

# 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.

## 2020 Scholarship Scholarship Deadline Extended!

The deadline for the 2020 scholarship has been extended!

Visit the AIBC website for full scholarship details.



AMERICAN INDEPENDENT  
Business Coalition



# Protect Yourself Against the Unexpected

(Family Features) A financial emergency may have previously seemed like a “not me” scenario, but it’s now a reality many families across America are dealing with as the impact of the COVID-19 pandemic continues to affect the economy.

Savings accounts may not be robust enough to weather a significant blow, according to research from Colonial Life. The survey found 38% of U.S. adults have less than \$5,000 in savings for a financial emergency, and 23% have less than \$1,000.

The study further revealed Americans are already stretched thin due to financial constraints like vehicles with mechanical problems, an unemployed



spouse or partner, supporting children and other dependents, mortgage payments and other debt.

Planning ahead for a financial emergency with tips like these can help reduce the long-term impact on your finances and credit.

**Avoid unnecessary charges.** Late payment fees can add up fast and put a dent in your credit rating. Take inventory of your monthly expenses and note the due dates then plan a payment schedule around your paychecks. Be sure to account for possible mail delays or the time needed for electronic transfers. If your schedule doesn't work, contact your creditor and ask if you can move to a different due date that helps reduce your risk.

**Anticipate unforeseen illnesses.** A critical illness such as a heart attack, stroke or major organ failure can impact anyone, from the least health-conscious to the most fit. When a critical illness strikes, major expenses often follow. Health insurance may cover some of your medical costs, but not everything. An option like Colonial Life critical illness insurance helps supplement your major medical coverage by providing a lump-sum benefit you can use to pay direct and indirect costs related to some of the most prevalent critical illnesses.

**Reduce debt.** Doing what you can now to reduce your financial obligations can pay off in the long run if you experience a loss of income. That may mean making extra payments on a loan rather than paying just the minimum balance due. Interest is calculated based on your balance, so paying extra not only reduces your original debt, but also saves you money that would have been lost to interest.

**Keep up on maintenance.** When money is tight or you're worried a reduction is coming soon, it may seem counterintuitive to spend money. However, taking care of ongoing maintenance for big-ticket items like your home and vehicle is an investment in the future. Spending a little now to keep things in good working order can help protect you from a costly problem down the road.

**Start thinking smaller.** Lifestyle adjustments can be tough when they're abrupt and unexpected, but if you gradually transition to a more frugal way of living it may not feel as disruptive. For example, start by cutting back on entertainment expenses and dining out. Look for lower-cost ways to enjoy time with loved ones and dial back spending on things like birthday gifts.

Learn more and find programs and services designed to protect your financial interests at [ColonialLife.com](http://ColonialLife.com).

# Scholarship Application

www.aibcoalition.com



In light of the continuing COVID-19 pandemic and the struggles many families are facing, the Board of Directors of the American Independent Business Coalition (AIBC) have made the decision to extend the scholarship deadline to December 1, 2020.

Scholarships of \$2,500 each are available 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.

**Application deadline: December 1**

## 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 Scholarship 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: December 1**

### 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.*



# MDLIVE<sup>®</sup>

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

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

**We treat over 50 routine medical conditions including:**

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- Cold / Flu
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- Fever
- Headache
- Insect Bites
- Nausea / Vomiting
- Pink Eye
- Rash
- Respiratory Problems
- Sore Throats
- Urinary Problems / UTI
- Vaginitis
- And more!



# Personalized Exercise

## How Biology Influences Fitness

(NIH News In Health) Getting enough physical activity can make both your body and mind feel better. It can also help prevent or delay health problems. Now, researchers are looking for ways to find out which exercises may best suit your body.

Different types of exercise can bring different health benefits. You can strengthen your bones with weights. Increase your flexibility with stretching. Or, improve your heart health with aerobic activity.

But people's bodies are built differently. Some people have more of the type of muscle that provides strength. Others have more of the type that provides endurance, which keeps you moving for a long period of time. This is one reason why people may be naturally suited to different sports.

But this idea doesn't just apply to athletes. It affects people getting physical activity for fitness, too. "There are a variety of reasons why different people might adapt better to different types of exercise training," says Dr. Marcas Bamman, an exercise researcher at the University of Alabama at Birmingham. "And an important factor that we're starting to learn more about is our genes."

Researchers are studying how genes influence our bodies' responses to physical activity. They're also looking at how exercise affects people's bodies differently. They're even exploring how it affects your microbes.

"The end goal is to be able to provide an exercise "prescription" that is optimal for each person, so they can gain the most benefit,"

Bamman says.

### Influenced by Genes

Scientists know that different types of exercise have different effects on health, explains Dr. William Kraus, who studies heart disease prevention at Duke University. "The benefits vary by type, intensity, and amount of exercise," he says.

For example, his lab has observed that long bouts of moderate-intensity exercise, like brisk walking, may be especially good at lowering blood sugar levels. This can be important for people trying to prevent diabetes.

But maybe you want to reduce the levels of "bad" cholesterol in your blood to help prevent a heart attack. For that, a lot of high-intensity exercise to get your heart pounding may help the most, Kraus adds.

His team has observed these effects across ages and for both men and women. But when you look at individuals within those groups, he says, not everyone gets the same benefit from the same workout.

“We want to understand how your genetic background determines your response to exercise,” he says. His research team has identified a set of genes that predict who will get the biggest improvements in heart health from aerobic exercise, like jogging or cycling.

Bamman’s team has found a set of genes that may help predict who would gain the most muscle from a strength training program. But, he explains, just because you may not get the same benefits as someone else from one type of exercise doesn’t mean you don’t get any.

“Everybody responds to exercise in a positive way,” Bamman says. “For example, people who couldn’t gain muscle as well as other people still gained strength in our study. They still improved walking ability and a lot of other important aspects of health.”

Researchers are looking for other genes that may predict how exercise affects different aspects of health, like blood sugar control. In one study, Kraus and his team tested an exercise program to reduce the risk of diabetes in a large group of people.

“Some people got a great improvement controlling their blood sugar, and some people got none, even though they did all the exercise,” he says.

Knowing who’s most likely to benefit from specific exercises may help health care providers better tailor their recommendations for people, says Kraus.

But these studies are still in the early stages. If you have a health condition, talk with your provider about the types and amounts of physical activity that are safe for you.

## Learning From Athletes

“There really is almost no health intervention as potent and as broad in its benefit as physical activity,” says Dr. Euan Ashley, who studies exercise and the heart at Stanford University.

Ashley, Bamman, and Kraus are involved in a large NIH-funded program (link is external) looking at how exercise affects different molecules in the body. They’re also exploring how this differs between people. The team is studying both people who have previously not exercised regularly and active athletes.

Studying the abilities of elite athletes has the potential to help us understand the upper limits of the human body, Ashley explains.

“For an athlete to perform at the absolutely highest level, everything has to work perfectly,” he says. This includes the muscles, heart, blood cells, and more. Studies of athletes, such as runners and skiers, have found genetic differences that have positive effects on their bodies’ performance, Ashley says.

“By studying athletes, we can learn more about the extremes of each of these body systems. And by understanding the extremes, we can understand fundamental aspects of those systems. That could help us treat people with diseases in those systems,” explains Ashley.

## The Role of Microbes

It’s not only your biology that can influence how exercise affects your body. Scientists are discovering more and more about the role of your microbiome. That’s the collection of microbes that live in and on your body.

In a recent study, researchers found changes in a certain type of gut bacteria in marathon runners. They transferred those bacteria into mice. The mice given the bacteria were able to run longer.

Scientists are only beginning to study the microbiome’s role in fitness. Such studies are difficult, because things like diet, sleep, and even the people you live with can affect your microbiome, Kraus says.

Researchers continue to learn more about biology and physical activity. But no matter who you are, how much activity you get can make a difference for your health. Experts recommend getting at least 150 minutes of moderate to vigorous physical activity a week. And at least two days a week, do strength training exercises.

“There are huge benefits from exercise for both mental and physical health,” says Ashley.



AMERICAN INDEPENDENT

**Business Coalition**

Membership Services Office  
16476 Wild Horse Creek Rd  
Chesterfield, MO 63017

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## **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.



## **Emergency Roadside Assistance**

Members can gain peace of mind on the road by  
registering for Emergency Roadside Assistance.

Emergency coverage includes:

- **Towing**
- **Battery service**
- **Flat tire assistance**
- **Lock-out service**

**Log in at [www.aibcoalition.com](http://www.aibcoalition.com) to  
register for this benefit!**