

Business Trends to Watch for in 2023

Q1 2023

Small business owners will face relentless change in 2023 — in the economy, their industries and how they manage their firms. Below are some issues that may land on your desk this year. Are you ready to address them head-on?

Small business owners will continue to see input prices increase after one of the worst inflationary years in history.

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Mental Health and Your Small Business: How to Recognize and Manage Stress

Operating your small business is a labor of love comprised of busy days, long hours and a never-ending list of responsibilities. These efforts might be integral to keeping your business up and running, but too much stress takes a toll on your mental health.

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AIBC Member Benefits

MDLIVE

Now visiting the doctor is easier than ever before. Avoid the waiting room and inconvenience of going to the doctor's office. Visit a doctor by phone, secure video or MDLIVE App. Doctors are available 24/7 and family members are also eligible.

- Pay \$0 out of pocket for medical consultations.
- 3 FREE Talk Therapy consultations per person, per calendar year and then \$90 per hour.
- Dermatology consultations are \$59 per video consult.

3,165 visits in Jan. 2023	2,163 activations in Jan. 2023
3,165 visits in 2023 YTD	99,056 activations since inception

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Keeping your and your loved ones safer than ever.

We live in a world with more crimes being committed than ever before. At the same time, we have a broken 50-year-old 911 system that is slower and more inaccessible with each passing year, which we rely on to provide help when we need it most. SAFE4R has created the answer to the question, "How can I keep my family safe?"

We built SAFE4R to be very easy to use. By simply saying a private voice command that you set up or by clicking a single button, you activate a powerful engine that triggers a multitude of safety features automatically. Invite family, friends and neighbors to join you in the application to increase the power and reach of your ability to be safer than ever before.

Association members receive the Premium version of the application for free, and their family members get the app for \$3.99/month. Sign up, then download the app for free from the iOS app or the Google Play store.



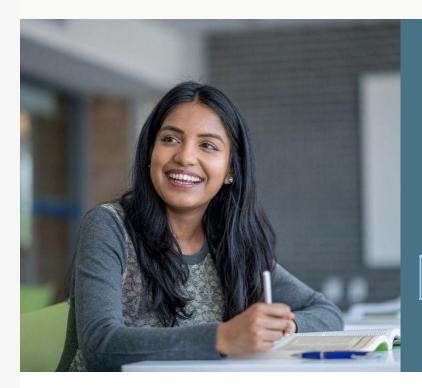
24-Hour Emergency Roadside Assistance

The Roadside Assistance Benefit is provided by Roadside Protect Motor Club. Call toll-free 24 hours a day to request dispatch service, and the Roadside Assistance Administrator will send help to your disabled vehicle from a participating facility.

All expenses covered under the Roadside Protect Program are limited to

\$50 for any single claim and one claim per continuous seven-day period. Any additional expenses beyond this limit will be your responsibility to pay to the Roadside Contractor.

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Sponsorships

AIBC believes strongly in cultivating a culture of cooperation with the community. To that end, the Executive Board of AIBC continues to seek out good people that work to make a difference to the lives of those in need. We are proud to sponsor numerous organizations and we applaud them for their tireless dedication. Here are two examples below:





For information regarding your membership and association services, call or write:

Membership Services Office
American Independent Business Coalition

12444 Powerscourt Drive Suite 500A St. Louis, MO 63131 1.833.418.0968





Articles in this newsletter are meant to be informative, enlightening and helpful to you. While all information contained herein is meant to be completely factual, it is always subject to change. Articles are not intended to provide medical advice, diagnosis or treatment. Consult your doctor before starting any exercise program.

Benefits may not be available in all membership levels. For more information, or to upgrade your membership, please call 1.833.418.0968.