

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.

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.



AMERICAN INDEPENDENT
Business Coalition



Launching a Tech Startup: How to build a foundation to scale and succeed

Despite disruptions over the last year, the number of entrepreneurs launching startups hit record highs in 2020. In the U.S., vision, passion, grit and a startup-friendly environment have resulted in the world's highest number of startups.

If you're one of the millions feeling the pull to start your own company, your timing couldn't be better. The proliferation of connected devices, the worldwide shift to remote and hybrid work models and the rapid pace of technological innovation are just a few of the factors bringing exciting opportunities for new products and services.

“The shift to global entrepreneurship has underscored something I’ve believed for a long time, that you can start up a company anywhere,” said Brad Feld, managing director at tech investment firm, Foundry Group. “People are finally realizing that tech hubs, while great, are by no means a critical element to startup success. Today’s visionaries can launch tomorrow’s unicorn from their kitchen table. The tech, tools and people are already out there - it’s just a process of leveraging those resources to make it work for you, wherever you are.”

Below are tips to keep in mind if you’re one of the many innovators ready to make the startup jump.

1) Surround yourself with the right people

Having the right people in place can be the difference between success and failure. It’s hard enough for founders, who’ve lost countless hours of sleep and invested their life savings, to entrust their vision to others, but there’s no other way to grow. Personal recommendations and connections are useful, but not always available. Job sites like Indeed allow employers to screen potential hires with supplementary assessment tests to help determine a candidate’s strengths in critical areas like writing, customer service and technical ability. Once you’ve selected a handful of candidates, be sure to ask questions that can help you gauge their excitement about your vision and how they would make that vision a reality.

Will Herman, serial entrepreneur, angel investor, corporate director

and startup mentor said, “The commitment you must make is to embody specific roles and responsibilities, including operational and cultural leadership, vision and direction, and especially, building a great extended team.”

2) Use the experience of others

The five-year success rate of startups looms around 50%, but there are many people you’ve never met who are ready to help you succeed. The internet is full of information, advice and tips from seasoned founders, instantly available and often free. Consider a mentorship organization for support, research what accelerator programs like Y Combinator and Techstars offer, read interviews or listen to podcasts with industry leaders, and make use of the resources available through the U.S. Small Business Administration, designed to support startups with information, access to capital and connections.

The Startup Playbook offers insight and expertise from those who successfully launched multiple companies and walks you through lessons they learned the hard way. Do More Faster explores key issues that first-time entrepreneurs encounter and offers proven advice from successful entrepreneurs who have worked with the Techstars accelerator.

3) Put the right tools in place

Today’s entrepreneurs face virtually no technological barriers to entry. Software programs can be accessed through the cloud no matter where you are, eliminating the need

to download applications onto computers bound to one physical office. Zoom and collaboration tools like Slack and Microsoft Teams make communication simple. JumpCloud’s directory platform offers a single login to securely connect employees to any file, application, network or IT resource they might need - and it lets non-technical people manage their IT with ease without breaking the bank. Myriad applications can capture and analyze valuable information like market data, how potential competitors are positioning themselves, and vital insights about how effective your social media, lead generation or marketing programs are - all of which can help recalibrate your business model.

If you’ve identified a clear market need or created a product or service you know will have a big impact, it might be the perfect time for you to pursue that dream. As David Cohen of Techstars said, “Having worked with over 2,000 companies, hard work, brilliance and innovation has been a constant for startups. What’s new is the instant availability of elements that can significantly impact a company’s trajectory - expert advice, easy-to-use and inexpensive software, and a truly global network of talent to pick from. While launching a startup is for the hearty, the amount of support for those who push on despite the odds has never been more robust.”

With access to the right people and advice, and the tech tools to make your journey easy, you can be set up to succeed and scale.



Kid-Friendly Brain Food for Busy School Days

(Family Features) Starting a new school year, whether in the classroom or online, brings excitement for kids of all ages. Opportunities to see friends, make new acquaintances and explore new areas of interest abound.

Along with the exciting times can also come early mornings with hectic moments getting ready, including making sure that lunches and snacks are packed for the day ahead. Keep fresh grapes from California on hand as an easy, fresh staple ready to drop into lunches and pack as a portable snack – no need to peel, cut or slice.

Heart-healthy grapes are brain food too, and a healthy choice any time of day to help fuel young minds in the classroom or after school.

Grapes also pair well with other healthy ingredients to create fun and tasty snacks such as these Peanut Butter Grape Bites. Involving your kids in the process can be beneficial, and is as simple as asking them to complete one of several child-friendly tasks: rinsing grapes, measuring ingredients or, perhaps the most fun part, dipping grapes in peanut butter, coconut, dark chocolate or almonds.

Providing children with ways to help in the kitchen can give them a sense of accomplishment while teaching them important skills like math and how to follow instructions.

To find more back-to-school recipes for kids and families, visit GrapesFromCalifornia.com

Peanut Butter Grape Bites

Prep time: 10 minutes

Bake time: 5 minutes

Yield: 12 pieces

- 12 California grapes, any color, chilled
- 1/3 cup natural peanut or almond butter
- 1/4 cup shredded coconut
- 1/4 cup chopped dark chocolate
- 1/4 cup chopped almonds

Place wax paper sheet on baking sheet. Dip each grape in peanut butter or almond butter to coat half then dip in either coconut, dark chocolate or almonds, alternating with each grape.

Transfer grapes to baking sheet then chill until ready to serve.

Nutritional information per serving: 70 calories; 2 g protein; 4 g carbohydrates; 5 g fat (64% calories from fat); 1.5 g saturated fat (19% calories from saturated fat); 0 mg cholesterol; 25 mg sodium; 1 g fiber.



WHY SHOULD YOU USE CLEVER RX?

70%

Over 70% of people ages 18-64 can benefit from a prescription savings card due to increasing costs of high deductible health plans, high copays, and being underinsured or uninsured.

40%

40% of the top ten prescription drugs have increased in price by over 100%, while prescription benefits are rapidly decreasing.

30

The average family of four gets over 30 prescriptions per year. Many of those prescriptions are either not covered or are too expensive on their health plans.

C L E V E R 

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

NOTICE OF ANNUAL MEETING OF MEMBERS

The Annual Meeting of the Members of The American Independent Business Coalition will be held at 16125 Chesterfield Parkway W, Chesterfield, MO 63017, on Monday, September 13, 2021 at 4:30 p.m. (CST) for election of Directors and for the transaction of such other business as may properly come before the meeting and any adjournment thereof.

The above notice is given pursuant to the By-Laws of the Association.

PROXY

American Independent Business Coalition September 13, 2021 Annual Meeting of Members THIS PROXY IS SOLICITED ON BEHALF OF AMERICAN INDEPENDENT BUSINESS COALITION

The undersigned member of the American Independent Business Coalition does hereby constitute and appoint the President of the American Independent Business Coalition, the true and lawful attorney(s) of the undersigned with full power of substitution, to appear and act as the proxy or proxies of the undersigned at the Annual Meeting of the Members of the American Independent Business Coalition and at any and all adjournments thereof, and to vote for and in the name, place and stead of the undersigned, as fully as the undersigned might or could do if personally present, as set forth below:

1. FOR [], or to [] WITHHOLD AUTHORITY to vote for, the following nominees for Board of Directors: Greg Peterson, Ron Beilsten, Larry Patey, John Marshall, and Suzanne Pattison.
2. In their discretion, the proxies are authorized to vote upon such other business as may properly come before the Meeting.

This proxy, when properly executed, will be voted in the manner directed by the undersigned member. If no direction is made, this proxy will be voted for the election of directors and officers.

DATED: _____, 2021

Signature _____

Name (please print) _____

Please date and sign and return promptly to 1630 Des Peres Road, Suite 140, St. Louis, MO 63131 whether or not you expect to attend this meeting. The Proxy is revocable and will not affect your right to vote in person in the event that you attend the meeting.

Chesterfield, Missouri
August 20, 2021
Date

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:



2,295 visits
in June 2021



13,004 visits
in 2021 ytd



1,569 activations
in June 2021



66,315 activations
since inception

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AIBC Views is published by:

**American Independent
Business Coalition**

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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.



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Log in at **www.aibcoalition.com** for complete benefit details.