

# 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 and services, 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.



# How to Create a Realistic Budget



(Family Features) A budget is one of the most important financial tools in your arsenal, but budgeting isn't one size fits all. In order to be successful, your budget should reflect your income and spending, but also your desires and need to live a balanced life.

Learn to build a realistic budget with these tips from the financial experts at First Boulevard, a Black-owned digital bank with a mission to close wealth gaps and build generational wealth:

## Know Your Numbers

Start by gathering all income you receive on a monthly basis. This should include regular income like paychecks, as well as variable income like money from babysitting or driving for a ride-share company.

Next, outline your expenses, or the things you spend your money on each month. To get a more accurate idea, look at your bank or credit card statements. This includes recurring expenses like your rent or mortgage, utilities, car payments and subscriptions, as well as variable expenses that may change from month to

month like entertainment and dining out.

Look for trends in your variable expenses. Be sure to include everything in your outline, including trips to the hair salon, shopping and other treats.

## Determine Essential vs. Non-Essential

Break down your expenses by categorizing them as essential or non-essential. Here, you're differentiating your needs from your wants.

Essentials include things you need to survive, like your mortgage or rent, utilities, groceries and medical needs. Non-essentials include the things you don't necessarily need to survive, but provide you with comforts like cable, gym memberships, dry cleaning or trips to the spa. Non-essentials also include savings and any debts you may have.

Create your budget by listing your essential expenses first. Your debts, like student loans or car loan payments, may not be essential for you to survive, but they are high-priority expenses that need to be paid. Put these at the top of your non-essential expenses list.

Then list other non-essential expenses based on their level of importance to you. For example, if health and wellness are important to you, your gym membership may be higher on your list of non-essential expenses than buying new clothes.

Keep listing your expenses until the total equals all of your income for the month. Using all of your income is called zero-based budgeting, and helps make sure every dollar of your income is accounted for in your budget.

If you get to a point where you don't have enough income to cover all your expenses, review your list of essential and non-essential expenses to look for ways to reduce or eliminate costs.

## Be Realistic

When creating a monthly budget, it may be tempting to try and restructure everything to meet your financial goals faster. While this can fast-track your way toward a goal, it can cause you to lose sight of the person who has to do the work to stick with the budget.

Instead of creating a bare bones budget where you limit yourself, plan to allow yourself at least a couple of times per week to indulge in small treats.

## Choose a Budgeting Tool

Once you've gathered all of your financial information, it's time to choose a way to manage and track your budget. If you're old school, you may want to use the pencil and paper approach. Or you can start with pen and paper then transfer that information to a budgeting app. By writing it out first, you're more likely to catch mistakes or omissions.

If you're a little more tech savvy, there are some convenient and affordable apps and websites available to help.

The key to creating a realistic budget is balancing the needs of your finances with your personal needs. Find more practical advice and tools for managing your money at [bankblvd.com](http://bankblvd.com).

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Visit [www.americanbusinesscoalition.info](http://www.americanbusinesscoalition.info) for full benefit details.

# NOTICE OF ANNUAL MEETING OF MEMBERS

The Annual Meeting of the Members of The American Business Coalition will be held at 16125 Chesterfield Parkway W, Chesterfield, MO 63017, on Monday, September 13, 2021 at 5:00 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 Business Coalition** **September 13, 2021 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: \_\_\_\_\_, 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

# Good Sleep for Good Health

## Get the Rest You Need

Sometimes, the pace of modern life barely gives you time to stop and rest. It can make getting a good night's sleep on a regular basis seem like a dream.

But sleep is as important for good health as diet and exercise. Good sleep improves your brain performance, mood, and health.

Not getting enough quality sleep regularly raises the risk of many diseases and disorders. These range from heart disease and stroke to obesity and dementia.

There's more to good sleep than just the hours spent in bed, says Dr. Marishka Brown, a sleep expert at NIH. "Healthy sleep encompasses three major things," she explains. "One is how much sleep you get. Another is sleep quality—that you get uninterrupted and refreshing sleep. The last is a consistent sleep schedule."

People who work the night shift or irregular schedules may find getting quality sleep extra challenging. And times of great stress—like the current pandemic—can disrupt our normal sleep routines. But there are many things you can do to improve your sleep.

### Sleep for Repair

Why do we need to sleep? People often think that sleep is just "down time," when a tired brain gets to rest, says Dr. Maiken Nedergaard, who studies sleep at the University of Rochester.

"But that's wrong," she says. While you sleep, your brain is working. For example, sleep helps prepare your brain to learn, remember, and create.

Nedergaard and her colleagues discovered that the brain has a drainage system that removes toxins during sleep.

"When we sleep, the brain totally changes function," she explains. "It becomes almost like a kidney, removing waste from the system."

Her team found in mice that the drainage system removes some of the proteins linked with Alzheimer's disease. These toxins were removed twice as fast from the brain during sleep.

Everything from blood vessels to the immune system uses

sleep as a time for repair, says Dr. Kenneth Wright, Jr., a sleep researcher at the University of Colorado.

"There are certain repair processes that occur in the body mostly, or most effectively, during sleep," he explains. "If you don't get enough sleep, those processes are going to be disturbed."

### Sleep Myths and Truths

How much sleep you need changes with age. Experts recommend school-age children get at least nine hours a night and teens get between eight and 10. Most adults need at least seven hours or more of sleep each night.

There are many misunderstandings about sleep. One is that adults need less sleep as they get older. This isn't true. Older adults still need the same amount. But sleep quality can get worse as you age. Older adults are also more likely to take medications that interfere with sleep.

Another sleep myth is that you can "catch up" on your days off. Researchers are finding that this largely isn't the case.

"If you have one bad night's sleep and take a nap, or sleep longer the next night, that can benefit you," says Wright. "But if you have a week's worth of getting too little sleep, the weekend isn't sufficient for you to catch up. That's not a healthy behavior."

In a recent study, Wright and his team looked at people with consistently deficient sleep. They compared them to sleep-deprived people who got to sleep in on the weekend.

Both groups of people gained weight with lack of sleep. Their bodies' ability to control blood sugar levels also got worse. The weekend catch-up sleep didn't help.

On the flip side, more sleep isn't always better, says Brown. For adults, "if you're sleeping more than nine hours a night and you still don't feel refreshed, there may be some underlying medical issue," she explains.

### Sleep Disorders

Some people have conditions that prevent them from getting enough quality sleep, no matter how hard they

## Getting a Better Night's Sleep

- **Stick to a sleep schedule.** Go to bed and wake up at the same time every day, even on the weekends.
- **Get some exercise every day.** But not close to bedtime.
- **Go outside.** Try to get natural sunlight for at least 30 minutes every day.
- **Avoid nicotine and caffeine.** Both are stimulants that keep you awake. Caffeine can take 6–8 hours to wear off completely.
- **Don't take naps after mid-afternoon.** And keep them short.
- **Avoid alcohol and large meals before bedtime.** Both can prevent deep, restorative sleep.
- **Limit electronics before bed.** Try reading a book, listening to soothing music, or another relaxing activity instead.
- **Create a good sleeping environment.** Keep the temperature cool if possible. Get rid of sound and light distractions. Make it dark. Silence your cell phone.
- **Don't lie in bed awake.** If you can't fall asleep after 20 minutes, get up and do a relaxing activity until you feel sleepy again.
- **See your health care provider if nothing you try helps.** They can determine if you need further testing. They can also help you learn new ways to manage stress.



try. These problems are called sleep disorders.

The most common sleep disorder is insomnia. “Insomnia is when you have repeated difficulty getting to sleep and/or staying asleep,” says Brown. This happens despite having the time to sleep and a proper sleep environment. It can make you feel tired or unrested during the day.

Insomnia can be short-term, where people struggle to sleep for a few weeks or months. “Quite a few more people have been experiencing this during the pandemic,” Brown says. Long-term insomnia lasts for three months or longer.

Sleep apnea is another common sleep disorder. In sleep apnea, the upper airway becomes blocked during sleep. This reduces or stops airflow, which wakes people up during the night. The condition can be dangerous. If untreated, it may lead to other health problems.

If you regularly have problems sleeping, talk with your health care provider. They may have you keep a sleep diary to track your sleep for several weeks. They can also run tests, including sleep studies. These look for sleep disorders.

## Getting Better Sleep

If you're having trouble sleeping, hearing how important it is may be frustrating. But simple things can improve your odds of a good night's sleep. See the Wise Choices box for tips to sleep better every day.

Treatments are available for many common sleep disorders. Cognitive behavioral therapy can help many people with insomnia get better sleep. Medications can also help some people.

Many people with sleep apnea benefit from using a device called a CPAP machine. These machines keep the airway open so that you can breathe. Other treatments can include special mouthguards and lifestyle changes.

For everyone, “as best you can, try to make sleep a priority,” Brown says. “Sleep is not a throwaway thing—it's a biological necessity.”

*Article reprinted from NIH News In Health*

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**American Business Coalition**

Membership Services  
1630 Des Peres Road  
Suite 140  
St. Louis, MO 63131

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

**Membership Services Office  
American Business Coalition  
1630 Des Peres Road  
Suite 140  
St. Louis, MO 63131**

**1-800-992-8044 or (636) 530-7200**

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Benefits may not be available in all membership levels. For more information, or to upgrade your membership, please call 1-800-387-9027.