

AIBC VIEWS

Lighting the Way



AIBC was established to serve you and tens of thousands of small business owners, self-employed individuals, employees of small businesses and all of their families. Whether you own your own small business or you support the idea of free enterprise, AIBC applauds your entrepreneurial spirit and is committed to helping you keep more of your hard-earned money.

In addition to large group purchasing power and targeted benefits, AIBC is “Lighting the Way” for its Members to gain access to some of the most flexible, money-saving innovations for health, life and disability insurance coverage in America by partnering with the Insurance Companies of USHEALTH Group.

AIBC is focused on enhancing three key areas of your life - your career, your personal life and your general health - by removing the financial and knowledge hurdles you face every day. We encourage you to begin using your AIBC benefits today and discover the difference they can make for you.

Fall 2020 Scholarship Application Inside

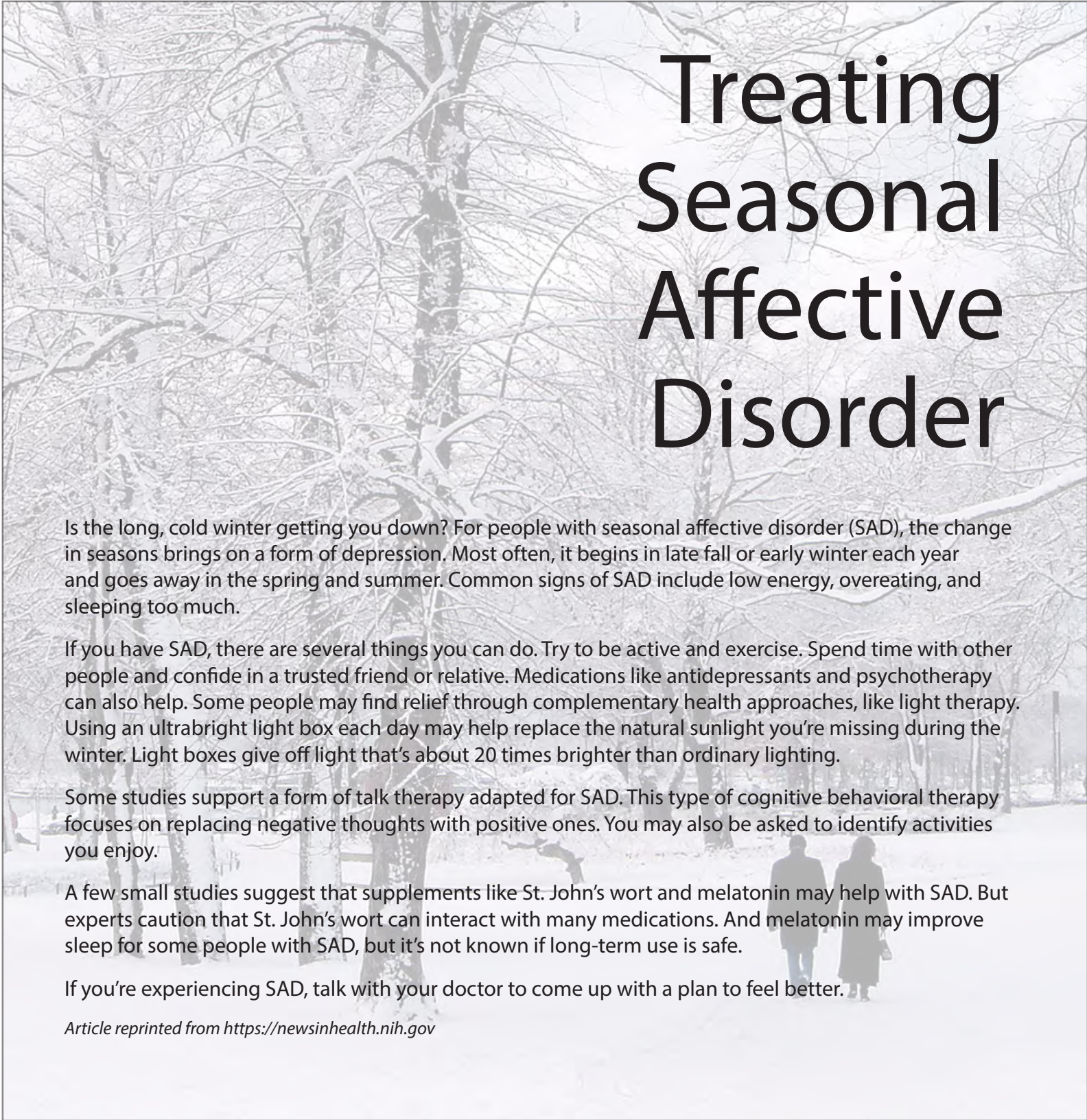
Visit the AIBC
website for full
scholarship details.

**Scholarship
Video Available on the
AIBC website**

**COMING
SOON!**



AMERICAN INDEPENDENT
Business Coalition



Treating Seasonal Affective Disorder

Is the long, cold winter getting you down? For people with seasonal affective disorder (SAD), the change in seasons brings on a form of depression. Most often, it begins in late fall or early winter each year and goes away in the spring and summer. Common signs of SAD include low energy, overeating, and sleeping too much.

If you have SAD, there are several things you can do. Try to be active and exercise. Spend time with other people and confide in a trusted friend or relative. Medications like antidepressants and psychotherapy can also help. Some people may find relief through complementary health approaches, like light therapy. Using an ultrabright light box each day may help replace the natural sunlight you're missing during the winter. Light boxes give off light that's about 20 times brighter than ordinary lighting.

Some studies support a form of talk therapy adapted for SAD. This type of cognitive behavioral therapy focuses on replacing negative thoughts with positive ones. You may also be asked to identify activities you enjoy.

A few small studies suggest that supplements like St. John's wort and melatonin may help with SAD. But experts caution that St. John's wort can interact with many medications. And melatonin may improve sleep for some people with SAD, but it's not known if long-term use is safe.

If you're experiencing SAD, talk with your doctor to come up with a plan to feel better.

Article reprinted from <https://newsinhealth.nih.gov>

Office DEPOT®
OfficeMax®

**Office Depot and OfficeMax are
now one company!**

Association members can save up to 80% on over 93,000 products. Great for your printing, cleaning and office needs. Shop online or in any Office Depot or OfficeMax store.

Enjoy FREE next-day deliver on online orders over \$50! [Click here](#) to shop online or print off a FREE Store Purchasing Card.

Scholarship Application

www.aibcoalition.com



American Independent Business Coalition (AIBC) awards scholarships of \$2,500 each to students who are pursuing undergraduate or graduate degrees in **business-related fields** and who meet the criteria listed below. Awards are based on grade point average and extracurricular activities. All requested information must be received by the Scholarship Committee before your application will be considered. Be sure to complete both sides of the application before submission, and please print clearly.

Application deadline: July 31

Criteria for \$2,500 AIBC Scholarship

1. You must be either: a) AIBC Member whose membership is current and has been in good standing for the past 6 consecutive months; or b) spouse or child (28 years or younger) of an AIBC Member whose membership is current and has been in good standing for the past 6 consecutive months.
2. You must have a 3.0 or higher cumulative Grade Point Average at your current educational facility (high school or college) and you must be pursuing study in a business-related field. You must be able to show your GPA to the AIBC Scholarship Committee by e-mailing or mailing current educational facility-generated documents.

First-time application

Renewal application

Fall 20
Year Applying For

Primary AIBC Member's Name

Applicant Information *(All information will remain strictly confidential.)*

Student's Full Name: _____ Student's Social Security #: _____

Student's Permanent Address: _____

City: _____ State: _____ Zip: _____

Phone Number: () _____ E-Mail Address: _____

I understand that recipients of AIBC Scholar Funds may be advised to declare these proceeds based upon applicable State and Federal income tax rulings.

Applicant Signature: _____

Educational Institution Information

Name of School you are, or will be, attending: _____

Full-time Part-time Number of hours: _____
(Undergraduate full-time is 12 hours or more; part-time is 6-11 hours.)

Area of Concentration/Major: _____

Cumulative GPA: _____ Previous Semester GPA: _____ Current Year or # Hours Completed: _____

Please list any additional scholarships and/or grants you have been awarded:

(continue to other side)

Required Additional Information

Scholarship Applications will not be considered without the additional information listed below. Information should be e-mailed as attachments or mailed along with your application. (Please check off each item as you complete it.)

FIRST-TIME APPLICANT Checklist:

- A brief essay about why you feel you deserve an AIBC Scholarship.** Include your educational goals.
- Two letters of recommendation.** One letter should be from a teacher or administrator.
- Your high school and/or college transcript.** Please send grades from the semester prior to the semester for which you are applying.
- A list of all your extracurricular activities and clubs.**
- Any other information you feel is pertinent to your being considered for this scholarship.**

CURRENT RECIPIENT Checklist (re-applying for scholarship):

- Previous semester's grades.**
- A statement on your progress and any changes you might have made in your educational goals.**

Where committee will send scholarship money, if awarded

Name of School you are, or will be, attending: _____

Name of financial aid contact person: _____

Financial aid contact address: _____

City: _____ State: _____ Zip: _____

Financial aid contact phone number: () _____

APPLICATION DEADLINE: July 31

E-mail or mail your application and all supporting documents to:

E-Mail: **scholar@aibccoalition.com**

Mail: **AIBC Scholarship Committee**
16476 Wild Horse Creek Road
Chesterfield, MO 63017

Note: Recipients of AIBC Scholarship Program funds may be advised to declare these proceeds based on applicable state and federal income tax rulings. By submitting this application you grant the American Independent Business Coalition permission to use your name on the Association website and in future editions of the Association newsletter.

HOW FAMILY GAME NIGHT Can Boost Skills for Kids



(BPT) - Feeling disconnected from members of your own family lately? You're not alone - a 2018 study by 72 Point for Visit Anaheim found that 60% of parents with kids between 4 and 18 described their daily lives as "hectic." The survey also found that today's families only spend about 37 minutes of quality time together per weekday. Between digital distractions and our often over-scheduled lives, even sitting down for dinner together can feel like a miracle to pull off, especially as children head toward the tween and teen years.

What's a solution? Gather around the table together for a good old-fashioned family game night. Even if you start out monthly, chances are it will soon be popular enough to enjoy more often. Putting your family's game night on the calendar will ensure everyone keeps their schedules clear for a night of fun - and connection - together.

Today's games provide a range of choices to suit any age, interests or

gaming styles, so there's something for every family to explore and enjoy together. Kids can learn important lessons about sportsmanship and fair play, develop communication and collaboration skills, increase their fine motor, logic and strategic thinking abilities - and have a blast doing it.

Here are some examples of how games can boost specific skills, while also providing plenty of giggles and excitement.

1) Test your knowledge, quick thinking and creativity

A game that's always up-to-date, kNOW! uses the latest technology to help test the brain power of three to six players, ages 10 and up. Games go beyond trivia - there are also puzzles such as identifying a sound provided by Google Assistant, or creating a question to ask Google Assistant to prompt it to say a provided word or phrase. This fast-moving game provides constantly changing questions depending on where and when you play.

2) Enjoy the wicked side of strategy

For a fun twist on everyone's favorite movies, Disney Villainous: Evil Comes Prepared allows two to six players age 12 and up to choose a sinister character to play: Scar from "The Lion King," Ratigan from "The Great Mouse Detective," or Yzma from "The Emperor's New Groove." Players put strategy and logic to the test to achieve their own diabolical goals - and stop other villains from completing their own dastardly objectives. Games like Disney Villainous can be expanded and

played with other characters in the series. Players can choose from a treasure trove of villains including Maleficent, the Queen of Hearts, Ursula and more.

3) Create suspense while working cooperatively

JAWS brings the classic movie and infamous shark to life in your very own living room. In this asymmetric, two-act board game, one player takes the role of the shark while others take on the parts of Chief Brody, Quint and Hooper and work together to defeat their toothy foe. For two to four players ages 12 and up, JAWS recreates the excitement and tension of the blockbuster film.

4) Boost problem-solving and small motor skills

A brain-bending game for all generations, Invasion of the Cow Snatchers is an introduction to playing games at different levels of skill while challenging players as they learn how to follow directions and maneuver their flying saucer around obstacles. Though designed to be a one-player game, others can join in on the fun too by collaborating to solve puzzles and taking turns being the magnetic "UFO."

Schedule a family game night and turn that 37 minutes into an entire hour or more! Enjoy hanging out together, and reconnecting as a family.

For more games and puzzles to enjoy, visit Ravensburger.com.

Secrets to Success

From Winners of Amazon's Small Business Spotlight Awards



(BPT) - Starting a small business requires a lot of hard work and commitment, with no guarantee of success. Thanks to the internet and the rise of e-commerce, small businesses today can capitalize on opportunities using tech tools that didn't exist a couple of decades ago. This has opened up possibilities for businesses of all sizes, whether they're home-based solo ventures or have employees and a storefront.

What are the secrets to small business success when it comes to selling online? Three entrepreneurs who won Amazon's first-ever Small Business Spotlight Awards share their tips.

Always have sharply defined goals

Natasha McCrary, founder of 1818 Farms and winner of Amazon's Woman-Owned Small Business of the Year award, says that clarifying her goals has helped her business grow.

McCrary began her Mooresville, Alabama-based business as a family project in 2012, but it evolved quickly into a booming business. Her inspiration came from a commitment to simple products that really work. After the launch of Amazon Handmade, she listed her handcrafted bath and lifestyle products in Amazon's stores. Her business now has 12 employees, and has doubled its Amazon sales year-over-year. She says selling on Amazon Handmade provided credibility to her product line.

"If you realize that something isn't allowing you to achieve a goal, don't be afraid to make changes," McCrary adds. "Think long term when building your brand and customer loyalty."

Invest in high quality product photography

McCrary explains that businesses selling products online must prioritize how consumers first see the product to grow sales, so spending money on the best quality product photography you can get is worth the investment. "Quality photographs are invaluable in e-commerce and connecting to the customer," she concludes.

Stick with it

"For other entrepreneurs, I'd say don't give up! It's a marathon, not a sprint," observes Small Business Owner of the Year winner, nutpods owner Madeline Haydon.

Haydon's business began to fill a personal need - wanting a dairy-free, sugar-free, creamy and delicious cup of

coffee. She started making nutpods plant-based coffee creamer in her home kitchen, and soon friends and family were asking for it.

She raised capital with a Kickstarter campaign in 2013, then joined Amazon to boost sales.

"Seller Central provides an excellent suite of do-it-yourself tools to establish and grow our business leveraging Amazon's customer-centric tools. From acquiring new customers to converting our biggest fans to subscribe and save programs, being an Amazon Seller has allowed us to stay nimble but grow big."

Use social media to get the word out

Mikey Ahdoot and his co-founders, winners of the Small Business Owner Under 30 of the Year award, started Habit Nest, which creates journals to help people build better habits quickly and effectively. They use social media to boost product visibility.

"Run Facebook and Instagram ads at \$5 a day, see what's profitable, then scales those ads from there," Ahdoot recommends.

Habit Nest began with each co-founder investing a small amount, followed by a Kickstarter campaign. They spend a lot of time personally interacting with customers, building real relationships that have led to a powerful following. Since listing products in Amazon's stores, the company has seen 300% year-over-year growth.

Build your business on something you care about

What all these entrepreneurs have in common is that they began by creating a product that was meaningful to each of them. Because the award winners started with ideas that were personally significant, it drove them to keep going, and to create the best possible products they could.

Ahdoot adds that it's crucial for success to create "a unique product you love." That individual commitment to their product was a big part of what fueled their success, keeping the entrepreneurs motivated and helping attract interest and loyalty from investors and customers alike.

More than half of the items sold in Amazon's online stores come from small and medium-sized businesses. And, on average, U.S.-based small and medium-sized businesses sell over 4,000 items per minute in Amazon's stores.

Customers can support these and other small businesses selling in Amazon's stores this holiday season by shopping for gifts from its first-ever [Small Business Gift Guide](#).



New Benefit!

\$10 OFF INDIVIDUAL SAVINGS PASS



Immediate savings on unlimited glasses

This exclusive Individual Savings Pass may be the perfect fit for your eye wear needs.

With Individual Savings Pass, you'll enjoy discounts and savings on your eye exam, glasses, sunglasses, and lens enhancements for 12 full months.

Log in to www.aibcoalition.com for complete benefit details

Welcome to MDLIVE!

Your anytime, anywhere
doctor's office.



Don't miss out on one of the most utilized benefits
offered to our members - 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.**

MDLive by the numbers:



1,806 visits
in Nov-18



12,558 visits
in 2018



1,937 activations
in Nov-18



16,832 activations
since inception

Download the app.
Join for free. Visit a doctor.

ACTIVATE NOW

www.247doctorAIBC.com

(888) 430-1519



New Benefit!

AIBC members can now take advantage of a new benefit through Safelite AutoGlass.

Go online at www.safelite.com or call (888) 800-4527 to schedule your appointment and save \$20 on repair and replacement glass orders.

Visit www.aibcoalition.com for complete benefit details and your discount codes

AIBC Views is published by:

American Independent Business Coalition

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

**Membership Services Office
American Independent Business Coalition
16476 Wild Horse Creek Road
Chesterfield, MO 63017**

1-800-992-8044 or (636) 530-7200

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 1-800-387-9027.



Hertz

- Association members can now save up to 35% off everyday car rental base rates* at participating locations worldwide
- Premier travel perks with Hertz Gold Plus Rewards

Visit www.aibcoalition.com for more details