



HISPANIC CHAMBER NAMES OFFICER FOR 2011

The Board of Directors of the Hispanic Chamber of Commerce has named its officers for 2011. Each officer has a one year term, running from January 1, 2011 to December 31, 2011.

The new President is Castor Armesto, an attorney with Stinson Morrison Hecker and the current Vice President of the Chamber. Emma Espinoza of AT&T, the current Secretary, will assume the duties of Vice President. Taking Ms. Espinoza's place as Secretary is Jaime Torres. And the new Treasurer is Ricky Vigil of RubinBrown. Both Mr. Torres and Mr. Vigil currently serve as Members at Large.

The Chamber congratulates its new officers, and expresses its thanks to the outgoing officers, President Lupita Gomez and Treasurer Carl Trautmann.



Castor Armesto



Emma Espinoza



Jaime Torres



Ricky Vigil

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OFFICERS

Lupita Gómez
President

Castor Armesto
Vice President

Carl Trautmann
Treasurer

Emma Espinosa
Secretary

BOARD OF DIRECTORS

Al González
DOTec Engineering

Ampy Kollman-Moore
AKM International Consulting

Lee E. Lewis, Jr.
Enterprise Rent-A-Car

Luis G. Martinez
LGM Professional Consulting Firm

Steve Martinez
State Farm

Tony Maldonado
Puckett Floor Coverings

Emily Pitts
Edward Jones

Jaime Torres
Ritmo Latino

Carl Trautmann
SCORE

Ricky Vigil
RubinBrown LLC

Michael Zambrana
Pangea Group

Executive Director
Jorge Riopedre

WELCOME NEW MEMBERS!

By joining, the following individuals and companies have decided to make an investment in the Hispanic Chamber of Commerce and our community at large. We encourage you to find out more about them and, whenever possible, to use their services.

If you would like more information about any of these individuals or organizations, please visit our website: www.hccstl.com.

Logan College of Chiropractic

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1851 Schoettler Road
Chesterfield, MO 63006
636-227-2100
www.logan.com

“LUNCH & LEARN” LETS MEMBERS EAT AND MEET



Last month, as part of our monthly Lunch & Learn series, [AAIM Employers' Association](#), presented a very informative seminar on best practices for the hiring and termination of employees.

Margaret Kenyon, who heads up Member Relations for AAIM, covered a variety of topics such as questions you can and can't ask a job candidate, understanding what "at-will employment" means, and identifying what should be kept in HR/personnel files, and what records must be kept separately and why.

AAIM has made Ms. Kenyon's powerpoint presentation available. You can download it by clicking [here](#).

Make sure to visit our website and read our weekly email blast for information on the Lunch & Learn series for 2011! And make plans to attend our bi-monthly sales training seminars at the Technology & Resource Center, presented by Stark & Associates. The introductory session will be on January 12, 2011 from 2:00 - 5:00pm. To register, please click [here](#). For a complete list of programs and dates, click [here](#). Or for more general information, contact Jorge Toro at JToro@starkassociates.com.

MISSION STATEMENT

The mission of the Hispanic Chamber of Commerce of Metropolitan St. Louis is to promote the economic development of Hispanic firms and increase business opportunities for all in the St. Louis region.

LETTER FROM THE EXECUTIVE DIRECTOR

Dear Chamber Members:

I have greatly enjoyed my time this year as the Hispanic Chamber's Executive Director. It has been a tremendous pleasure getting to know all of you, and working with you to build the Chamber into a great organization.

But as the saying goes, all good things must come to an end. I will be moving on at the end of this year to search for new opportunities where I can put to use all I've learned during my time with the Chamber. I will, of course, remain a member and look forward to continue seeing many of you at Business After Hours events and at many of the programs that the Chamber will continue to provide at the Technology & Resource Center.

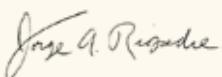
I encourage you to remain active with the Chamber in 2011. The organization grew by leaps and bounds this year, and we should do everything we can to keep that going. I also hope you'll support the new Executive Director as much as you did me. The Chamber is currently searching for a new Executive Director and hopes to announce a hire in the very near future.

Our region is entering into a new phase of economic challenge, one where doing what we've always done before will guarantee failure. We need the new ideas and fresh perspectives that come with a diverse population. In this environment, our Hispanic Chamber of Commerce has a significant role to play. Our Chamber can and should grow into a significant player in the region's economic development efforts. We can do this by supporting our businesses, many of which are already major contributors to the area's tax base; by strategic cooperation with other minority business groups, so that instead of fighting over table scraps we're actually seated at the table; by educating the larger community so that we are seen – rightly – as essential partners rather than a special interest to be coddled; by working with our universities and corporations so that our brightest students – and new ideas – stay here instead of going elsewhere; and by taking a greater role with agencies and policy makers that serve the larger community.

This is our challenge as an organization. I look forward to working with you, my fellow members, to meet it head on.

May you and your families have a happy and safe holiday season!

Sincerely,



Jorge Riopedre
Executive Director



BUSINESS COMMUNICATIONS SOLUTIONS FOR YOUR BUSINESS



By Stacy Jones

Status quo today will not improve your business revenue tomorrow! The truth is not always pretty, but it certainly beats having someone else tell you what you want to hear, and end up never really getting anywhere.

Communications solutions are often complicated for business owners. Technology changes quickly, and as it changes, it either entices people to learn more or to run away scared. Both can be distracting and detrimental to your business revenue. So make sure you have the right people, in the right positions, making the decisions about the company's communications solutions. Just because someone has been with the company for 25 years does not mean they understand what the business needs are in terms of the business voice, data, managed network security etc...but you also don't want someone that loves ever-changing technology and is always excited about the latest gadgets.

Every business should have a technology plan that is reviewed every year, and contracts with carriers, vendors, and IT consultants should be considered before allowing auto renewals. Do you know how much money business owners leave on the table every year simply by not setting up the appointment with the account managers to review what has changed? Reviews allow the business owner to

stay on track with company goals and to make any adjustments that may be needed due to industry changes, government policy, business financials, or an opportunity to save money.

Are you truly satisfied today with the status quo of your business communications? Or is it that you are just dreading the time it takes to sit down and create a technology plan? I once heard a person say "Not asking the question does not change the answer." Start today by first putting the right people in the right positions to be decision makers. Next, begin to create the business technology plan, and lastly take the time to set up appointments with the right people who can implement your business communications solutions. Go through a checklist of needs, wants, vision, goals, expectations, and timeline to be completed.

I am in the industry of telecommunications, and I am very passionate about businesses being proactive in using all the tools and resources that are available to make them successful. Please contact me with any questions you may have, and I will be more than happy to assist you. Don't know how to create a technology plan? No problem, I can help and it doesn't cost a thing, except your time, effort and willingness to change so that your company's revenue may grow.

Stacy Jones is an account executive for Windstream. Visit at www.windstream.com

MEMBER NEWS



Jessica Willingham, the Chief Marketing and Communication Officer for the St. Louis Area Chapter of the American Red Cross, was awarded the organization's Presidential Award for Excellence. The prestigious national award recognizes outstanding employee and volunteer performance, honoring those who have inspired all members of the Red Cross family to dig deeply to help those in need.

"In an organization where people typically give extraordinary effort, the Presidential Award for Excellence spotlights the best of the best," says Cindy Erickson, Regional Chief Executive Officer for the St. Louis Area Chapter. "The entire St. Louis Area Chapter staff congratulates Jessica on receipt of this honor."

Jessica received the Red Cross Presidential Award for Excellence for her innovative development and implementation of the Ready Rating™ Program. The Ready Rating Program is a revolutionary new program to address personal preparedness and Red Cross Readiness. Jessica and her team worked alongside nationwide experts in emergency preparedness from the Department of Homeland Security, FEMA, the Department of Education, the Critical Incident Analysis Group and the Department of Defense to refine the program for a national stage. With the financial support of National Founding Sponsor Anheuser-Busch Companies, Inc., the Ready Rating Program expanded nationally in 2009 to eight other cities from New York to San Francisco and will continue its nationwide expansion in Spring 2011.



Stark & Associates
Sales and Management Development Specialists

Stark & Associates will be offering bi-monthly training seminars at the Technology & Resource Center. Through the Sandler Training system, salespeople will learn honest, no-nonsense selling strategies that will give them the tools, insight, and confidence they need to deliver sales results.

The introductory session will be on January 12, 2011 from 2:00 - 5:00pm.

To register, please click [here](#). For a complete list of programs and dates, click [here](#). Or for more general information, contact Jorge Toro at JToro@starkassociates.com.

justine PETERSEN
BUILDING ASSETS. CHANGING LIVES.

Justine PETERSEN recently received a grant from Bank of America for \$15,000. This funds from this grant will be used to support Justine PETERSEN credit building counselors who will work with 300 families to individual counsel client on best strategies of how to build credit, specifically helping clients to develop an Individual Credit Action Plan that will help to address negative information and build positive information on the credit report.

THOUGHTS ON BUSINESS INSURANCE

If you're a small business owner, chances are you've caught yourself, more than once, dreaming about the future. You may picture yourself hobnobbing with industry leaders, or cornering the market with an innovative product or service, or directing the work of employees.

There's nothing wrong with this kind of musing, as long as you are willing to invest the time and energy to achieve these dreams. However, entrepreneurs often fail to consider a less cheerful scenario: what happens to the business if they die suddenly. Then what would happen? Would your business close? Would it be clear who controls the assets? Would your family's interests be protected? In other words, have you done your long term planning?

One way to avoid this troubling uncertainty is to have life insurance for your business. In some situations, it may not be optional. Before making a business loan, many banks require the business owner to have a life insurance policy. Typically it's in the form of term life insurance that covers the cost of the loan in the event the borrower dies. The bank is the beneficiary.

More than that, life insurance can provide for the successful liquidation of your financial interest in the business, thereby protecting your heirs. If your employees are scheduled to assume ownership following your death, the insurance policy can be designed to provide funds for the purchase of the business. In addition, the life insurance policy can be used to pay the federal estate taxes on your estate. Or it can fund a buy-sell agreement between partners.

If the business is to be sold outright after your death, the policy will provide working capital for the transition period. The availability of a ready source of cash will make the business much easier to sell. Assets are usually discounted during such a sale and the availability of insurance funds will help your heirs.

A related type of insurance is "key person" or "key man" insurance, which compensates your company



for the loss of any other employee who is vital to the business operation. The business has funds to tide it over while the business slows down, and there are funds to apply to the search for and compensation of the key person's successor. For businesses with multiple owners, each partner should have an insurance policy to facilitate an automatic buyout of the deceased partner's interests.

You should consult with your family, attorney and insurance agent when putting together a sound insurance program. And chances are your professional association has an affinity program that offers affordable insurance.

To learn more about business insurance, business planning or business capital, contact your Hispanic Chamber of Commerce. Call for an appointment at the HCC Technology Center (314) 664-4432 or log on to www.hccstl.com. You can also contact SCORE, "Counselors to America's Small Business". As a nonprofit organization, they are volunteer business counselors who donate their time and expertise to assist Hispanic entrepreneurs in starting, growing and operating small businesses. The service is free and confidential. Call for an appointment at the Chamber or contact the St. Louis office of SCORE at (314) 539-6600 ext. 242 or by email at www.stlscore.org or www.score.org.

CHAMBER SERVICES



- Every Tuesday, a counselor from SCORE will be available from 9:00 am – 5:00 pm to answer your questions or concerns about small business issues.



- Every Tuesday from 4:00 – 5:00 pm the Hispanic Chamber offers its **Business Networking Roundtable**, a forum to learn about area businesses and identify potential sales opportunities by utilizing a structured referral system.

For additional information about any of these services, call the Chamber at 314-664-4432, or info@hccstl.com.