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# WHO WE ARE ...

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## PRESIDENT'S Letter

Well, I must admit that the past six weeks have been rather a challenge for all Americans! The next few weeks will be just as challenging as we begin to emerge from the safety of shelter-in-place orders and attempt to re-open businesses to return to some state of normalcy.

As I wrote in last month's newsletter, what you did during this time will determine your success in how you handled this brief interruption. At AFEUSA, we continued to expand our benefits by introducing a news feed to our website. You will notice many of our benefit providers posting newsworthy content directly related to the gig economy entrepreneur. Feel free to visit AFEUSA.org to enjoy reading these articles.

The Student Award Program, though properly announced well in advance of the COVID-19 pandemic, did not reach the required number of applications necessary to achieve an adequate sampling size. Therefore, we have decided to award the \$10,000 evenly to those schools and organizations who participated in distributing the applications to their student body. These organizations will be identified next month. We did, however, reach out to last year's Student Award recipients, and you will be amazed as to how they have weathered the COVID-19 situation.

While our government officials were attempting to provide financial assistance to those who have lost their jobs, it appears as if the gig-economy entrepreneur has been neglected. Unemployment checks go to those who have paid unemployment insurance, and the PPP loans seemed to have been issued to major corporations who are publicly owned. We cannot allow these actions to discourage our ability to look forward and continue the pursuit of entrepreneurship.

- Our Members' Forum is still functional and awaiting your input.
- We are continuing to seek small entrepreneurs with BIG stories.
- Our membership benefit vendors are still available to help you grow your business.



Together, we can achieve success and with AFEUSA, it's Success by Association!

*Charles Jackson  
President*

# PROTECT YOUR ASSETS AND DATA

## WHAT AFEUSA CAN DO FOR YOU



Right now, everyone is on high alert trying to protect their loved ones. Being a small-business owner amplifies these worries because you must also ensure your company and employees are safe. Likewise, hackers and scammers are finding creative ways to capitalize on those feelings. So, we want you to know about these exclusive benefits to ensure we're all doing our part to protect our entrepreneurial community.

“FOR ONLY \$20 A MONTH, LEGALSHIELD GIVES AFEUSA MEMBERS THE CHANCE TO TALK TO LAWYERS ON ANY LEGAL MATTER WITHOUT WORRYING ABOUT HOURLY COSTS.”

### InfoArmor

In today's world, knowledge is power, which means your data is a gold mine for hackers. Neglecting to protect it can lead to financial devastation. With InfoArmor proactively monitoring your accounts, you are notified at the first sign of fraud. They

provide notifications for credit inquiries, accounts opened in your name, compromised credentials, and financial transactions, to list a few. Additionally, enrolling your family extends that protection to anyone in your household.

If a hacker does discover your information, then InfoArmor's dedicated Privacy Advocates fully manage and restore your identity. With their 401(k) and health savings account reimbursements, tax fraud refund advances, and \$1 million-policy for identity theft insurance, you won't take a financial hit.

### LegalShield

In our circumstances, scammers are trying everything they know to take advantage of unsuspecting business owners. As suppliers are raising prices and consumer demand is shifting, scammers should be the last thing on your mind. But for only \$20 a month, LegalShield gives AFEUSA members the chance to talk to lawyers on any legal matter without worrying about hourly costs. With this exclusive offer, you receive free trial defense hours, will preparation, access to a video law library, legal document review, and access to their form service center. What's more, they will find the right lawyer for your situation and provide 24/7 access for emergencies.

While these benefits help protect you and your loved ones, AFEUSA has a variety of benefits that can maintain your family's well-being. Visit [AFEUSA.org](http://AFEUSA.org) to explore your options and see what AFEUSA can do for you.



# LEADING THROUGH CHANGING BUSINESS LANDSCAPES

After a while, your passion for your industry may burn out and reduce your company's success. Right now, the business landscape is shifting below our feet, so you may need the right guidance and mindset to navigate it.

Through their educational offerings, The Messenger Institute helps business owners become authentically bold leaders who look ahead. The educators at the school do this by igniting your entrepreneurial spirit, expanding your awareness on market needs, and unleashing your potential through Life Fusion Methodology. The approach balances physical, emotional, and spiritual elements to align your internal mindset and your external actions.

JD Messenger, the founder of the institute, structures its offerings around a proven sequence outlined in the curriculum levels. Additionally, all their courses are in several formats to meet the budgets of entrepreneurs of any size.

As an AFEUSA member, you have access to a complimentary small entrepreneur program, which is usually \$20 a month. The next class they host is a five-week virtual knowledge and techniques program that ranges from \$97-\$197. Their extended 15-week plan is \$497, while their CEO Circles course is \$595 per month and includes online meetings and hour-long coaching sessions. If you need more mentorship, then their private mentoring program spans over 6-12 months at \$12,000-\$24,000.

Since entrepreneurs are all in various industries, their needs differ significantly.

The Messenger Institute recognizes these differences and designs unique offers to help you achieve your goals from a spiritual perspective. If you want to learn more, then utilize your exclusive discount through your membership portal. Or visit their website at [TheMessengerInstitute.com](http://TheMessengerInstitute.com) and join their [free community](#) for tips, podcasts, and webinars for entrepreneurs like you!

## THE MESSINGER INSTITUTE

### Entrepreneur Needs Hierarchy



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## TAKE A BREAK



## EXCLUSIVE BENEFIT AFEUSA Member's Forum

- ✓ QUESTIONS
- ✓ CHALLENGES
- ✓ QUERIES



Open only to AFEUSA members, this platform allows AFEUSA members to post various issues related to their business or idea and allows other members to comment or give advice/suggestions on how best to resolve those challenges.

To get started, log in to AFEUSA, select Membership Benefits, and click on the link to the Member's Open Forum. Be sure to read the Code of Conduct prior to posting any question or answer. Let's start posting!

# Student Award Winners: Where Are They Now?

## THE IMPACT OUR PREVIOUS WINNERS ARE MAKING

Every April, we get to look over all the applications for our annual Student Entrepreneur awards. All the student business plans are unique and service their markets in engaging ways. As we evaluate the current applicants, it makes us wonder about our winners from last year. As we check in with them, the more we learn and the more impressed we are at how far they've come in such a brief period.

### Lily Jade — Handmade Soap Club

This year, Handmade Soap Club is expanding immensely, allowing members to select their favorite soaps every month. Being a feature in Vanity Fair and Scottsdale Lifestyle also helps spread their market reach. Due to COVID-19, their sales are spiking, but they're delivering FREE soap locally to those in need.

### Hailey Crowell — Setlist Booking LLC

Hailey is building her website with a web designer. Additionally, Setlist is focusing on qualifying sales leads by finding artists and venues in Washington, D.C., New Hampshire, and Vermont that can benefit from their service. When the pandemic ends, Hailey and her team will launch their website and help venues earn back all the money they've lost with a more efficient booking process!

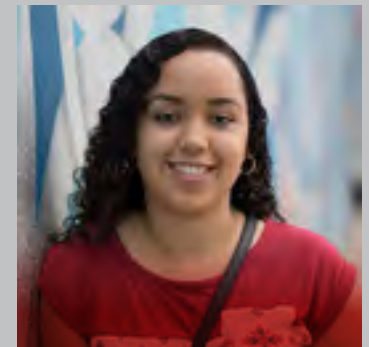
### Moe Mitchell — Moe Mow's

Moe hit a milestone just shy of \$200K in annual revenue. This year he brought on a chief operating officer who's running the day-to-day functions of Moe Mow's. Right now, Moe is starting a new venture called HubClick, which enables home service companies to customize and run

their businesses off of their own custom branded app. HubClick is just two months from launching, but they're already working with companies to try the service. Moe hopes to continue scaling Moe Mow's further into the summer season while he focuses on raising funding for HubClick.

### Monica Vera

With the funding Monica was able to receive, she was able to graduate with her bachelor's degree in business management with a concentration in entrepreneurship. She's studying fitness at the Fitness Institute International and is working full time at a fitness center to gain experience. When she completes her studies, she's excited to open to her own fitness center to help her community maintain their well-being.



## CUTTING COSTS IN A CRISIS

## HOW SMALL BUSINESSES ARE ADAPTING

Small businesses across the country are feeling the strain that comes with a global pandemic. Business models have been disrupted, and cash flows have taken massive hits. The coronavirus has left a lot of business owners and their employees scrambling. Regardless, in this tough time, there is one thing every business owner (and employee) should *not* do: panic.

Panic causes far more problems than it solves. Panic is an emotional

response, and when you make decisions — particularly business or financial decisions — based on emotion, you are more likely to make a mistake that negatively affects you in the long term.

A recent Goldman Sachs survey of more than 1,500 small-business owners revealed that more than 50% believe they will be out of business within three months if the situation doesn't improve. In order to survive, cutting costs is necessary. The biggest cost many

businesses are addressing is that of their employees.

Over the past few months, many businesses have let go of part or all of their staff, opting to lay them off rather than absorb the financial burden of keeping them on. Laying off workers can prove to be a good strategy but only if done correctly.

Start the process by extending invitations to your now-former

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# Say 'I Do'

## TO GROWTH AND IMPROVEMENT

You and your spouse deserve results, not just promises.

In the traditional wedding ceremony, your spouse agrees to accept you "for better or worse, till death do you part," and at first, that sounds quite noble. But is it? It actually might absolve you of any responsibility to grow and improve. If you don't improve, then neither will your marriage, and the result could be two people who have parted ways emotionally, if not physically, long before death.

Your relationship with your spouse is far too precious to be founded on such a vague promise as "for better or worse." By asking your spouse to accept you on these terms, you are in essence saying, "Stay with me even if I get complacent, lazy, dull, and unattractive." What motive does that give you not to become complacent, lazy, dull, and unattractive? None at all. And if you backslide, what of the marriage? After much chafing, all that remains to hold it together is a twisted, frayed thread.

But any good marriage should be held together by the warm, powerful attraction that binds a man and a woman who are growing and improving as individuals. To maintain that enthusiasm, which most couples at least shared in the beginning, both of you must continue to grow and improve, and that's the commitment you should make to one another. Don't stay together for better or worse; just stay as long as you both keep improving. That way your marriage will keep improving, too, because you've founded the relationship on results instead of mere promises.

Saying "I do" to growth and improvement is a far deeper and more rewarding commitment than the traditional promise of "for better or worse" simply because it requires both husband and

wife to accept responsibility for their part of the relationship. Besides, it just makes sense.

Consider your other relationships. In any of them, did you or someone else agree to accept the worse? Of course not. Take your job, for instance. Your employer didn't say, "This is your job forever, whether you help our company get better or worse." If they did say that, then you could come in late every morning, fall asleep at your desk, take three-hour lunch breaks, and leave early every afternoon with no fear of being fired! What your employer should say is, "This is your job as long as you deserve it, and you'll deserve it as long as you keep improving." And in turn, your commitment to your employer should be that you'll keep working for the company as long as it keeps improving.

And so it is with two people in love who decide to get married. They might say to each other, "Because I love you, I want the best for you. And I want that best to be me. So stay with me as long as I am the best for you, as long as I keep improving. That way I'll have to improve, and you'll want to stay."

Here's what you can do: If you're still single, then consider including in your wedding vows a commitment to grow and improve. And if you're already married, it's still not too late; each of you can accept responsibility for your part of the relationship beginning NOW in all areas of your life.

Say "I do," and make the commitment!

-Joel Weldon  
Inspirational Writer of Wisdom 

## CUTTING COSTS IN A CRISIS

employees to possibly return once your business can support them again. While they can now collect unemployment benefits, you need to think about where your business is going to be after the major situation is resolved. At that point, you can do one of two things: rehire previous staff or hire new staff. Keep in mind that hiring new staff members will cost significantly more than rehiring your old staff. Consider costs associated with retraining, establishing benefits, and getting them up to speed.

Also, do not discourage former employees from pursuing other options. While you may be in a position to rehire some of your prior staff, you may not have the budget to rehire everyone. Everyone needs to be able to make ends meet.

In the meantime, keep an eye on government relief. Many small businesses will qualify for certain assistance in the coming months.

