

ABC CHRONICLE



The American Business Coalition is a growing association consisting principally of consumers, small business owners, self employed individuals and their families.

Through the collective purchasing power of all our members, a comprehensive program has been developed enabling our members to receive a wide variety of discounts, services, and other benefits. The privileges of membership are specifically designed to both afford the opportunity for our members to save money on the future purchases of a variety of goods, services, and insurance coverage, as well as afford our members with the opportunity to take advantage, at no additional cost, of other services and benefits of membership that are designed to enhance their quality of life.





Simple Ways to Safely Bring Joy to Seniors During the Holidays

(BP) Many seniors and their loved ones are taking special precautions to stay healthy, including limiting or eliminating visits and other activities that can cause COVID-19 to spread. That's because the older you are, the higher your risk of severe illness from the coronavirus, according to the Centers for Disease Control and Prevention.

While these important steps help keep seniors physically healthy, they can have a negative impact on mental well-being. Many elderly people already felt isolation before COVID-19 limitations. Now that many activities and interactions they previously enjoyed are no longer an option, this can be particularly disheartening, especially during the holiday season.

In fact, 76% of people 65 and older are anxious to spend time in-person with their loved ones, according to a COVID-19 impact study by Comfort Keepers, providers of senior in-home and respite care. What's more, 57% are eagerly awaiting the chance to embrace a loved one as soon as they can.

"Seniors are struggling with the emotional impact of isolation now more than ever due to COVID-19," says Carl McManus, CEO, Comfort Keepers North America. "Fortunately, with a bit of creativity and outside-the-box thinking, friends and family can still bring joy to older loved ones to elevate the human spirit even from afar."

McManus and the experts at Comfort Keepers share their top tips to bring joy to seniors in a safe manner:

Send joy in the mail

Many seniors still hold close the art of the handwritten letter, so try sitting down and writing out your thoughts to share with a loved one. An alternative would be a greeting card with a salutation and positive thoughts for the future. While sending mail for special occasions is always a welcome idea, consider sending letters periodically just to brighten the day.

Spread holiday cheer

There are many ways to virtually celebrate the holiday

season. You can decorate a tree in a senior's yard, leave a gift basket or greeting card on their doorstep, or have a drive-through holiday parade right in front of their home. Other traditional holiday activities that you can still do include caroling, gift giving and cookie exchanges. Take the time to plan the big celebration days, but don't forget about bringing daily doses of joy throughout the season.

Share meaningful memories

Show seniors you're thinking about them by sending imagery of your times together over the past few years. This could be a photo either via text, email or mail. You can also have children paint or draw their favorite memories with senior loved ones. A picture is worth a thousand words and by sharing imagery of meaningful experiences you're showing that you cherish time together also. And sharing photos can help older adults feel connected and loved.

Make movie magic

Plan a time to virtually connect and watch a joyful movie together. It might be a classic, an option that's been on your must-see list for a while, or a new release. A video meeting app can work best for this activity as it allows for easy interaction as you watch your flick, plus you can see each other's reactions throughout the movie. For seniors who are less comfortable with technology, consider sending them your favorite film and theater treats to enjoy, and share your thoughts together later over the phone.

Name that tune

Music is a special part of the human experience and our favorite songs can bring a smile any time of the year. Take time to make a playlist of your loved one's favorite music and send it as a gift in whatever manner is most easily accessible, digital or on CD. You can also plan a list of different songs and play them on random and guess to see who gets the most song titles right the fastest. Video and phone calls are also a great time for a sing-along or impromptu serenade!

Get grandkids in on the fun

For grandparents, grandkids are their pride and joy. Invite your kids of all ages to participate in activities, including singing contests, book reading, board games, crafts and more. Even a simple conversation sharing their interests, what's happening at school and any craft projects is a pure joy. Also consider asking grandma and grandpa to have a Zoom class to teach kids a treasured craft, activity or recipe. And many seniors love to connect with children in their community, so consider having kids write cards or draw pictures for seniors that may be feeling lonely or isolated.

Become baking buddies

If you both have the ability, it can be a fun experience to bake together simultaneously. You might try a new recipe or one that is a family tradition. Get all the ingredients ready and then set a time to meet online virtually to start chopping, mixing and blending until you bake and compare results. Kids love participating in kitchen adventures as well. You can also make your favorite treats and gift them to seniors in your local area.

"Having a connection is so important to so many seniors, which is why a simple act of kindness can mean the world even if that looks a little different this year," says McManus.





Preparing for the Long Haul

5 Steps to Ensure your Business Longevity

The vast majority of small businesses in the United States are young. In fact, over half of all small businesses are less than 10 years old, while approximately one-third of small businesses are newer than 5 years old. The U.S. Census Bureau has shown that only 11.9% of all business firms have been around longer than 25 years. Achieving this status of being around for the long haul is definitely possible, but very few small businesses get off the ground early on.

One prominent reason for so much new business is how volatile the survival rate is. According to statistics by the Bureau of Labor, 31.4% of all businesses close their doors within their first two operating years, while 48.9% exit before hitting the 5-year mark. Admittedly, those are some scary numbers! For young businesses, here are a few key steps to increase the likelihood of your company finding success.

Map Out Your Plan

Businesses are built on dreams yet not exclusively operated on them. Too many ideas early on can lead to a lack of financial stability and even pull you away from what matters most. Early brainstorming, along with possessing an abundance of enthusiasm, are necessary to get the ball rolling, so long as these are done within reason. Setting realistic goals for your business is essential above all else. Rely on sound accounting numbers to determine what is feasible and

what isn't. Next, use solid analytics to create unexaggerated projections that will move your business forward.

Remain Focused (i.e. Practice Fiscal Responsibility)

Another word for "focus" here: discipline. Again, aiming for too much too soon can lead to being stretched too thin. The same inner strength relied on to skip the last piece of pizza is the same restraint needed to avoid overspending. Similarly, while it's wise to keep an eye on your competition, sometimes you'll need to stay the course rather than play copycat on what other like-minded companies are doing. Manage your cash flow according to strict projections, and this form of discipline could translate into incremental growth.

Always Be Adaptive

Most markets in almost every industry are constantly shifting in different directions. Meanwhile, technology is always evolving, and this is a trend that is never going to let up. The best entrepreneurs are ones who roll with the punches and make adjustments. After all, the market isn't going to change to fit you; but on the bright side, you can definitely change to fit the market. Analyze quarterly reports to see where your revenue lies, and many times you'll discover new paths to success. Great business owners revisit their business plans periodically for this exact reason.

Harness Setbacks into Advantages

One of the greatest inventions of all time was by Thomas Edison, who allegedly said during the light bulb's creation, "I have not failed. I've just found 10,000 ways that won't work." On that same note, Albert Einstein defined insanity as, "Doing the same thing over and over expecting different results." Businesses that disband early on usually refuse to pivot, and you'd be hard-pressed to find a successful business that never pivoted shortly after its origin. Being intolerant of failure is a costly mistake that will likely lead to the demise of your business. To find your successful pivot, harness those failures to revise your business plan and show what isn't working. This will ultimately help you find a more profitable path.

Stay Inspired

Maintaining the early-stage hunger and zeal throughout the lifespan of your business is a must. The hard truth is, owning and operating your own business is going to feel an awful lot like work most of the time, and we all know when a passion resembles a job, things can get stale. To effectively avoid the complacency of routine, always be on the lookout for new ways to improve customer satisfaction. Continuous improvement doesn't necessarily have to be costly either – get creative! Being on the hunt for tweaks and adjustments should kill complacency and instill an inspired outlook.

Threading the needle is never easy, especially when that means pulling off a balancing act like staying fresh and motivated despite refusing to go over budget. The odds might seem like they're stacked against you – and in some cases they may be. However, if you've started your own business, it's because you're someone who isn't afraid of a challenge. Being solution-conscious, a little bit of research and a lot of effort will help tip the scales in your favor so you can remain in business for a long time.



Roadside Assistance Benefit

American 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:



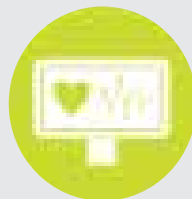
2,155 visits
in Oct-20



24,578 visits
in 2020 ytd



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in Oct-20



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NOTICE OF ANNUAL MEETING OF MEMBERS

The Annual Meeting of the Members of The American Business Coalition will be held at 16476 Wild Horse Creek Road, Chesterfield, MO 63017, on Wednesday, December 16, 2020 at 11:00 a.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 Business Coalition December 16, 2020 Annual Meeting of Members THIS PROXY IS SOLICITED ON BEHALF OF AMERICAN BUSINESS COALITION

The undersigned member of the American Business Coalition does hereby constitute and appoint the President of the American 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 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: John Marshall, Suzanne Pattison, and Greg Peterson.
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: _____, 2020

Signature _____

Name (please print) _____

Please date and sign and return promptly to 16476 Wild Horse Creek Road, Chesterfield, Missouri 63017 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
November 30, 2020
Date

Clever RX is replacing MailMyPrescriptions.com

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.americanbusinesscoalition.info for complete benefit details.

ABC Chronicle is published by:
American Business Coalition

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

**Membership Services Office
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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.