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INSIGHT

Magazine

QUARTER 3 | 2024

THE OFFICIAL PUBLICATION OF THE MISSOURI SOCIETY OF ASSOCIATION EXECUTIVES



Fraud Prevention Awareness:

Frank Abagnale, Jr. Old School Compared to Phishing Attacks in the Modern Era
pg.12

Human Resources: Staffing Challenges in the Hospitality Industry
pg. 8

INSIGHT

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MISSOURI SOCIETY OF ASSOCIATION EXECUTIVES



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Topics and locations will be provided each month via email with more details. Coffee and conversations during the summer will be open conversations.

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FROM THE PRESIDENT

From The President



PRESIDENT
MATT AMICK

As we enter the latter part of 2024, I want to thank all the MSAE members for their participation in our events this year. Between our Education meetings and Coffee and Conversations, the dialogue and attendance has been incredible. Let's continue the momentum through the end of the year.

Speaking of events, in this edition of MSAE Insight, we recap the 2024 Event Summit. With over 50 attendees and 21 exhibitors, the event was a success!

I personally enjoyed the educational sessions on marketing, AI and photography. In the association world, maximizing our marketing resources is critical, and having a plan sets us up for success. AI is the hottest topic in most industries and I'm excited for new opportunities to use these tools in the workplace while becoming more aware of potential implications as well. The photography tips and tricks arrived just in time to be used for fall adventures around Missouri.

It was so encouraging to walk into the trade show and feel the excitement and energy as meeting planners and industry partners shared ideas and delicious regional cuisine. MSAE is only as strong as our support from our industry partners and I'm grateful for our strong sector of industry partner members!

Diving into this magazine, you'll read about some big challenges in our world - fraud, and staffing. I hope the information provided can give you some food for thought and help protect your associations and businesses from these issues.

Good luck to our members hosting fall conferences and events. We wish you success and look forward to seeing everyone at a future MSAE event!

Matt Amick

MSAE NETWORKING

2024 Missouri Event Summit Recap

MSAE once again joined forces with the Missouri Travel Alliance to bring you the 2024 Missouri Event Summit, held on August 8 at the Tiger Hotel in Columbia. This year's event was a resounding success, featuring three insightful educational sessions designed to inspire and inform. Following the educational portion, we transitioned into the trade show where an array of industry partners including hotels, CVBs, properties, and other MSAE affiliates had the opportunity to engage and

network with our association professional members. The interactions and connections made during this time are invaluable, and we're proud to facilitate these important conversations.

The turnout this year was fantastic, and it's our sincere hope that everyone who attended found the event both enjoyable and beneficial. Your presence and participation are what make the Missouri Event Summit such a standout occasion.

A heartfelt thank you goes out to all of our exhibitors and speakers for their significant contributions. Your expertise and support are what help elevate this event year after year. We look forward to continuing these partnerships and to seeing what future summits will bring.

Thank you once again to everyone involved. Here's to another successful summit in 2025! ♦





HUMAN RESOURCES

Staffing Challenges in the Hospitality Industry

Merlyn Vandervort, Owner | *The Resort at Lake of the Ozark*



Human resources are and always have been the most valuable asset to any hospitality business, and in recent years, it has become the most challenging issue to

overcome. While AI (Artificial Intelligence) may soon start having a big impact on staffing in many sectors of business, even fast-food restaurants, it is unlikely to provide hotels and nicer restaurants with any staffing relief for many years to come. Let's face it, if you are doing hospitality at its best, it's a people business. People buy from people, and you can't build a working relationship with a robot, and no one wants to communicate with AI.

Covid created a horrific problem for staffing in all industries. When you pay someone \$600 a week to stay at home for a year, and start allowing many fields to work remotely, it is the perfect storm to create the staffing issues we currently have. To add insult to injury, most industries, hospitality included, created a bidding war for workers, skilled or unskilled. Many workers no longer valued their job, because it was way too easy to quickly replace with little effort, and often for more money.

Staffing is not quite as gloom and doom as the beginning of this article may suggest, there are obviously still a lot of great potential employees looking for a great opportunity, they are just much harder to find, and often require a greater investment from the employer. Good people are still looking for good opportunities to advance their career, and employers must be competitive in their marketplace, offer decent benefits, provide a good working environment that allows that employee to make a respectable living, trains them to advance in their career, and provides them with that opportunity when it arises,

and most importantly; cultivate team members who enjoy coming to work. That is the recipe for building a good, successful and long-term team of professionals in the hospitality industry, and in most other industries as well.

Seasonal staffing for the hospitality industry is usually a must! Let's face it, much of the hospitality industry is seasonal by nature, especially if you are in a resort community like Lake of the Ozarks or Branson. It's not uncommon to do as much volume of business in June, July & August, as it is the entire other nine months of the year. The only way to overcome that is with seasonal staffing, which primarily boils down to two basic solutions; a) college kids that are out of school for the summer, and b) foreign exchange students or J-1 students. This creates an entirely new set of problems, primarily in training and housing. These seasonal employees often can't start their job until late May or early June, when any hospitality business is already flying by the seat of their pants busy, and just about the

time you get these folks up to speed, it's the end of the summer and they are often gone before Labor Day weekend, and leave you high and dry on one of the biggest weeks of the year.

Housing, or the lack there of, is one of the biggest challenges with staffing, especially in a resort area. How do you find an employee a place to live in a resort town, for just three or four months? Often an impossible task. Even for full time permanent employees, housing is always a huge challenge in a resort community, because the price of housing is almost always extremely expensive, and often requires the employee to find a home that may not be as close to their place of employment that they might prefer. For seasonal staffing it is often inevitably, up to the hotel owner to provide some sort of temporary lodging for their seasonal staff to rent during their stay. All these many staffing obstacles can be overcome, but it takes a great deal of effort to "Make It Happen"! ♦

Interns for Staffing Assistance

The Springfield Convention & Visitors Bureau has teamed up with local colleges for years, bringing in hospitality and sports management interns without needing a formal program. This approach helps them tap into fresh talent and new cost-effective ideas. Their interns are enthusiastic and eager to learn, which boosts motivation and energy, making a positive impact on customer service. Plus, it helps spot future full-time employees and see if they're a good fit. Having interns also creates a learning environment, showing we're committed to developing the next generation of hospitality pros. ♦





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THE VIABILITY OF ASSOCIATIONS

A New Age for Associations

Author: Dr. Matthew Wheeler, CAE serves as the Chief Executive Officer of the Wheeler Company

The rules of engagement have changed: Are professional nonprofit associations a viable model in a multigenerational workforce?

Professional associating has changed as nonprofit organizations face struggles of sustainability and significance within a shifting workforce. In 2022, 47% of associations reported a decline in total membership. Recruitment results have been trying at best, with membership retention an even tougher sell for many leading professional associations. In some industries, conference and event attendance have not fully recovered from pandemic-level lows. The rules of engagement have changed, but with a modern multigenerational workforce in place, how can nonprofit leaders ensure the viability of the organizations they serve into the future?

Coming Together - Yesterday and Today

There was a time when you didn't miss the conference. As a professional, it was the proverbially right thing to do: joining your professional organization and perhaps assuming a leadership role on the board of directors. It added relevance and trusted authority in one's chosen field. Multi-day conferences were an opportunity to spend time with professional friends from across the miles in the hotel lobby bar. But things

have changed. We have much to unpack in the way many professional associations still choose to assemble.

As we attended meetings and conferences, the opportunity was availed to engage with our peers and glean updates on tools and techniques, in addition to meetings with industry representatives offering products and services that would provide administrative benefit. We needed to attend the meeting, otherwise these opportunities would be missed. Much has changed since this era, as nearly all elements of the annual conference have been replaced by a remote or virtual option. Technology has made it so that our time can be more optimally allocated to complete continuing education, network with peers, and expose ourselves to new industry solutions, all while making it home for dinner and homework. But given this trade-off for efficiency, what is the role of the professional nonprofit organization?

You Can't Ignore a Changing Workforce

It can be fun to paint the picture of the grand conference gala days—many of us can still visualize it. An infrastructure was created based on the needs and preferences of the baby boomer generation, yet around three years ago, the workforce dramatically shifted. According to Gallup, as of 2021,

46% of all employees within the workforce are millennial or Generation Z.

The significance of this statistic is that, for the first time in our modern workforce, baby boomers have been replaced as the dominant generation, and much has changed in the ways that we conduct business. As the workforce has transformed, our association membership and applicable pools of potential members have as well. But many of our procedures within the nonprofit sector have not kept up with the changing workforce. The millennial and Gen Z preference for having information instantaneously available has not always been met by associations.

Engaging From a Distance, Albeit Socially

It is no secret; social media is a primary channel for communication preferred by many. Associations that have found successful forums for engagement on various social media platforms—be it Facebook, LinkedIn, Instagram, TikTok, YouTube, etc.—are likely reaching differing levels of a diverse membership. Yet as we dig deeper into our multigenerational workforce, we can see social media preferences emerge.

Many associations rely heavily on one or two social media platforms. Arguably, the preference of organizational leadership dominates which platform is utilized, as it comes down to what feels most familiar to those making the decisions.

As Association Studios suggests, social media success is tied to conversations. Associations need to offer conversation starters, and from there, enable peers to engage as they see fit and offer constructive replies elevating the dialogue. Further, different conversations should be prompted on different platforms considering the generational preferences and identified needs of each target audience.



The rules of engagement have changed, but with a modern multigenerational workforce in place, how can nonprofit leaders ensure the viability of the organizations they serve into the future?



Multi-day conferences were an opportunity to spend time with professional friends from across the miles in the hotel lobby bar. But things have changed.

Time Is Invaluable

One of the many nuances inherent to the new workforce is the need for work-life balance. According to Forbes, 80% of millennials consider work-life balance to be the primary determinant when considering employment. With that, the older model of a five-day conference and in-person training is a thing of the past. Efficiently managed presentation schedules, airport proximity, topped off with inspirational keynotes highlighting leadership and adversity overcome are all necessary conference characteristics for the young, aspirational workforce.

The flavor and offering of a conference must surpass what could easily be gleaned from a virtual meeting or course. Multiple sources including Fortune have coined millennials the burnout generation given the ubiquitous expectation to stay always connected to work - even while attending business related events. It follows that many younger workers seek disconnection from their professional lives when it comes to leisure time, which can diminish the desirability of a “fun” professional event when time is held at such a premium and scarce resource.

Yet conferences and professional travel are not obsolete, they just need to be aligned with the values expressed by members of contemporary times. Multi-day conferences broken into approachable one or two-day clustered schedules are far more practical to a younger professional, particularly when they are hosted at venues with easy access to transit and travel hubs.

The essential takeaway for associations is the value that younger workers now place on time. They will make the investment to associate when their time is valued and seen as a premium to minimize time away from daily obligations.

Pivoting for Viability

As association leaders, we know the importance of flexibility and nimbleness. We learned the art of the pivot through the global pandemic, and that reaffirmed our skillsets as seasoned administrators who can weather a storm. Those of us still using the “but our association has always done it this way” playbook of our predecessors are the ones struggling to make ends meet, where the savvy administrator sees that our audience has changed. Accepting that the needs and preferences of today’s professional workforce are different is the first step in growing a purposeful organization.

We must respond to how our current and future members prefer to receive their news and information, complete professional development, and allocate their time and resources. Understanding the fundamental reason why things have changed will assist nonprofit leaders as they move forward and offer value to their members.

In Conclusion

Associations remain a viable organizational model—but we must accept that the rules of engagement have been forever transformed. Although we know that change can be hard, particularly among many seasoned members who deeply identify with their organization and their career of contributions, we must look beyond our constraints as a means of survival. It goes further than the need to remain viable and sustainable; it reiterates our nonprofit service space as the connection between the public and private sectors. Without a pivot, we are not fulfilling our organizational mission and charge—and at that point, what are we doing to further our calling as nonprofit leaders? ♦

Dr. Matthew Wheeler, CAE serves as the Chief Executive Officer of the Wheeler Company, a California based organization management and public affairs firm. He is a recent graduate of the Yale University School of Management’s program on Fostering Inclusion and Diversity and is a certified association executive. Additionally, Dr. Wheeler serves as a member of the faculty at the University of Southern California’s (USC) Price School of Public Policy, instructing classes in intersectoral leadership, nonprofit management, and advocacy. Dr. Wheeler earned his master’s and doctoral degrees in Policy, Planning and Development from USC and is a member of Generation-X.



Much has changed since this era, as nearly all elements of the annual conference have been replaced by a remote or virtual option.

FRAUD PREVENTION AWARENESS

Frank Abagnale, Jr. Old School Compared to Phishing Attacks in the Modern Era

Chuck Gallagher, *Business Ethics and AI Keynote Speaker and Author*

The film *Catch Me If You Can* did a great job depicting Frank Abagnale Jr., the protagonist, even though it was technically wrong. With the advent of picture editing and AI-producing stuff that is incredibly hard to identify, committing fraud was much more challenging in his day than now. The fact that phishers catch folks every day is not surprising. However, the potential harm and the terrible repercussions if you are a victim should not be underestimated.

A recent post by UpGuard exposes various forms of phishing attempts, which are becoming more complex. Spear phishing, whaling, and smishing are just a few of the prevalent strategies discussed in the article. These deceitful techniques vary in the groups they want to fool or how they do it.

For instance, spear phishing involves personalized messages that appear to come from a trusted source, while smishing uses text messages to trick users into revealing sensitive information.

Spear phishing aims to encourage people to divulge sensitive information by using tailored information. The approach's success can be attributed to the fact that it is tailored to each individual, lending credibility to the results.

One kind of spear phishing is known as "whaling," and it aims specifically at executives and other prominent business members. Attackers stand to gain more from a higher-stakes game.

Smishing: This phishing tactic uses short message service (SMS) texts rather than email. Smishing, in which hackers take advantage of the apparent security and immediacy of text messages, has grown in popularity alongside the development of mobile devices.

An exhaustive review of these and other phishing techniques is given in the UpGuard article, which emphasizes the importance of being alert at all times and taking charge of your security by implementing

strong security measures. This knowledge empowers you to protect yourself and your organization from potential threats.

Investigating Mondaq's Legal Framework

This essay from Mondaq explores the financial and legal consequences of spoofing and phishing, focusing on the banking industry. It provides real-world examples of how fraudsters constantly expand their scams and the significant financial losses and legal implications that businesses can face as a result. The article underscores the need for robust security measures and continuous vigilance to combat these evolving threats.

Even experts can't escape the increasingly complex phishing and spoofing techniques. The paper highlights cases where banks have suffered substantial losses as a result of these frauds, calling for a reassessment of present security protocols and legislative frameworks.

Being Alert is Crucial When Dealing with People

As both pieces point out, despite cybersecurity technology breakthroughs, the human element remains the biggest vulnerability. Phishing attempts exploit people's gullibility, inquisitiveness, and speed of action, often without fully confirming the request's legitimacy. This is where awareness and education play a crucial role. By understanding the tactics used by phishers and being vigilant, individuals and organizations can significantly reduce the risk of falling victim to these attacks.

Realistic Measures to Strengthen Safety

Education and training play a significant role in reducing the risk of phishing attacks. Regular lessons on recognizing phishing



efforts can equip you with the knowledge and skills to identify and avoid such threats. Phishing emails often ask for sensitive information or have strange links, so being alert to these red flags can significantly enhance your security.

Set up Multi-Factor Authentication (MFA): Even if an attacker gets their hands on login credentials, they will have a more challenging time getting in with MFA.

Software Updates: Protect yourself from phishing attacks by always using the most recent version of your software and operating system.

Check Requests: Promote an organization-wide emphasis on verification. If you receive a request for sensitive information, consider using an alternate method of communication, such as calling the person directly or using a secure messaging platform, to confirm the request's legitimacy before responding. This

simple step can help you avoid falling victim to a phishing attempt.

Investing in state-of-the-art security measures is a proactive step towards protecting against phishing. These measures include advanced threat detection and email filtering systems, which can identify and block phishing attempts before they reach their target. By leveraging these technologies, individuals and organizations can stay one step ahead of cybercriminals.

Technology is Amazing: When It's Used for Good!

When it comes to modern cybercrime, phishing is still one of the most common and efficient techniques. As pointed out by UpGuard and Mondaq, these attacks are becoming increasingly sophisticated, and the repercussions of being a victim can be catastrophic. People and businesses can better defend themselves against these dynamic dangers if they keep themselves educated, on high alert, and taking preventative measures. ♦



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FRAUD PREVENTION AWARENESS

CHECK WASHING – THE LATEST TREND FOR FRAUDSTERS

Matt Klumper, *Government Accounts Officer* | Central Bank

Wow, these last six months have been a huge eye opener. Check fraud is at an all-time high, in fact it is up 385% according to the American Bankers Association Banking Journal, since the pandemic. How can this be? Pretty easy, all you need is a check, a mailbox, and a red flag on the mailbox to get started. You see, when you put the check into the mailbox you raise the flag to notify the USPS there is mail that needs to be picked up. It also notifies fraudsters there is mail in the box. Fraudsters will take all the mail out of the box, throw away what they don't need, but when the fraudster discovers a check, they "wash" it. A new date, payee, and amount are replaced and now that \$1,000 check you put in the mailbox is a lot more. The fraudster creates a bank account with a fictitious name and address, deposits the check, withdraws the funds, and closes the account. This is classic fraud 101.

In the recent past I had a customer that was informed about Central Bank's fraud protection product Payee Positive Pay. They are very good at bookkeeping, checking their accounts daily and didn't think they needed it because they were doing all the right things. Shortly after that initial discussion, I got a fretful phone call. They suspected fraud had occurred on one of their accounts. A \$1,500 check was addressed to a vendor that receives a



Matt Klumper



check every month from this association. The check was taken out of their mail, "washed", and deposited into a fake account in Georgia. This all occurred within days of the check leaving the association. The fraud team began their investigation taking all the necessary steps to try and recoup the funds. Unfortunately, the funds were already gone and the association just lost \$5,000, the new amount on the check. After speaking with the association, they never thought in a million years this could occur. They now are strong advocates for Positive Pay and have both ACH and Check Positive Pay on all their accounts.

The last thing I want to see happen is for good people to lose money due to a fraud scheme. This should have never happened to that association, but in today's world, it does. Your financial institution should work to keep your business accounts safe and free from fraud. My daily goal is to protect my customer's money. A great way to protect your association is to see what options your bank can provide. If you bank with Central Bank, their fraud protection product, Positive Pay will help protect your

business checking account from fraud. This type of insurance eliminates your risk of check fraud through multiple layers of protection and very advanced verification software. It prevents paying counterfeit checks, duplicate checks, stale dated, stop pay, or voided checks. If checks do not match 100%, they are presented back to you for review.

Don't put yourself or the business you represent in jeopardy of losing money and being the next victim. In this world, it is not a matter of if fraud will impact you, it's when. Check with your financial institution about the services they provide to prevent banking fraud in your accounts. To learn more about Central Bank's Positive Pay service, please contact Matt Klumper at matt.klumper@centralbank.net or by phone 573-634-1293.

If you feel as though somebody is trying to get into your account or that you are a victim of fraud, please contact your bank immediately. You can reach Central Bank by phone at (866) 777-7912 or send an email to cbccustomerservice@centralbank.net. ♦

MEMBER NEWS

CFM Announced as The National Wildlife Federation Affiliate of the Year

The Conservation Federation of Missouri (CFM) has been named the National Wildlife Federation's (NWF) Affiliate of the Year. CFM received the award on Thursday evening in Washington D.C. in conjunction with the NWF annual meeting. This marks CFM's third time winning this honor since the award was first given out in 1966.

CFM earned this award thanks to their unique programs such as Share the Harvest, Operation Game Thief, Conservation Leadership Corps, as well as their advocacy efforts.

"CFM's recent track record has been truly spectacular," said Collin O'Mara, president and CEO of the National Wildlife Federation. "Thanks to relentless advocacy and coalition building, they've played a leading role in several major statewide successes. And they haven't stopped there - by championing the Recovering America's



Wildlife Act, CFM has gotten us closer to securing a generational victory for wildlife on a federal level."

"Over the past year and beyond, our team has worked tremendously hard to deliver victories for wildlife and people across Missouri," said Tyler Schwartze, executive director of the Conservation Federation of Missouri. "This honorable recognition is a testament to the incredible group

of individuals working together in our Federation family. But our work is far from done, and we look forward to continuing and advancing these strong efforts even further in the coming years."

CFM would like to thank all of our staff, board members, affiliates, business partners, and volunteers that have helped make this possible. ♦

MEMBER UPDATES

Oasis Hotel & Convention Center



The Oasis Hotel & Convention Center is pleased to announce that **Bree Ferris** has recently been promoted to Catering Director. We are excited to welcome her and look forward to the positive impact she will have on their team.

Live! By Loews St. Louis

Welcoming **Shermane Winters Wofford** back to MSAE! Newest Sales Team Member at the Live! by Loews-St. Louis. Shermane is a seasoned professional with over 15 years' experience in hospitality and meeting planning. Throughout her career, she has been affiliated with luxury properties. Outside of work, Shermane enjoys spending time with her family and volunteering with the American Heart Association and the Local 73 Chapter of the International Association of Fire Fighters Ladies Auxiliary.

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The mission of MSAE is to promote and support excellence and professionalism among association staff and to work diligently to increase the effectiveness, the image, and the impact of associations as they serve their members and society.



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