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PRESIDENT'S Letter

What a difference a few weeks can make!

By now, unless you've been living on a deserted island, locked in an upstairs attic, or have recently recovered from a coma, you've heard about the COVID-19 pandemic that is affecting every human being on the earth. And while we trust the ability of the Centers for Disease Control and follow their recommendations (isolation, better sanitary and hygiene methods, etc), it is all our hopes that the spread of this new virus can be contained and a vaccine be developed.

In the meantime, every American is having to readjust their daily lifestyles and work schedules. And no one really knows how long this readjustment will last, nor whether our lives will return to what we used to call "normal."

However, aside from the issues of lost jobs, reduced household incomes, a plummeting stock market, and our U.S. economy essentially being stopped immediately, there will be some benefits arising.

We've learned that over 95% of our pharmaceuticals and medications have come from China. This should create an opportunity for U.S. drug manufacturers to take better control over our daily medicines and not rely on another country for our health and well-being. There have been a shortage of medical masks and respirators. This has created an immediate need for new manufacturers to step up and fill the need, which is already happening. And while some of us have been placed on an "employment furlough," other national companies such as CVS Pharmacy, Amazon, Walmart, some national chain grocery stores, and even take-out restaurants are advertising hundreds of thousands of job openings RIGHT NOW! And while these may not be "dream jobs," they do provide a paycheck and a sense of well-being for those who decide to participate.

Last week, we sent an email to all AFEUSA members with our top 10 suggestions for remaining sane and being productive during the 2020 quarantine. We have included that article in this month's publication. Furthermore, the Student Award Program has begun and applications are being accepted on our website: AFEUSA.org.

Americans are resilient, and our economy will bounce back quickly. In the meantime, focus on what you can do to remain

positive and healthy. New horizons and opportunities will develop as a result of this pandemic.

P.S. Please wash your hands!





Entrepreneurs are known to have an excellent work ethic and usually know how to stay productive at all times. However, many 9-to-5 workers may feel disconnected from their regular workday as it gets dramatically altered over the next several weeks.

Here are my suggestions for entrepreneurs and those who are having to deal with a disruption in their schedules.

Establish and maintain a regular sleep schedule. All too often, ■it becomes easy to sleep in late, hit the snooze alarm too many times, and waste away the greater part of any morning. If you would usually rise at 6 a.m., continue that cycle. Eat breakfast, exercise, shower, shave, and get dressed in daytime clothes. Your body is used to a regular cycle, and it's easier to maintain that cycle than set up a new one.

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Set time aside for regular exercise. With public gyms closed, **∠** ■you won't have access to a lot of machines, treadmills, or weights. Dust off that old bike in the garage or go for a strenuous hike to raise your heart rate and exercise your lungs. Resistance bands and self-instruction yoga classes are ideal for a variety of muscle toning exercises, as are squats and/or lunges. Still need a more structured workout routine? There are also plenty of online exercise options. Burnalong is a great example and is discounted for AFEUSA members.

Prepare healthy meals and avoid between-meal snacks. ■ Nutrition is vital to maintaining your immune system and warding off colds, flu, and other viruses. Low carb, high protein diets with fresh fruits and vegetables will help you maintain your fitness and reduce excess body weight. Between meals, try healthy snacks, like fruit, nuts, jerky, etc. There are many home delivery options that provide all the fixings for a healthy meal. Simply combine the ingredients and cook according to the instructions. HomeChef is an excellent choice, with savings of \$35 off your first order. Deliveries are weekly and can be altered, skipped, or stopped at any time.

Set aside time to spend with family, your spouse, and yourself. With the entire family staying home, time management skills will be vital for everyone's patience and wellbeing. If you normally work from home, be sure to control your environment during working hours. Your family will need to respect your continued work responsibilities. Activities planned during the day/week should involve the entire family in ADVANCE. Be sure to also set time aside for your spouse away from the kids. If you need time to rekindle that relationship, the Empowered Couples Academy is an excellent option. Their online classes through video conferencing can help any relationship.

Avoid watching noneducational television during the day. Avoid watching incheducations. It's easy to wake up, turn on the TV, and end up binge-watching. Music during the day can provide white noise without interrupting your thoughts should you be working from home. Record shows from History Channel or other selections and then watch the programs as an entire family before settling down for bed. Two hours max viewing per day seems to be a reasonable time allotment.

Limit the amount of news television you watch. Regular news on network and cable outlets can be downright depressing. Don't fall victim to their personal opinions. If it's REALLY important, you will learn about it through other channels like social media, work memos, and conversations with friends.

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Put the politics and talk shows aside. Instead, educate yourself by reading articles or books on the subjects that interest you.

Avoid impulse purchases. Finances are going to be stretched. ■ Now is not the time to participate in retail therapy to reduce your stress. Work slowdowns will affect everyone, and your first responsibility is to your loved ones. Know the difference between buying what you need and what you want. Everyone is different in this category, but don't complain that you can't afford to repair the family automobile because you decided to buy that boat you've always wanted. I used to tell people to live on 80% of their income (beneath their means) and invest the balance. If work slows down, you can continue to live comfortably by only delaying the investment portion. When the economy returns to normal, you'll have plenty of time to enjoy your added income.

Use the time to rearrange your closet, garage, or workspace. How many times have you said, "I wish I had time to (fill in the blank)"? Well, now you have the time. Schedule time to attack a particular task. Cleaning out closets and getting rid of unneeded clothing and other items also helps clear the mind of clutter. Use this time to be productive and accomplish the activities you have talked about for years. Many of the charities offer pickup services. Churches also donate clothing to those in need. If you tackle this NOW, you'll be glad it's done when you return to a normal schedule. Don't put off until tomorrow that which you can do today.

Consider learning a hobby or expanding on a lost interest. ■ If you've ever considered learning how to play an instrument or a craft, now is the perfect time to do so. Expand your mind and enjoy the feeling of achieving a new talent. I used to ask people what they would do all day if they didn't have to work. So many people nearing retirement had absolutely no idea and could not answer the question. Take this opportunity to create an interest or hobby outside of work. It's easy to get absorbed in the day-to-day grind. But when that grind ends, we don't know how to fill our day. You can't play golf every day. So take the time to consider options and give a few a try!

Communicate with others via phone, text, FaceTime, or even from a short distance. The underlying challenge when dealing with self-isolation is self-isolation! We are all social creatures at heart and need to maintain some element of socialization. Many people return to work after retiring solely for the purposes of communicating with others. This period requires us to maintain personal space, but that doesn't mean we have to lock our doors. We may not be able to hold dinner parties or have friends over for a backyard party, but we can certainly talk or text with others and communicate using FaceTime or other methods of video communication. The elderly are especially susceptible to loneliness and boredom. If we all practice just a bit of friendliness to those who pass through our lives, we can all learn empathy and self-respect. If you write on one of the many social media outlets, refrain from confrontational remarks and focus on more positive comments. Feel free to block others who don't share in your positive attitude and set a good example for others in your family.

Whether this COVID-19 virus scare is authentic or media hype, the fact is that self-quarantines are in place, and businesses have temporarily halted. How we spend our time over the next few weeks will help shape the attitudes and outlook as we all return to our normal lives. Use this time wisely to be positive and productive, rather than wasting away time that will never return. If your concerns over COVID-19 start affecting your well-being, reach out to your community of fellow entrepreneurs through your AFEUSA membership portal. Right now, we all need to band together to ensure we can manage this delicate situation.

TAKE A BREAK



EXCLUSIVE BENEFIT **AFEUSA Member's Forum**



OUERIES



Open only to AFEUSA members, this platform allows business or idea and allows other members to comment or give advice/suggestions on how best to resolve those

To get started, log in to AFEUSA, select membership Forum. Be sure to read the Code of Conduct prior to posting any question or answer. Let's start posting!

Affordable Small-Business Ideas ---

START-UPS FOR THE BUDGET-MINDED ENTREPRENEUR

While the idea of starting your own business can be daunting, many people yearn to be their own boss and serve their community. The good news is that not every venture requires thousands of dollars in capital. There is an assortment of business opportunities you can start right in your home!

Catering

If you're handy in the kitchen, then this is the job for you. To get started, reach out to your community of friends and family to land your first gig. You can offer party catering and business lunch services to ensure your schedule remains flexible around any other commitments you have. Make sure to place a business



card with every meal to grow your client base. The only supplies you will need are the tools in your kitchen, the food, and the time to build your online presence for marketing.

Gofer

If you're community-oriented and love to help people, then this might be your ideal side hustle. For the elderly and those who are sick or stuck at home, having someone run various errands helps immensely. For this job, all you need is a car and an internet connection to spread the word about your services.

Virtual Assistant

If you like organizing, weeding through emails, posting to social media, and staying on a tight schedule, then you will love this industry. You can market these skills to other entrepreneurs in your area. It's common for business owners to scale their businesses at such a rate that it's hard to take care of these tasks on their own. To start this business, you need a computer and a stable internet connection to maintain contact with your clients.

Regardless of what small business you want to start. AFEUSA is here for you to ensure you're on the right track. GoSmallBiz.com has decades' worth of experience to pull from if you need some guidance, and we offer our members an exclusive discount. To learn more, explore your GoSmallBiz.com benefits through your membership portal.

3RD ANNUAL STUDENT AWARD PROGRAM NOW ACCEPTING APPLICATIONS

As an entrepreneur, you know that small businesses and the services they provide are the lifeblood of the economy. But we're only as strong as the next generation that fuels the creative and competitive spirit within the market. With that in mind, we're constantly looking for ways to support upcoming small-business owners. One resource that has proven very valuable for start-ups is our student award!

If you know of an entrepreneurial high school or college student that deserves this award, then make sure they apply! Applications will be accepted starting April 1 and will close on April 30 or after 150 applications have been received, whichever is sooner. Every year, we select 20 high school and college students to receive the award. Every winner selected will receive an award of \$500 to help with tuition or startup costs.

Small-business owners know how hard it is to get a company off the ground. But these statistics from CBINSIGHTS, an analytics firm, really put it into perspective. Out of all new start-ups, 29% run out of cash and another 18% fail due to pricing/cost issues.

To win this award, these young entrepreneurs have to be driven, innovative, and capable of making an impact in their communities. Take Adrian Frisque for example. He's developing an administrative program that can locate students in the event of an emergency and take attendance. Madeline Nathe is taking what she's learning from her master's program in nutrition to host culinary classes and other events.

If you know of any bright and promising entrepreneurs, then don't let them miss out on this opportunity. Past recipients have scaled their businesses to new heights with this capital, and we're hoping this year's winners can do the same. All they have to do is visit AFEUSA.org and follow the links to the application form.



NO MORE 'I'M DUMB'

A fateful day in Chad Howey's young life - 10 minutes under water. The term "coldwater drowning" was used to describe his condition. At age 2 1/2, his mind was swept clear of the alphabet and other things he had learned. Even though he was alive and had full intellectual capacity, he had a body "they said" that didn't go through the motions of life fast enough.

As he grew into boyhood, it became harder and harder for him to keep up. He knew what he wanted to do, but he couldn't seem to get his body to do it quickly enough. Swinging at a baseball after the ball was in the catcher's glove made him feel dumb. Being behind in reading and having kids laugh at him in reading class made him feel dumb.

Then at age 10, Chad was given an opportunity to turn his greatest weakness into his greatest strength. With fierce determination and lots of encouragement from his mother, Chad enrolled in a speed-reading course.

"Dumb? I'll show them!" he said to himself. It meant hours of practice in addition to keeping up with his regular schoolwork, but he dropped self-pity and stopped asking "Why me?" and just did what had to be done.

If you're average as a reader, you're probably reading 250 words per minute with 70% to 80% comprehension. Speed-reading courses promise to double and even triple that. You might know someone who's up to 1,000 wpm.

Not Chad Howey. Newspapers in his hometown showed the 10-year-old's picture and then verified the statement:

"10-YEAR-OLD CAN READ 9.000 TO 10.000 WPM WITH 90% COMPREHENSION!"

It's true — with tremendous effort and commitment, Chad's diligence paid off. It proves once again that people with a goal, a plan, a commitment, and hard work can ...

- Turn their weaknesses into strengths — make negatives into positives
- Improve and grow
- Release their unlimited potential. Chad Howey proved it.

Here's what you can do:

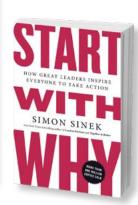
- Say no more: "I'm dumb," or "I'm slow ... old ... poor ... weak." Decide today to remove limitations of all kinds from your thinking.
- Begin a program of improved reading. Get a book on the subject or take a course. Don't keep saying, "I'm a slow reader" take ACTION!
- 3. Limitations are man-made drop them and soar through life with your unlimited potential.



AND BETTER BUSINESS WILL FOLLOW

"There are only two ways to influence human behavior: You can manipulate it, or you can inspire it." -Simon Sinek

It can often be hard to clearly articulate what you do for a living. That means it can be difficult to explain your vision to potential clients and customers, which then makes it harder to convince them to purchase your product or services. In "Start With Why," author Simon Sinek illustrates the importance of explaining to others why you do the business you do rather than explaining what you do or how you do it.



Sinek argues that when people start figuring out the "why" in what they do, it inspires action from others in a way that discussing the "what" can't. Talking about the "why" engages emotions; analyzing the "what" is purely logical. When you try to sell something to people based on "what," you rely on specific manipulations like price and product details. But if you help people understand why you do what you do by revealing the real purpose and intention behind your

reasons, you build a sense of trust. This trust leads to loyalty, and loyalty means that person comes back to do business with you and also refers your business to others. This is how businesses grow!

Figuring out your "why" is a process of discovery, not invention. In order to discover it, you can turn to three key strategies.

- Look backward at the original motivation for starting your business. What specific problem were you trying to solve, and why was it important to you to solve it?
- Look outward by asking those around you why they spend time with you or why a customer buys from you. You can learn why people are drawn to you and your business this way.
- Look inward by identifying a bigger vision that you wish to contribute to. What do you believe in? What really matters to you?

"Start With Why" teaches readers how to go about discovering their "why," then instructs them on how to effectively use that information to help their business. It also helps them unleash their business's vast potential that has remained untapped until now.