

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
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The Real Deal from a Top NYC Dermatologist on Spring and Summer Skincare

As days are getting longer and temperatures are heating up, people are enjoying more time outdoors and this requires updating skincare routines for the months ahead. During the spring and summer, people are exposed to stronger UV rays from the sun and for longer periods of time, which makes it an important time to refresh daily regimens.

Top NYC dermatologist Dr. Joshua Zeichner, M.D. shares advice for caring for your skin during warm weather months, so you can continue to look and feel your best - now and for years to come.

Safeguard against the sun

You should wear sunscreen all year round, but it is especially important during warmer months. Whether there are clear skies or it's a cloudy day, apply sunscreen with at least SPF 30 to protect your skin against the sun's harmful UV rays that cause wrinkles, dark spots and even skin cancers.

"Apply sunscreen a half-hour before going outside, and reapply it every 2 hours," explains Zeichner. "And reapply immediately after swimming or heavy sweating."

Beside wearing sunscreen, sit under an umbrella and wear a broad-brimmed hat, sunglasses and UV-protective clothing to provide added protection from the sun.

Turn to retinol for fresh and healthy-looking skin

"Retinol is one of the best studied ingredients we have to fight the appearance of fine lines and wrinkles, and I look at it like the foundation of any skincare routine," says Zeichner. "Some people unnecessarily shy away from using it in the spring and summer because it can make skin more sensitive to the sun, but the truth is, you can use retinol all year round. Just make sure to always wear your sunscreen, which is important to add to your everyday routine whether you're using retinol or not."

Commonly regarded as the "gold standard of anti-aging ingredients,"

retinol is a Vitamin A molecule that naturally occurs in your skin. It works deep within the skin to boost collagen production and increase skin cell turnover. Retinol has been shown to thicken the foundation of the skin, improve skin tone and texture, and reduce the appearance of fine lines and wrinkles. "I usually have my patients apply retinol at night along with a moisturizer," Dr. Zeichner advises.

"Protecting your skin from signs of aging is more effective if you start now," says Zeichner. "RoC Retinol Correxion Line Smoothing Night Serum Capsules use a high concentration of retinol combined with antioxidants, to smooth skin by helping the skin shed dead cells on the surface to reveal fresh, new ones, so your skin looks healthier. Serum capsules are a great option because they are easy to use and portable. They give a pre-measured perfect amount of retinol serum for one application and they are sealed tight to keep the formula fresh and stable. This makes capsules an affordable and effective way to incorporate this key ingredient into your nightly skincare routine."

RoC was the first brand to stabilize retinol 25 years ago - and the brand's heavy focus on clinical studies has helped it become the most awarded retinol brand of the past decade. Retinol Correxion Line Smoothing Night Serum Capsules are proven to visibly smooth fine lines and wrinkles, and firm skin while you sleep. In fact, 97% of the product's testers had visibly reduced lines and wrinkles in just one night. Designed to rival prescription skincare without the irritation, the Serum Capsules caused 0% irritation to the testers' skin in a clinical study.

Even better, these capsules are 100% biodegradable and available for under \$25. Find them in stores and online at Target, or during your next trip to Costco.

Hydrate from inside-out and outside-in

As we are sweating more during warmer months, it is important to keep your body and skin hydrated. Thanks to today's variety of flavored water, sparkling water, herbal tea and sports drinks, it's easier now than ever to find a drink for every personal preference. The most important thing to do is to actually drink it throughout the day.

"While drinking water is important for your overall health," says Zeichner, "you still should apply a moisturizer if you have dry skin. There's no data showing that drinking more water will hydrate your skin, and there's no data showing that not drinking enough water causes dry skin. I recommend lighter moisturizers like gels and lotions when the weather is humid."

In addition to applying moisturizers and drinking liquids to hydrate, consume fruits like watermelons, apples and peaches, plus vegetables like cucumbers, tomatoes and lettuce, which have a high water content.

Feed your skin for a healthy glow

The nutrients in your diet provide your body with the building blocks for optimal functioning. Getting enough nutrition from foods you eat can be a challenge when you're on the go. Vitamin supplements can bridge the gap if you're lacking essential vitamins or minerals. Always ask your healthcare provider

for recommendations before starting a supplement.

“Some of the most helpful vitamins and minerals for your skin include Vitamins A, B complex, C, and E, along with zinc and selenium,” recommends Dr. Zeichner. These can be naturally found in foods like:

- Avocados
- Dark leafy green vegetables
- Eggs
- Legumes
- Olive oil
- Salmon and tuna

Healthy fats found in avocados, olive oil, fatty fish, nuts and seeds are also essential to keep your skin looking and feeling great, any time of year.

Be comfortable in your own skin

Take time to understand what your skin needs, which may change depending on the time of the year and your geographic location. If you live in a dry climate like a desert region, you may need a richer moisturizer than if you are living in a humid area. Your choice in cleanser may also change depending on your climate and skin type. When the weather is dry, hydrating cleansers may be best, but if it's hot or humid, foaming options more fully remove oil. “You should also wash your face using warm water rather than hot, which can strip your skin of natural oils,” says Zeichner. “Pat dry then apply a moisturizer within five minutes to lock in hydration.”

Following these tips will help keep your skin looking and feeling its best this season and beyond.

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How Tech Companies are Stepping Up to Serve Small Businesses

(BPT) - Small businesses are woefully underserved by traditional financial institutions. In fact, a J.D. Power 2018 U.S. Small Business Banking Satisfaction Study found that nearly 63% of microentrepreneurs believe their bank does not appreciate their business - and only 32% think their bank even understands what they do.

Businesses with fewer than five employees make up a staggering 92% of U.S. businesses, yet smaller businesses (and especially service-based businesses) don't get the same level of attention as bigger businesses when it comes to fintech. Big banks instead direct their investments toward large businesses, where there is potential for greater returns.

Evolving financial software for the modern entrepreneur

Most entrepreneurs went into business because they wanted to follow their dream - only to find administrative and managerial tasks, like bookkeeping, payroll and tax filing, getting in the way of that dream. Fintech software can assist small-business owners in this regard - particularly helpful as many small businesses continue to struggle during the global coronavirus pandemic.

Wave, for example, offers an all-in-one money management solution which helps entrepreneurs remove the pain points of running the financial side of their business and was developed specifically using language, workflows and features a small-business owner with no accounting or finance experience can easily understand.

Fintech solutions can also help small-business owners:

- Track income and expenses
- Understand their profitability
- Be prepared for tax time

Transitioning from an outdated way of small-business banking

Traditional banks are expensive, archaic and offer little more than a safer place to store money than under your mattress. The needs of small businesses are changing, but the response from traditional banks is not. This is especially true for service-based businesses, which make up the vast majority of microbusinesses.

Small businesses pay an average of \$450 in bank fees every year. To big banks, that's nothing. But for small businesses, those fees could make the difference between hiring employees, paying bills and even continuing to operate.

Fintech companies are beginning to understand that small businesses need tailored solutions.

Microentrepreneurs now have banking options, like Wave Money, which does not require a minimum account balance, has no monthly fees and offers fast access to funds, which can help improve cash flow.

Sustaining small-business success after the pandemic

It's not easy to start a business. From dealing with government policy to navigating bookkeeping, payroll and tax, many of the steps to becoming an entrepreneur are daunting.

Entrepreneurs need all the support they can get, especially since the pandemic has taken a toll on

so many. As such, it's even more important for entrepreneurs to look for solutions that deliver on their unique needs.

Tech companies continue to evolve their products and services to accommodate these challenges and opportunities for small businesses, and as many begin to bounce back from the effects of the pandemic, entrepreneurs should consider financial tech solutions that include:

- Powerful invoicing software that allows you to send out professional invoices, track payments, and automatically send friendly reminders to your customers who don't pay on time.
- An integrated payments option, so customers can pay electronically with one click of a button. Wave has found that business owners who accept payments electronically get paid on average three times faster than those who don't.
- A no-fee business bank account. Solutions like Wave Money, a no-fee small business bank account, not only speed up access to funds, but also automate bookkeeping and create records ready for tax time, so business owners can spend less time worrying about back-office tasks, and more time running their business.

Starting a business is never easy, but the right fintech software can help manage your business' financial life in meaningful ways. That way you're ready when tax time approaches - and you can continue focusing on growing the business you love.

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in April 2021



8,342 visits
in 2021 ytd



1,654 activations
in April 2021



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