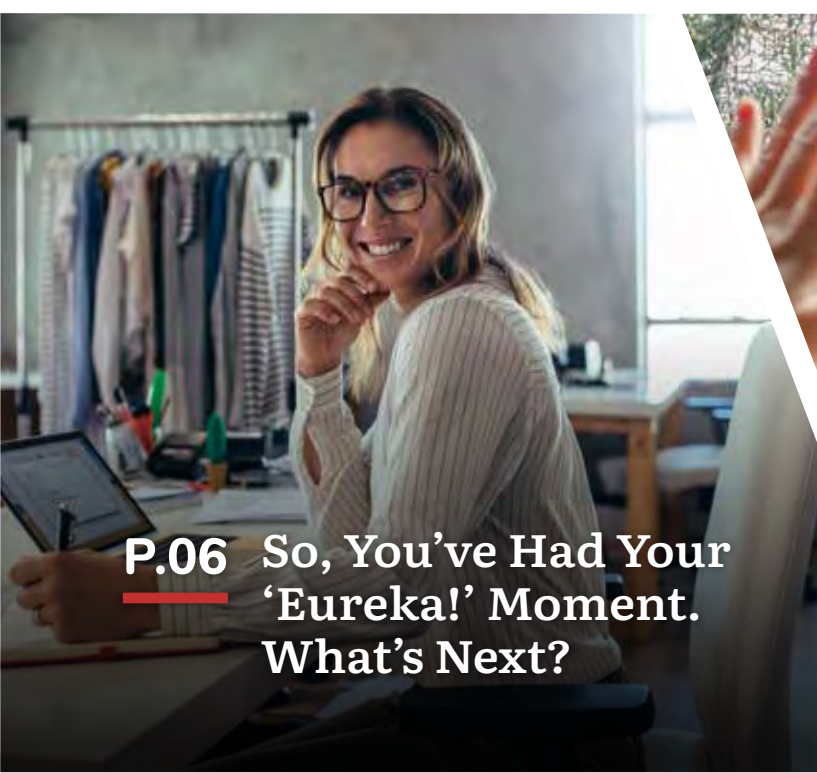


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President's Letter

As we enter the holiday season, many of us look at this past year and hope for a better 2021. No question, this past year has been a challenge for all of society, regardless of your location, age, income, or employment status. If we continue to focus on these setbacks, we won't be able to see through the "smoke" or be able to guide a path to a better life. Some situations are beyond our control. But we CAN develop a positive mental attitude on how we handle those situations that are WITHIN our control.

During December of every year, many individuals take time away from the hustle and bustle of work and attempt to focus on family, friends and themselves. A reflection of the past year's accomplishments and review of one's goals for the past year help you determine a foundation for setting new goals for the upcoming year. These goals can be directed towards your work, your family, your personal interests as well as your own spiritual and physical well-being.

Here at AFEUSA, we are reflecting on the achievement of our goals for 2020. This past year we:

- added two new education-based benefit vendors,
- celebrated our Third Annual Student Award Program
- interviewed interesting gig-economy entrepreneurs for the newsletter
- created an online store with a variety of entrepreneur-themed products,
- expanded our dental, vision and life insurance product offerings
- added a new section to the website called Latest News and Resources
- partnered with Genius Network to provide access to a library of seminars and podcasts
- continue to expand our monthly newsletter, now to eight (8) pages

In 2021 we hope to increase the member benefit venue to include more educational outlets such as an entrepreneur's library and a job posting platform. AFEUSA focuses on the gig economy entrepreneur and as this homogeneous group of small businesses gains more notoriety in the media and recognition from business leaders and policy makers, more opportunities develop across this nation. And while AFEUSA is not necessarily focusing on developing these various platforms from a proprietary position, we are positioning our Association to be more of a "search-engine" for the entrepreneur.

Good News for those who are looking to return to traditional networking activities! Pending any further Covid related restrictions, White Label Expo is planning its annual Small Business and Entrepreneur Expo in Las Vegas on March 10-11, 2021 and in New York City in late September 2021. Various industry speakers, business suppliers, seminars and networking will be available at both venues. Additional information can be found at www.WhiteLabelExpo.com. There's a rumor that I'll be speaking at the Vegas event as well! So, if you're in the neighborhood, or looking for ideas, contacts and resources, join us in Las Vegas!

I'd like to thank you for being a part of the Association for Entrepreneurship, USA and look forward to continuing to help you achieve your business and personal goals. With AFEUSA, it is Success by Association.

Charles Jackson
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I've Downloaded an Investment App

Should I Start Buying Penny Stocks?

This year, many financial experts, including me, began seeing a new trend in the investment market: using apps to buy penny stocks.

Investing in the stock market has never been more accessible. Apps like Robinhood make it easy to purchase stocks — especially penny stocks — on your phone. You might be tempted to dip into the market yourself, since these apps are advertised all over Facebook and other social media sites. But do those investments actually pay off? And just how risky are they?

A **penny stock** is a company share worth somewhere between \$0.01 to \$2. These stocks may be attractive for those who want to begin investing, but buying them is more like using a Vegas slot machine than building an investment portfolio. Penny stocks are very high risk and their value fluctuates wildly. Many companies with penny stocks are either deep in debt (or headed toward bankruptcy) or virtually unknown.

Even if a share rises from \$0.05 to \$1.50 within a couple weeks, which would theoretically make you 30 times your investment, chances are good that you won't be able to sell those shares. Not many investors buy stocks that have a reputation for fluctuating so quickly.

Some "stock gurus" will encourage you to trust their penny stock advice because, hey, Monster energy drinks were once sold at 25 cents a share in 2003. These "gurus" are often scammers who use misleading facts to influence people to pour thousands of dollars into penny stocks, a huge investing mistake.

This isn't to say penny stocks will never swing in your favor, but you should know all the risks and never, ever invest more than you can afford to lose. Keep in mind that penny stocks are often so risky that most reputable brokers won't even sell them to their clients. Just do plenty of research before you invest in a stock. This is key to making any good investment decision, but it's especially true for penny stocks.

If I buy, what's the best app to use?

There are a ton of investment apps, but the best way to start with mobile investing is to deal directly with a major financial company. Although the interface might not be as sleek and youthful as apps you'll see advertised on YouTube or Instagram, major financial companies often offer more benefits and comprehensive services.

Charles Schwab has one of the best mobile investing apps you can download right now. J.D. Power ranked its mobile app No. 1 out of 13 brokerages in 2019. You'll have access to trade penny stocks through multiple exchanges, including over-the-counter (OTC) markets (OTCQX/OTCQB), pink sheet stocks, and other stocks outside of the major exchanges. You can access the app on a mobile device or desktop computer, and you pay no recurring fees to invest with Charles Schwab and no required minimums to open an account. There are also no commissions for stock trades, so you pay no fees to trade.

If you're just starting to invest or want to take a more casual approach, you may enjoy a **TD Ameritrade** account. Like Charles Schwab, the TD Ameritrade app is available for mobile or desktop and has no recurring fees or minimums. There are also no commissions for non-OTC stock trades. However, you will have to pay a \$6.95 fee for trading OTC stocks. This can drive up the cost of trading for ambitious investors, but it's a great experience for beginning or passive investors.

Although these apps aren't necessarily as flashy as the latest investing apps, nor do they have the same snappy marketing, they can help you invest in the smartest way possible. Buying penny stocks on Robinhood might be the trend for young investors at the moment, but you don't have to follow the crowd. Making the right economic decision is always in style.

2021: The Year of the Gig Entrepreneur

Are You Ready to Embrace It?



The word “side hustle” has been around since the 1950s, according to Merriam-Webster, but it had a heyday in 2020. Millions of people lost their jobs and cobbled together side hustles like delivering for DoorDash, ferrying groceries for Instacart, and selling things on Etsy into primary paychecks. Just as all roads lead to Rome, all signs point to 2021 being The Year of the Side Hustle — aka the Year of the Gig Entrepreneur.

What is a gig entrepreneur?

The growth of “side hustles” and “side gigs” birthed the gig economy, a network of independent contractors, temp workers, Uber and Lyft drivers, and others doing alternative work. According to a TIME magazine poll, 44% of all adults in the U.S. have participated in the gig economy, and Medium reports that 45 million people worked in it as of 2016. These people are a new class of entrepreneur called the “gig entrepreneur.” They’re independent, flexible, and often stand alone rather than head up a company.

Continued on Pg. 5 ...

We Want to Hear From **You!**

You are unique — so is your story.

AFEUSA is home to a community of successful entrepreneurs. We know that you likely listen to and read success stories from fellow business owners all the time, but have you ever thought that you might be a voice for others to listen to and learn from?

Would you like to be featured in our monthly newsletter?

For more information, contact Charles Jackson, President of AFEUSA, at President@afeusa.org.



Why is 2021 their year?

As we said, 2020 saw the loss of many mainstream jobs, and thousands of people have picked up gig work to fill in the gaps. Simply Google “gig work” and you’ll see the trend. Outlets like TheModestWallet.com, MillennialMoney.com, and Millo.com all offer lists of the hottest money-making gig jobs and apps (a big portion of gig work happens online). On top of the fact that the gig economy has been trending upward for years, 2020 has been the year of remote work. With it came an increased appreciation for independence and flexible hours. For those unwilling to return to their offices in 2021, the growing economy will be waiting with open arms.

What stands in the way?

Marketing, business management, health care costs, and cashflow can all be challenges for gig workers. They’re also vulnerable to changes in status due to legislation. In California, for example, the AB5 law that went into effect Jan. 1, 2020, reclassified many gig workers as employees. If you’re a gig entrepreneur or would like to add the title to your portfolio,



you’re in luck. Here at AFE we have the tools and resources necessary to help every entrepreneur succeed, gig entrepreneurs included. With our benefits and resources, you can jump these hurdles and make next year your best one yet.

3 Gift-Giving Tips

That Won’t Kill Your Savings



Ah, the holidays. It’s a time of sweet treats, family, and giving back — and sometimes giving a little too much. When it comes to the perfect holiday gift, many people spend too much money. The average American spends nearly \$1,000 on gifts during the December holidays alone!

It’s possible to cut back and make it to January without major debt. Here’s how.

Check your list — twice!

The list is going to be your secret weapon to tackling the holidays with your savings still intact. Start by writing down the name of every person you’d like to get a gift for. Now, with the exception of your immediate family members, narrow the names down to your top five — top 10 if you’re really popular.

Now, place the names of the people who didn’t make the cut into a second list. If you still feel the need to do something for them, send homemade cookies or a handwritten note instead of purchasing something. This limits how much you actually have to spend!

Think beyond store-bought or expensive items.

Sure, everyone wants this holiday season’s “it” item, but sometimes the best gifts don’t even come wrapped under the tree. Instead, look to your own talents as a clue to what you should give. If you’re a great crafter, create something unique for the people on your list. If you can offer the gift of time, provide a free night of babysitting for your friends with kids or an experience at the local theater. These gifts have a bonus factor: Recipients love the gift when they open it, and they love it when they get to use it!

Set a budget — and stick to it.

Setting a holiday budget ensures you only spend what you can afford. It also narrows down your search. If you choose to buy your neighbor something, but they aren’t your top priority, set their budget at a lower level, like \$25–\$50. If you have a sibling who has had a rough year and you’d like to make their holidays a little brighter, bump their budget up. This narrows the focus of what you’re looking for so you don’t stumble into something you can’t afford.

Ultimately, it’s the spirit of giving during the holidays that makes them so rewarding. With a little ingenuity, you can be generous and avoid the stress of excess debt come January.



AFEUSA Member's Forum



Questions ...

Answers ...

Challenges ...

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!

Take a Break



What's Next After 'Eureka'?

How GoSmallBiz Helps AFE Members Turn Ideas Into Companies

So, you have an idea. It's a brilliant idea! In fact, it's the best product or service to hit the market since pre-sliced bread debuted in 1928. But how do you take that "Eureka!" moment and turn it into a thriving, money-making business that people care about and interact with?

Odds are you became an AFEUSA member to find the answer to that question, and rightfully so. We have all of the connections, experience, literature, and resources that you need to discover the steps that will work for you. One of those invaluable resources is our partnerships — the companies we work with to provide benefits for our members. And of all of those partners, GoSmallBiz.com is uniquely poised to help you turn your idea into a reality (or take your already-realized business to the next level).

Since 1996, GoSmallBiz.com has been valiantly supporting small businesses. It offers a plethora of helpful services, including one-on-one business coaching, website building and analysis, HR and legal resources, tax and accounting

functions, business planning software, email marketing resources, and more. Over the years, GoSmallBiz.com has helped hundreds of thousands of entrepreneurs like you launch and grow successful companies.

It will be a relief to get your questions answered. Even more exciting, you can do it affordably! Access to GoSmallBiz.com resources usually costs \$39 per month, but AFEUSA members can score the same perks for \$10 off per month. Plus, you won't have to deal with any contracts or obligations, and you can cancel your GoSmallBiz.com membership at any time.

Are you ready to find out what comes after "Eureka"? GoSmallBiz.com is waiting for you.

Visit your AFEUSA Portal today to take advantage of these benefits available only to AFEUSA members.

5 Ways to Bring Your Office Together for the Holidays



Without Risking Illness

Do you have a plan for how to bring your company together for the holidays? For the last few months, I've been mulling over the best way to celebrate the season with my team. In a normal year, I wouldn't stress out about this. There are all kinds of tried-and-true team activities out there, like ugly sweater contests, cookie bake-offs, and company dinners at local restaurants. We've done these before, and I always feel like it brings us closer as a team and as friends.

This year, though, I don't think getting together physically will be a popular idea. Some of my employees have high-risk family members at home, and the last thing any of us want is to be stuck in quarantine for Christmas. At the same time, I don't want to miss a prime opportunity to build camaraderie over the holidays — something that's both more important and harder to come by than ever right now.

Studies show that a "sense of belonging" in the workplace (something I like to build with Christmas cookies!) can help people stick together in a crisis and even increase company revenue. According to the Harvard Business Review, one BetterUp study found that, "High belonging was linked to a whopping 56% increase in job performance, a 50% drop in turnover risk, and a 75% reduction in sick days." What employer doesn't want that?

Unfortunately, recent research has also found that the pandemic is negatively

impacting workplace culture nationwide. So, what's an entrepreneur to do? I decided to buckle down and find a way to celebrate the holidays with my team virtually. Here are five great team-building options I came across. Feel free to steal one for your own Christmas celebration!

- 1. Party it up over Zoom.** This is the most obvious option: a straight-up Zoom party that's all play and no work. Team members can compete to create the best holiday Zoom background and try on funny filters together. If you want to be really generous, you might even consider sending out grocery store gift cards or snack baskets so that your team can enjoy company-funded treats. The downside of this option is that it doesn't work well for big teams — it's best if everyone can fit on one Zoom screen.
- 2. Arrange a recipe swap.** If you can't have a bake-off in person, encourage your team members to submit their favorite holiday recipes in a group chat, then share photos of anything they make! Everyone needs to eat, pandemic or no pandemic, and holiday dishes are always crowd pleasers.
- 3. Collaborate on a holiday playlist.** Some people hate Christmas music, but there's no doubt that it sets the mood. You can create camaraderie

with your team by inviting everyone to submit their favorite holiday songs and then build a company playlist on Spotify or YouTube for your whole crew to enjoy.

- 4. Organize a virtual Secret Santa.** Did you know that there's a free online Secret Santa generator that can round up your team, draw names, and even host a wish list? It's called Elfster.com, and it could be a lifesaver for you this season.
- 5. Host a long-distance movie night.** Thanks to platforms like Kast and Kosmi, you can invite your whole office to a movie night in the comfort of their own homes. Kast, for example, will let up to 100 people watch a film simultaneously. Additionally, both services work with any streaming platform, so the world of classic Christmas movies is your oyster! If you want to get fancy, send out a selection of popcorn to your employees ahead of time.

I got some of these ideas from OfficeNinjas.com, and it's a great resource if you're looking for more tips! I hope that whatever option you choose, you make sure to do something with your team this year. We could all use a bit more cheer in our lives right now.

Wishing you Happy Holidays!

The Heavy Hemp Hassle: When You Get A Good Idea, Act On It!

Anton Bruckner acted on it. Bruckner, a 19th Century composer whose works had a spiritual quality, was once asked when and where he had conceived his Ninth Symphony.

It seems he had been walking through the Austrian countryside when he became tired and hungry. He stopped at a resting spot and proceeded to eat a soggy sandwich. All at once a divine tune popped into his head. This was a sudden inspiration which appeared during his mundane meal. It was the birth of a beautiful melody which became a part of his wonderful masterpiece—the Ninth Symphony.

The influx of ideas has come to many famous people. Sir Isaac Newton observed that he could discover more truth sitting under an apple tree than by poring over scientific books.

But famous writers and composers do not corner the market on creativity through ideas. This influx can be experienced by anyone and, after a moment of wonderment and delight, can and should be acted on at once.

The Fairbanks brothers, Erastus and Thaddeus, acted on their idea. They were in the hemp business, back when devices for measuring were still somewhat crude. Their product was the strong, natural fiber used to make cord, and they needed a precise means of weighing it.

Thaddeus began thinking of solutions to their problem, and he eventually devised a platform scale. It worked! They could then weigh



their hemp quickly, easily and accurately. But sometimes a creative new idea only causes another problem. This was true in the case of the Fairbanks brothers. Their customers were more interested in their “new fangled” measuring device—the platform scale—than they were in the hemp.

The Fairbanks brothers eventually gave up the hemp business altogether—so they could earn a fortune manufacturing scales! Their success was the result of a wonderful creative idea—and the fact that the Fairbanks brothers were smart—smart enough to ACT on it!

Here's what you can do: A sudden inspiration can occur while you're shaving or showering, applying makeup, getting ready for the day's work, or even while accomplishing your household chores. When it comes, welcome it, think about it, and above all, ACT on it!

Joel Weldon,
Inspirational Writer of Wisdom



It's not always easy to share feelings of frustration, anger, sadness, or other strong emotions — but it's healthy to share them. Sometimes, we need to vent and get it all out. Venting gives us an opportunity to release these emotions, which often leads to mental clarity.

However, when someone comes to you to vent and share their heavy emotional burden, listening can be just as challenging as sharing. You want to be supportive, but you don't want to interfere. Strong feelings and tough situations may be involved. What can you do to be the listener they really need?

It starts with your body language. Open yourself to their emotional needs. Gregorio

Be a Better Listener for Someone

Who Needs to 'Get It All Out'

Billikopf, an interpersonal relationship expert at the University of California, Berkeley says if you begin the conversation standing, invite the person to have a seat with you.

Another thing you can do as a listener is position yourself below their eye line. This puts the person venting in a more active “storyteller” position and you in a better “listener” position. While in this position, maintain eye contact. It's okay to look down or away occasionally, but try to keep steady eye contact.

Billikopf also notes that, as a listener, it's important to avoid interjecting. Don't offer input, suggestions, or guidance to the person venting until after the person has had the chance to get it all out. “During this venting process, there is still too much pressure for a person to consider other perspectives,” Billikopf says.

While you don't want to interject, you do want to be an active listener. This means you don't want to be completely silent. This is where “reflective listening” comes in. Occasionally repeat what the speaker says — but don't use their exact phrasing. Reword slightly in a sympathetic manner. Don't spin their words or mistakenly interject an opinion, as it may not be the opinion they're interested in hearing. Alternatively, listening cues like “mm” or “hm” and nods are always welcome.

One last thing to keep in mind: You do not need to offer a solution to the person's problem or concerns. They may just be venting to get their negative emotions out, not looking for answers or explanations. If they are looking for answers or guidance, wait for them to ask. In the meantime, lend your ear and let them know you're there for them going forward.