100 ST. LOUISANS TO KNOW

David Page Kramer & Frank, P.C.

David Page is the CEO of Kramer & Frank, P.C., a litigation and trial practice law firm that focuses on commercial, collection and fiduciary disputes and litigation. Page joined the firm in November 2022 after nearly a decade of managing his own law firm and the Missouri office of a large multi-state collection firm. He focuses his practice on creditors' rights as well as commercial litigation and consumer litigation.

Allen Palmquist Parkside Financial Bank & Trust

Allen Palmquist Jr. is a Senior Vice President, Trust & Family Office Advisor at Parkside Financial Bank & Trust. As a trusted advisor, partner and advocate, Palmquist provides his clients with peace of mind, knowing that he will be there to help them navigate their financial lives so they can invest their time in the things that matter most to them.

Valerie Patton Greater St. Louis, Inc.



Valerie Patton is the Chief Diversity, Equity and Inclusion officer at Greater St. Louis, Inc. In her position, Patton is responsible for the strategic direction and management of diversity,

equity and inclusion and workforce/ talent for the business community in the Saint Louis region through training, convening and consulting, and regional economic inclusion initiatives.

David Peterson

Heartland Payment Systems

David Peterson is a Senior Product Advisor at Heartland Payment Systems. Founded in 1997, the company is a U.S.based payment processing and technology provider. Peterson has been with the business for eight years.

Traci Dale Pupillo Capes Sokol



Traci Dale Pupillo is a Shareholder at the law firm Capes Sokol. Pupillo is an experienced trial lawyer representing clients in a wide variety of litigation matters, with an emphasis on real estate, land

use and employment matters. Pupillo represents clients across a broad spectrum of real estate disputes and issues, assisting them with zoning, permitting, land use, condemnation proceedings, and hotly contested public and private development projects and property disputes. She represents a variety of individual property and business owners, developers, contractors, condemning authorities, and non-profit organizations and has earned a reputation for her thorough trial preparation and her passion for, and in-depth knowledge of, the complexities of the real estate industry.

Jason Ramthun Peoples National Bank

Jason Ramthun is Community Bank President at Peoples National Bank. He has 20+ years of commercial and retail banking experience. Peoples National Bank serves 18 communities throughout Southern Illinois and Missouri.



Position: Founder and CEO

Biggest Challenge for Business Owners:

Currently the biggest challenges I hear in all my conversations with business owners is consolidating and streamlining processes, reducing expenses and being able to sustain during inflation. Learning how to adapt post pandemic and during inflation created more challenges, mainly relating to their finances and I.T. All businesses were affected by these challenges regardless of their business credibility. We advise all our business owners to take a deeper dive into their business for sustainability and continuity. Doing so quarterly or annually will help them navigate through any changes that happen within the business or outside of their control.

Best Advice for Business Owners:

My advice to business owners is to take the time to evaluate their business as a whole. Taking a deeper dive into the business will allow the owner to strengthen weaknesses and mitigate issues that may not be apparent to the naked eye. Assessing all areas of the business will provide an overview of the entire business, not just part of it. Perform an assessment, review the analytics, come up with a strategic plan, and implement. Be proactive with your evaluations and plans. Being reactive will only cost your business time and money.