

AIBC VIEWS

Lighting the Way



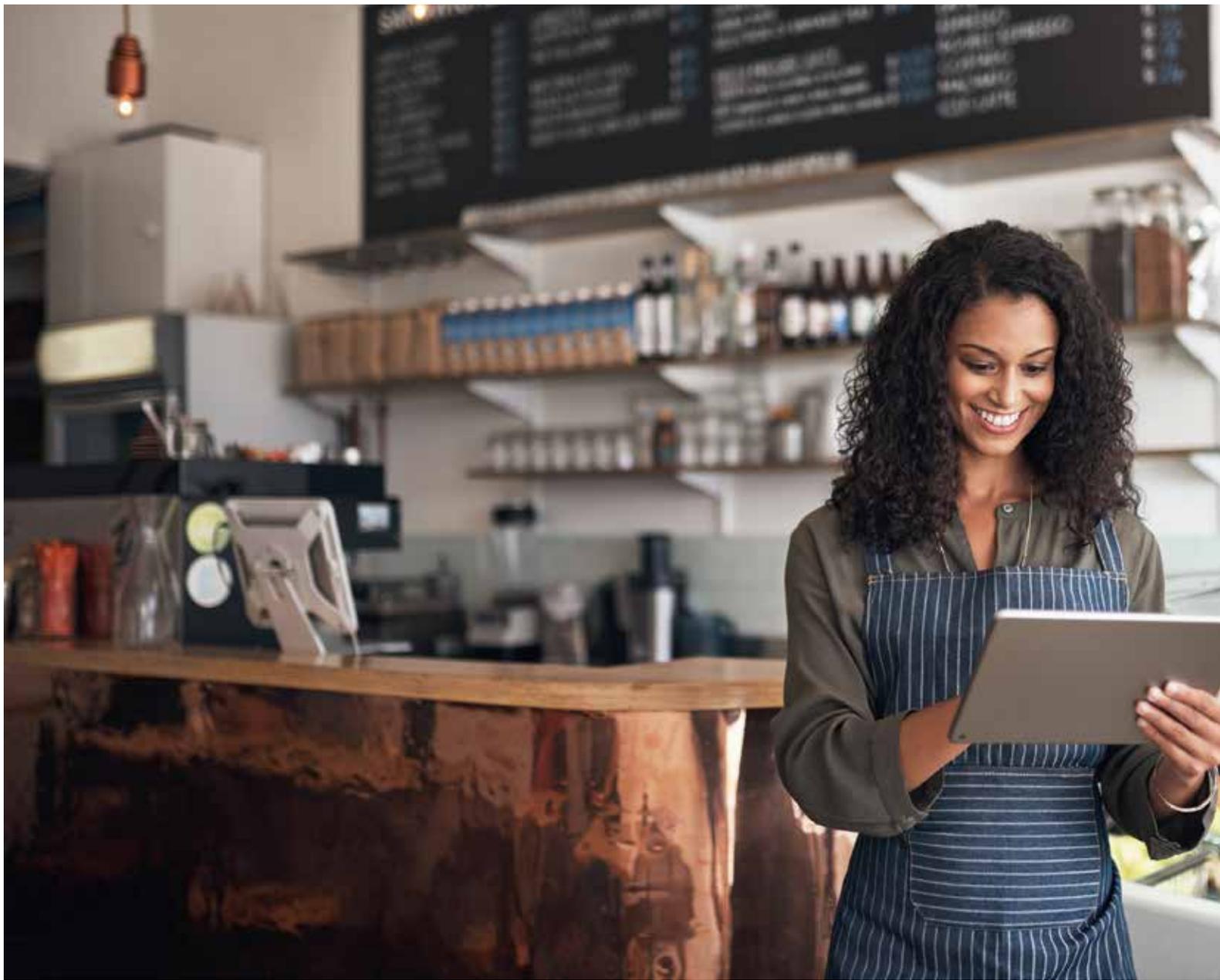
AIBC was established to serve you and tens of thousands of small business owners, self-employed individuals, employees of small businesses and all of their families. Whether you own your own small business or you support the idea of free enterprise, AIBC applauds your entrepreneurial spirit and is committed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



AMERICAN INDEPENDENT
Business Coalition



Marketing for Your Bottom Line

When you consider all the responsibilities to focus on as a small business owner, sales and marketing are often amongst the first things that come to mind. Marketing decisions are often phrased as:

- ❖ How will I grow this year?
- ❖ How can I keep my current customers coming back?



When you ask a marketing expert their opinion about such things, they'll likely start discussing the various marketing methods available and guide you based on the type of business you run. That's all well and good, and we'll get to that later on. But first, you have to make sure your customers have a good experience when they do business with you. Until you have a solid operation with consistently good customer service, marketing can be a waste of precious time and energy. Whether you're a service-based business, a retailer, an auto repair

shop or any other small business, your marketing should always start from the inside out.

Before you make investments in advertising, social media and other forms of marketing, here are three important things to focus on:

Staff Training

Most consumer surveys in the small business segment reveal the overwhelming importance of a well-trained staff. When asked why they left a particular company or business, things like rude staff, staff didn't know how to help me, staff complained they hadn't been trained are almost always at the top of the list. Be sure to train your employees on how to properly greet your customers. Product training will inspire confidence in your employees and can often times motivate them to cross-sell.

Location Appearance

If you run a brick and mortar business where customers visit, pay attention to the visual experience for customers when they walk through your door. This is critical if your business is located in a strip mall or a large shopping area. Typically you and your staff park behind the location or away from customer parking and may not enter through the same door as your customers. When you're in a location every day it's easy for the visual experience to fade into the background, sort of like background noise for the eyes. You may not notice that the paper sign you hung up five years ago at the register is now dingy and the corners are puckered, as one example. Take a walk outside to your customer parking lot

and walk into your location as if you are a customer. Take it in and consider whether or not it's welcoming and representative of the value you provide. Do this at least once a month as things can creep up without your notice.

Make it Easy

Never before have customers been so time-starved and stressed. Look for ways to make it easy to do business with you. Examine your operational process and determine whether or not it favors you or your customer. Sometimes a procedure you've implemented for efficiency on your part is a turnoff for customers and could be costing you money in the long run. Look for ways to simplify the customer experience so whatever it is they buy from you doesn't feel like a chore. Common ways to do this include:

- **In-store Signage** – Is it clear? Easy to read? Attention grabbing?
- **Customer Forms** – This is a common complaint amongst consumers. Is there a way to simplify or truncate customer paperwork? Unless your business involves mortgage closing or escrow services, your customers shouldn't feel like they are buying or selling a home.
- **Products and/or Services** – Is it easy for customers to identify what they need or want? Do you have too many options or not enough?
- **Payment Methods** – Do you offer easy and convenient ways for people to pay you, either via retail or through invoicing?

Once you're ready to wow your customers with an outstanding experience you can begin to tackle the marketing plan. For some small businesses, traditional forms of marketing like print and radio advertising, neighborhood mailers and direct mail remain effective. For others, it has long stopped working. Let's focus on the five marketing tools that can benefit almost any small business.

Website

Remember the Yellow Pages? Some of you will. The large and cumbersome book has since been replaced by a website. By now most small business have some form of a website because the internet is the number one place people go to find information. If you do not have a website it is like not having a sign on the front of your door, maybe worse. Websites are the most effective way for you to tell your customer base who you are, what you offer, your hours of operation and how to find you.

Some websites are considered online brochures, while others are more sophisticated and perform business transactions between you and your customers.

Regardless of the type of business you own, the key thing to your website is making sure it's fresh and appealing and easy to navigate. If you haven't updated your site since last year, you've already fallen behind!

Email Marketing

There are still people who are leery of email marketing and don't grasp how it can be used to provide value to your customers and you. Email can be used to market your business by sending newsletters or automated marketing emails that are triggered by certain actions (i.e. when potential customers click on a particular page on your website or abandon their online shopping cart). Birthdays are often a common reason to email your customers, as is promoting new products or special, seasonal offers. The newsletters provide useful information so that your customers will want to read future issues. This keeps you at the top of their mind for when they are ready to buy.

The trick to email marketing is collecting data from your customers that allow you to effectively email them. For some businesses the nature of your customer transactions lend themselves to naturally collecting this kind of data. For others, customer loyalty programs can be used to collect the necessary information. In either case you have to explain to the customer that you plan to communicate with them on a somewhat regular basis and give them an "opt out" option as your email marketing transpires. Email is a very low cost marketing

method. Because the cost is so low, it requires very few customers to be generated as a result of it in order for it to have a positive return on investment. We will discuss this further in a moment.

Social Media

Facebook remains the #1 social media site where friends connect, interact with each other and stay in touch. A Facebook page is a place where you can basically create a mini webpage for your business within the walls of Facebook. This mini webpage works very similar to your Facebook profile (if you have one and know what that is). A group page is very similar but instead of being for a business it is for a group of people that have a common interest. A great way to take advantage of groups is to create a group that is relevant to your business. An example would be a knitters group if you sell knitting supplies.

Clearly there are a lot of people going into Facebook every day. But this is not the only reason to consider it as a marketing tool. The real reason is that Facebook pages and group pages are free, you only need to set them up once (so they take minimal effort), and they allow you to repeatedly get your name in front of prospects. And there's considerable marketing velocity that can take place with Facebook. Every time you post something on your page it will show up on everyone's news feed that "like" your company page or are "members" of your group page. Although the algorithms used by Facebook change continuously, when someone posts a comment on your page, it may be viewable to all of their friends on Facebook giving your business additional exposure with zero effort on your part.

While Facebook remains the most popular form of social media overall, Instagram is becoming more and more popular. If your customers are less than 40 years old, it would be wise to expose your business on Instagram as well.

Google Places Page

This is a page that lists information about your business on Google Maps. Things like your contact information, website address, hours of operation, pictures, videos and even electronic coupons. This is basically free and you set it up only once. Of course if something about your business changes, like your address or hours of operation, you need to update your page right away. This will take one hour or so to set it up initially and then you are set up indefinitely. Google Place pages also often show up very high in Google when people are doing searches that are either location based or

when they include a city name in their search. Like a website, this is a modern from of the Yellow Pages, except it can be far more powerful.

A Referral System

Referral systems are a great way to attract new customers. Referrals from your employees, customers, partners, friends and family members are the best source of new customers for most small businesses. Referrals are effective because people typically trust other people in their social circle. Many small business owners report their referral system as their best marketing tool.

Determining Where to Spend Your Marketing Investment

As a small business owner, you should consider all five of these marketing tools in various forms and invest based on a Marketing Return on Investment, or MROI. Determining the MROI is a very simple formula.

$$\text{MROI} = \frac{\text{Profit from Sales Gained} - \text{Marketing Cost}}{\text{Marketing Cost}} = \text{Net Profit}$$

Subtract your marketing costs from the profit you gained on the sales resulting from the marketing campaign. Then take that sum and divide it by the marketing costs to determine your MROI.

This seems like simple math, and it is for the most part assuming you can easily calculate your profit from sales gained. The trick is identifying the source of your new profit and attributing it to the right marketing investment. For example, your website is always “on,” whereas your email marketing efforts are scattered throughout specific timeframes. Asking new customers how they learned about you is a hit or miss exercise and the accuracy and completeness largely depends on the volume of your transactions and the method in which you conduct business.

It is best to focus your MROI calculations on the sporadic campaign-oriented marketing efforts throughout the year. Measure your uplift in sales against periods when you ran a promotion or sent an email marketing campaign.

Put Email and Social Media at the Top of Your List

As you’re considering which marketing tools to focus on, keep in mind the best communications

are personal. That’s why email marketing and social media should be at the top of your list. Both offer channels of direct communication and allow you to be transparent with your audience. These types of messages can be authentic and help you build trust with your audience and increase the likelihood of building brand ambassadors out of your biggest fans. These channels also offer the biggest bang for your buck. Finally, remember that there are very few challenges and marketing goals that you can’t accomplish through email and your social media profiles. They are a surefire way to keep your current customers happy while continuing to grow your business!



Roadside Assistance Benefit

American Independent Business Coalition members have access to a new Roadside Assistance Benefit provided by Roadside Protect Motor Club

Emergency coverage includes:

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

This benefit replaces your existing Emergency Roadside Assistance benefit. Activation is required prior to use.

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

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MDLive by the numbers:



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in Dec-20



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Eat and Drink Your Way to Daily Wellness

(Family Features) Committing to a daily wellness routine may include many components from eating healthy and exercising to meditating and achieving quality sleep. For some, the most difficult of these goals is changing eating habits to consume more nutritious foods.

However, rethinking the way you eat (and drink) doesn't have to mean a colossal shift in your diet. According to Healthline, clean eating and the addition of a small amount of apple cider vinegar to your daily routine can help support healthy digestion, weight range maintenance, healthy glucose levels and a functioning immune system. In fact, some experts recommend consuming 1 ounce of apple cider vinegar each day as a shot or part of a recipe.

Consider an apple cider vinegar option from Marukan, which has brewed premium vinegars for 370 years, to create dishes from breakfast to dinner. Start your day by enjoying this Blueberry Apple Cider Vinegar Smoothie that takes just 5 minutes to make so it doesn't throw off your morning routine.

A quick, nutritious and easy weeknight dinner is what many families strive for, and you can accomplish that feat with Apple Cider Vinegar Beef and Broccoli. Cooked broccoli florets and beef strips are combined with an apple cider vinegar and ponzu soy dressing-based sauce and served over cooked rice for a 20-minute meal your loved ones can savor together while simultaneously enhancing your nutrition.

These recipes can help you participate in the Marukan Apple Cider Vinegar 24-Day Challenge, which encourages entrants to consume 1 ounce of apple cider vinegar each day and share the benefits they experience while creating daily wellness habits on their journeys to healthier routines.

Find more information about participating in the challenge along with nutritious recipes at MarukanACV.com.

Blueberry Apple Cider Vinegar Smoothie

Total time: 5 minutes

Servings: 2

- 1 cup spinach
- ½ cup water
- 2 tablespoons Marukan Organic Apple Cider & Rice Vinegar Drink Blend
- 1 tablespoon almond butter
- ½ cup bananas, frozen
- ½ cup blueberries, frozen
- 1 tablespoon chia seeds
- ¼ teaspoon cinnamon, ground
- ¼ teaspoon ginger, minced
- ½ cup almond milk yogurt, plain
- fresh blueberries, for garnish



In blender, blend spinach, water, organic apple cider, almond butter, frozen bananas, frozen blueberries, chia seeds, cinnamon, ginger and yogurt until smooth. Pour into two glasses and garnish with fresh blueberries.



How it Works

1. Price Your Car - See the upfront price and compare it to what others paid. TrueCar prearranged pricing with their network of Certified Dealers ensures a hassle-free buying experience - at home and at the dealer.
2. Locate Your Dealer - Once you have decided on a vehicle, you can connect with local Certified Dealers to schedule a test drive and confirm availability.
3. Test Drive and Buy - Print your exclusive Price Protection Certificate and bring it to the dealer for a hassle-free purchase.



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Eating Plan for a Healthy Heart

What you choose to eat can affect your heart health. Eating well can be confusing with all the diet information out there.

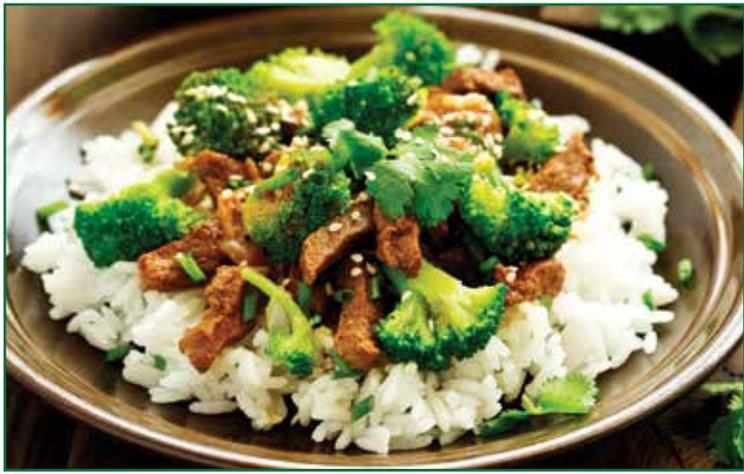
The DASH food plan—Dietary Approaches to Stop Hypertension—is supported by NIH research. It's a flexible and balanced eating plan designed to improve the health of your heart, especially if you have high blood pressure (hypertension).

Following the DASH food plan doesn't require any special foods. It has easy-to-understand guidelines and nutritional goals. And it's tailored to your calorie needs, based on your age and physical activity level. You can also find sample meal plans to help you make heart-healthy choices.

The DASH plan has several recommendations. Eat vegetables, fruits, and whole grains. Include healthy foods like fat-free or low-fat dairy products, fish, poultry, beans, nuts, and vegetable oils.

The plan limits foods high in saturated fats. It also encourages you to cut back on sugar-sweetened beverages and sweets. Limiting sodium is a key part of the plan. Too much sodium can raise your blood pressure.

The DASH eating plan is just one part of a heart-healthy lifestyle. Experts recommend combining the plan with physical activity to control blood pressure. Staying a healthy weight, limiting your alcohol intake, and managing stress will also help your heart health.



Apple Cider Vinegar Beef and Broccoli

Total time: 20 minutes

Servings: 4

- 1 tablespoon vegetable oil
- 1 pound broccoli florets
- 1 pound beef strips
- 1 tablespoon garlic, minced
- 1/2 cup Marukan Ponzu Premium Soy Dressing with Sudachi Citrus
- 1/2 cup low-sodium beef broth
- 1 tablespoon sesame oil
- 2 teaspoons brown sugar
- 1/4 cup honey
- 3 tablespoons Marukan Organic Apple Cider Vinegar
- 1 tablespoon cornstarch
- cooked rice
- sliced green onions, for garnish
- cilantro, for garnish
- sesame seeds, for garnish

In skillet over medium heat, heat vegetable oil. Cook broccoli 3 minutes until slightly softened; set aside. Add beef to pan and cook 3 minutes until browned. Add garlic and cook 30 seconds until fragrant.

In bowl, mix ponzu soy dressing, beef broth, sesame oil, brown sugar, honey, apple cider vinegar and cornstarch. Add sauce mixture to beef in skillet and cook 10 minutes until sauce mixture cooks down. Toss in broccoli and cook 2 minutes. Serve over rice and garnish with green onions, cilantro and sesame seeds.

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.