right coverage at the best price and to deliver service after the sale. Come see us at either of our locations, give us a call at 636-456-4343, or find us online at [www.Tri-CountyAgency.com](http://www.Tri-CountyAgency.com).

### WARRENTON AREA CHAMBER MISSION STATEMENT

"To enhance the business climate and quality of life for the Warrenton area through programs that facilitate and stimulate economic and professional growth."

## 5 Ways to Keep Your Business Going in Hard Times

For small business owners who are seeing their sales and profits plummeting, the future might look bleak. What can you do to survive through stormy economic times?

Keeping a small business afloat in difficult times is often challenging. However, since many small businesses also come with very passionate owners, some simple attention to detail can help ensure that a business sails right on through to calmer and more prosperous economic times.

Unfortunately, there is no set playbook to follow to "right the ship." Every small business is different, and each carries unique risks and rewards. These differences make copying another company's turnaround strategy to the letter unrealistic.

Still, there are some general strategies business owners can follow to help stop taking on water and start bailing themselves out.

### 1. Look at the Big Picture

People have a tendency to attack the most obvious problems with vigor and without hesitation. That's understandable, and perhaps the approach makes good business sense in some situations. However, it is also advisable to look at the "big picture" to make a positive and lasting change.

It's an opportunity to better comprehend the size and scope of existing problems and further understand a company's business model—determining how its strengths and weaknesses come into play.

For example, suppose a small business owner discovers that two employees are consistently making mistakes with inventory that cause certain supplies to be over- or under-stocked.

While an initial reaction may be to fire those employees, another approach might be to examine whether the manager who hired and supervises them has properly trained these employees, or if the manager is the real problem. Just like in investing, by looking at the issue from a top-down perspective it is possible to reduce or eliminate the chance that these problems will occur again.

So a manager might fire the two error-prone employees, or perhaps even the manager, without a second thought. This might damage the business, however, if the manager's relationships with existing clientele have a history of bringing in repeat business and substantial revenue. Some simple training for that manager might be a better alternative than termination.

Taking a top-down approach and understanding the true problems holding your business back will help you understand the company's strengths as well as its weaknesses, and prevent change from adversely impacting future sales.

### 2. Take an Inventory of the Staff

Payroll is often one of the top costs a small business owner has, so making sure the money is well spent makes sense. This may involve a thorough review of the staff—both when a problem arises, as well as during the normal course of business—to make sure the right people are on-board and doing their jobs effectively.

Both small business owners and large corporations tend to be "penny wise and pound foolish" when they hire the least expensive workers. Sometimes, the productivity of those workers may be suspect.

Hiring one worker who costs 20 percent more than the average worker but who works 40 percent more effectively makes sense, particularly during periods of crisis. By constantly seeking resumes and interviews from new people, business owners can make changes to staff when needed to increase efficiency.

### 3. Ensure the Business Has Access to Cash

Small business owners should take steps to ensure that the company has access to cash, particularly in periods of crisis. Visiting a bank loan officer and understanding what's required to obtain a loan is a good first step, as is opening a line of credit in advance to fund possible short-term cash flow problems.

Small business owners should have other potential sources of capital lined up as well. This might include tapping into savings, liquidating stock holdings, or borrowing from family members. A small business owner must have access to capital or have a creative way to obtain funds to make it through any lean times.

(continued on next page)

## 5 Ways to Keep Your Business Going in Hard Times (continued)

### 4. Start Sweating the Small Stuff

Although it is important to keep an eye on the big picture, a small business owner should not overlook smaller things that may have an adverse impact on the business.

A large tree obstructing the public's view of the business or the company's signage, inadequate parking, lack of road/traffic access, or ineffective advertising are examples of small problems that can put a big dent in a business's bottom line.

Considering and analyzing the numerous factors that bring customers in the door can help to identify some problems. Going through your quarterly expenses line-by-line may also help. Owners should not be checking for one-time expenses here (as these items were most likely necessary charges). Instead, owners should look for small items that seem innocent but are actually draining the accounts.

For example, items like office supplies quickly get out of hand if ordered improperly. Similarly, if your supplier increases product prices, you should consider looking around for a cheaper supplier.

### 5. Don't Sacrifice Quality

If the problem is an issue with product quality, then it makes sense to attack it head-on. It also makes sense to stay on the offensive and get employees on board with changes that are being made. However, owners should be cognizant of not sacrificing quality when making these product changes.

Business owners seeking to improve margins on a particular product should be wary of making dramatic changes to particular components. For example, if a pizzeria is going through a dry spell, the owner could seek to expand margins per pie by purchasing cheaper cheese or sauce ingredients.

However, the strategy could backfire if customers become dissatisfied with the taste (quality) of the pizza and sales decrease. The key is to make cost and other cuts while retaining or improving the quality of the finished product.

~ Glenn Curtis

## Coronavirus business relief: Understanding your options

The Missouri Chamber of Commerce and Industry has a free webinar that you can view online. Go to <https://vimeo.com/402571654/4d68e3ab7c> to watch this 15 minute video.

*“Whenever you find yourself doubting how far you can go, just remember how far you have come. Remember everything you have faced, all the battles you have won, and all the fears you have overcome.”*

*- Unknown*

**Easter Egg Hunt**

**CANCELLED!!!**

Easter Bunny wouldn't let it stop the fun! He has delivered the eggs to City Hall. Visit and pick some up to have a hunt with your kids.

Available at City Hall Lobby  
8am - 5pm  
200 West Booneslick Rd.




**call**  
UNITED WAY  
**2-1-1**

Get Connected. Find Help.  
Your 24/7 connection to resources and agencies near you

**Municipal Election 2020**

**April 7**  
**ELECTION**

**RESCHEDULED TO**  
**JUNE 2**

## The City of Warrenton is taking precautions against the current spread of COVID19.

Per Governor Parson's directive to limit social gatherings the following have been closed or cancelled. The City will re-evaluate at the end of March

Aquatic Center/Pool	Closed
City Ball Fields/Batting Cages	Closed
City Soccer Fields	Closed
City Park Bathrooms	Closed
Pavilion Rentals	Closed for March
Easter Egg Hunt	Cancelled
Local Government Week	Cancelled
Soccer Leagues	Postponed

**MO Coronavirus 24 Hour Hotline 1-877-435-8411**

[www.cdc.gov/coronavirus/2019-nCoV/index.html](http://www.cdc.gov/coronavirus/2019-nCoV/index.html)



We appreciate your cooperation

## TeleRehab: Dial us up...

**SSM Health**  
Physical Therapy

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

**SSM Health Physical Therapy now offers physical and occupational therapy from the comfort and safety of your home through our TeleRehab program.**

If you're limited by travel, injury or a weakened immune system, we will virtually bring our services to you so you may heal, build strength and get back to the things you love.

### What is TeleRehab?

TeleRehab lets you easily connect with one of our licensed therapists through web-based technology, all from the convenience of your home. Sessions are delivered one-on-one in real-time, and are private, secure and adhere to HIPAA requirements.

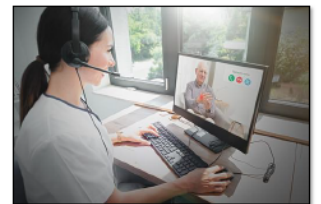
### How does it work?

TeleRehab sessions may be offered in place of or in addition to in person center sessions, dependent upon your condition and preference. All you need is a computer or device with a camera, microphone and internet access to begin.

- Simply click a link we'll send you – no downloads or accounts necessary!
- Just like the care you'd receive in our center, we'll cover:
  - o Pertinent paperwork
  - o Exercises, education and techniques to address your pain and impairments
  - o Instruction on how to best move forward with your therapy program

Our physical and occupational therapists will work with you to make sure TeleRehab is right for you. Our goal is to help you feel better physically while making sure you're comfortable and an active partner throughout your treatment.

**Contact us today for more information at  
800.518.1626 or [ssmphysicaltherapy.com](http://ssmphysicaltherapy.com)**

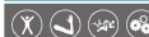


**WARREN COUNTY**  
**HEALTH**  
DEPARTMENT

## Are you in need of resources?

Due to COVID-19 social distancing if you need assistance obtaining necessary resources, we can provide a list of contacts and phone numbers.

**636-456-7474**



Your Therapy... Our Passion

follow us:  



## **Right at Home of St. Charles Recognizes Its Unsung Heroes as Caregivers Provide In-Home Care for Those Most Vulnerable to COVID-19**

*As hospitals struggle to accommodate an unprecedented influx of patients, the in-home care franchise is providing essential care to clients in the comfort and safety of their homes.*

**St. Charles, MO** — As the novel coronavirus (COVID-19) continues to ravage communities across the world, it is heartening to see people and businesses stepping up to offer their strength and resources to protect the most vulnerable among us. St. Charles has no shortage of its own heroes coming to the fore, and of them are our local Right at Home employees, who are saving lives and helping to stem the spread of the COVID-19 pandemic by providing care services to senior adults and adults with disabilities in the comfort and safety of their own homes.

“We have dozens of caregivers that haven’t skipped a beat. They know they are making a difference more than ever in the lives of our clients. Their dedication and caring hearts are keeping seniors out of the hospital and safe at home.” Pahde explains.

By providing in-home care for the most vulnerable community members, Pahde’s Right at Home caregivers are alleviating the burden on overfull hospitals, trying to protect those for whom the virus presents the biggest risk, and providing companionship to reduce loneliness.

“Right now, we as a society are faced with an unprecedented challenge,” said Brian Petranick, CEO and President of Right at Home. “We believe that everyone should be doing what they can to protect and strengthen our communities. As a business that is uniquely well equipped to respond to this crisis, we are so proud of Right at Home St Charles and the role they are playing.”

Risk of exposure to COVID-19 remains lowest for those who can stay in their homes and limit outside contact. Right at Home caregivers are trained extensively on limiting exposure and reducing the risk of spreading infection. Right at Home continues to actively monitor the recommendations and guidelines provided by the Centers for Disease Control and Prevention, the World Health Organization, and their state and local departments of health.

### **About Right at Home of St. Charles**

The 1514 Caulks Hill Rd Right at Home is a locally owned and operated franchise office of the Right at Home LLC, serving the communities of St. Charles, Warren, Lincoln and North St. Louis Counties. For more information, contact Right at Home of St. Charles at 636-379-9955, <https://www.rightathome.net/st-charles> or by email at [info@rahstcharles.com](mailto:info@rahstcharles.com).