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Sticking With Your Goals Through the Rest of the Year

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AFEUSA Partner,
GetPayroll

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From the COVID-19
Economy?



President's Letter

It has been one month into the new year. Have you kept your New Year's Resolutions? Many articles have been written about the vast majority of NYR's lasting at best 30-45 days. Why is that you might ask? My personal thought is that many resolutions are made in haste on Dec 31 without any sort of long-term implications. I've learned that resolutions should be taken seriously however, they can change over time. We must be willing to make adjustments to our resolutions as market conditions might dictate. Just think if we spent as much time planning our resolutions as we do with planning our vacations, we might find ourselves better devoted to implementing our decisions. But that's my thought.

- As we look forward in 2021, here are some of the Resolutions for AFEUSA:
- We will continue to promote our Student Award Program with \$10,000 total awards
- We are exploring sources for funding for various entrepreneur start-ups
- Our year-end questionnaire exposed some opportunities that we will explore
- With over 130,000 members nationwide, we are focusing more on member engagement
- We employed a PR firm to help us gain better exposure within the gig-economy marketplace
- We've added a library resource to aid the entrepreneur

This month we are featuring one of our new member benefit vendors, GetPayroll. Payroll and related accounting functions will continue to challenge small businesses and the services provided by GetPayroll are more than just sending checks to your contractors or employees. Their support staff includes representation at US Tax Court should the need arise. In addition

to offering two months free service, they are offering a valuable resource book to all AFEUSA members. Learn more as you turn the page.

As AFEUSA gains more exposure in social media platforms, independent writers are submitting articles that are useful to our members. Stan Popovich is one of those individuals and we are featuring one of his articles in this publication. We hope you enjoy his writings, and we look forward to additional articles in the future. If you know someone who would be interested in having their articles published, send me a quick note and we will consider it!

Today's social media platforms are as confusing as ever. With so much activity, the average listener is bombarded with ads, offers, articles and op-eds every waking moment. To aid AFEUSA in getting our message to other entrepreneurs, we've hired a PR firm to help us navigate through these crowded air-waves. Their help will direct our message on a national basis to bring a greater awareness of the Association. Activity creates activity. You may read about us or even see us on a local news station in the future.

Entrepreneurship continues to offer endless opportunities to both young and old. The Association for Entrepreneurship is devoted to the gig-economy entrepreneur and is molding its website to becoming a "search engine" for those seeking Resources, Education and Networking opportunities. With AFEUSA, it is Success by Association.

Charles Jackson
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Stay True to Your Goals Through February

Where Goals and Resolutions Go to Die

If you're a forward-thinking, hardworking person, you probably set at least a few business or personal goals every January. You may have even accomplished some of them! Chances are, however, there are probably just as many that you haven't achieved. In fact, studies in recent years have shown that by the second week of February, around 80% of New Year's resolutions have been abandoned.

If this sounds familiar, does that mean that you've failed and that you should give up hope of ever achieving your goals? Absolutely not. Admittedly, I'm writing this article before February, so taking on 2021 feels a lot easier right now. But, if your resolutions are currently among that 80%, you can continue to push forward using a few simple ideas.

By now, you're probably aware of the SMART system for setting goals. You may

have even used this methodology to plan your goals for 2021. If you're not aware, SMART goals are **S**pecific, **M**easurable, **A**ttainable, **R**elevant, and **T**imely. You can find all sorts of info on the specifics of each of those qualities online. While you're more likely to achieve your goals if they're SMART, that might not be all it takes. According to direct sales trainer Deb Bixler, writer for TheBalance.com, our goals shouldn't just be SMART; they should be SMARTER.

SMARTER goals are ones where you also **E**valuate and **R**eevaluate. While SMART goals may seem easy to achieve, you'll never know how easy the process actually is until you get started. Then you might find out that your plans don't work and the action steps that you laid out don't bring you as close to achieving your goal as you'd hoped. Instead of giving up, however, that's when you should take

some time to evaluate your progress. What action steps are working well? Which ones need to be tweaked? These are the perfect sorts of questions to ask yourself this month if you're thinking of giving up.

However, evaluation isn't the only means to success. You might find that adjusting your plan for achieving your goals might not change anything. In fact, the new plan might even be less effective than what you did previously. That's why you have to continually reevaluate your plans and your goals. What works this month might not work next month, so you have to be ready for that.

At the end of it all, I've also found it's helpful to acknowledge that we don't always set the best goals for ourselves at the start of the year. We may find out that the goal we thought would be good for us actually doesn't have the impact we were

striving for. Say your goal is to wake up every morning before work and go for a run. While that might have a great impact on your physical fitness, it might also mean you're tired all day at work and you're less productive. At a certain point, you might have to find a different goal, and that's okay. Just because you decide to abandon one goal doesn't mean you're giving up on success.

This month, I want to encourage all of you to resist the urge to quit striving for success. Evaluate and reevaluate your plans, and don't be afraid to find a new path to success if your goals aren't serving you as you intended.



5 Best Online MFA Entrepreneurship Programs to Start This Year

Don't feel stuck in 2021 — by getting an MFA, you can not only sharpen your business knowledge and strategies, but you can also learn more about pursuing careers in various thriving job fields. Thanks to recent information released by BestColleges.com, we have a list of the five best MFA entrepreneurship programs to help get you started!



No. 1: University of Florida

Main Location: Gainesville, Florida
Cost: \$\$\$\$\$
Graduation Rate: 90%

UF has locations in every county in Florida state, and they even have an comprehensive online overseas division. With over 300 graduate, undergraduate, and certificate programs on-campus and online, you can't go wrong with their online master's in entrepreneurship through a one-year program!



No. 2: Johns Hopkins University

Main Location: Baltimore, Maryland
Cost: \$\$\$\$\$
Graduation Rate: 93%



Johns Hopkins was America's first research university, and its education is considered quite prestigious. They enroll over 24,000 students at three physical campuses and online. They offer master's degrees in both biotechnology enterprise and entrepreneurship.



No. 3: Pepperdine University

Main Location: Malibu, California
Cost: \$\$\$\$\$
Graduation Rate: 93%

With a main campus in Malibu, four additional Southern California campuses, and an online division, you'll be able to choose from more than 130 graduate, undergraduate, and certificate programs across their five schools. Their master's in social entrepreneurship and change is especially designed for entrepreneurs who are looking to make social change in the world.



No. 4: Syracuse University

Main Location: Syracuse, New York
Cost: \$\$\$\$\$
Graduation Rate: 83%

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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.



Nearly 23,000 students around the world are enrolled in this upstate New York university. You can get an online master's degree in entrepreneurship, or even get a dual master's in both entrepreneurship and business analytics, professional accounting, or business administration.



No. 5: University of Maryland, College Park

Main Location: College Park, Maryland

Cost: \$\$\$\$\$

Graduation Rate: 86%

UMD enrolls more than 41,000 students on campus and online. You can get an online master's in technology entrepreneurship, which includes courses in business modeling, customer validation, innovative thinking, and financial management — everything you need to know for a tech startup.

As an entrepreneur, you're not afraid to learn and grow! We hope this list was helpful for you as you browse your online MBA options. We'll be cheering you on!



6 Tips On How To Make Smart Business Decisions as an Entrepreneur

It can be a little stressful when you have to make important decisions regarding your business and career. Making the right decisions is critical, and this can create a lot of anxiety.

As a result, here are six tips on how to make smart business decisions when you're an entrepreneur:

1. Get All the Facts: Gather all of the facts and necessary information that impact your business. This is important, because you do not want to miss critical information that could make a difference for how you run your business.

2. Focus on the Results: Think about what you want and consider the possible outcomes of your decision. A person needs to focus on the short-term and long-term goals regarding every aspect of their company. Looking for ways to improve how your company does business will go a long way in helping you accomplish your business goals and mission statements.

3. Ask Around: It is important to consider viewpoints other than your own; so, get advice from your friends and business peers. For example, a good technique is to talk with important business colleagues and managers to get their opinions on how to manage your business. Asking for advice can save you a lot of trouble down the road.

4. Learn to Relax: Do not try to do everything all at once, and when things get hectic, stop what you're doing and take a five-minute break. Take a few deep breaths and try to do something

that will make you feel more relaxed, such as taking a walk or listening to the radio. You will feel better and gain a fresh perspective on your current situation.

5. Learn From Your Mistakes: If you make an incorrect business decision, then the next step is to learn from your mistakes and go from there. Learn what you did right and what you did wrong. For example, your company decides on a sales and marketing plan for a certain product; however, you don't get the expected results in terms of sales and customer satisfaction. When this happens, learn what went wrong and use this knowledge the next time you market your other products.

6. Stay the Course: Managing your own business involves a series of ongoing business decisions. Don't put off making important decisions and don't worry about your past mistakes — just keep focusing on what is best for your company. To determine the best outcome for your business, always listen to your customers' needs. Making the right business decisions does not have to be stressful.

—Stanley Popovich

Biography

Stan Popovich is the author of the popular book about managing fear, "A Layman's Guide to Managing Fear." For more information about Stan's book, and to get some free mental health advice, please visit Stan's website at ManagingFear.com.



Is Your Company Payroll Compliant?

Don't Think Twice — Meet Our New AFEUSA Partner, GetPayroll

If you aren't confident about whether your company's payroll is 100% compliant with government regulations, you may be in big trouble — but at AFEUSA, we understand why it could be happening in the first place.

Over 75% of the annual revenue collected by the IRS is from payroll. You'd hope that this would encourage payroll taxes to be less of a hassle, but that's not the case. The government regulations are changing more, not less. The FFCRA, PPP, and 1099NEC are examples of the government imposing a whole new level of regulations and reporting without compensating companies for the work.

It's almost impossible for business owners to keep up. That's why it's both more time-efficient and even cost-efficient to outsource your payroll to a company that's one of the most trusted, compliant payroll/HR service providers out there: GetPayroll.

With GetPayroll, you can enjoy seamless integration with online payroll, HR, and time-keeping solutions for businesses of all sizes. For over 30 years, our new partner has provided expert and compliant payroll service by keeping some of the nation's top tax experts on their side. For example, they have both a U.S. Tax Court practitioner and IRS Advisory Council member (IRSAC) on staff (there are only seven IRSAC members appointed every three years).

GetPayroll is an all-inclusive payroll service. It can pay your employees and complete 1099s, offering payment by either direct deposit, debit card, or checks. It specializes in payroll tax filing and deposits, as well as detailed reporting on every payment. Employees and business owners alike can enjoy a lifetime of using an employee portal, PTO tracking, 100% cloud-based computing, and U.S.-based customer support.

Corporations can afford a robust payroll staff, but many small businesses (especially those with less than 30 employees) can save a lot of money by outsourcing their payroll. There's no better way to do so than by using GetPayroll!

Join as an AFEUSA member and receive two months **free** of payroll service, as well as a 30-second commercial and a **free** book, "The Payroll Book: A Guide For Small Businesses and Startups" by Charles J. Read, CPA and CEO of GetPayroll. Thank you so much for being part of our family, and we hope you'll take advantage of this new opportunity!

By joining GetPayroll, you'll receive a dedicated payroll service specialist based in the USA who will be available any time you have a question.

GetPayroll provides seamless integration with online payroll, HR, and time-keeping solutions for businesses of all sizes.

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



It's Not Just for Silicon Valley Anymore

The COVID-19 Economy Demands Happy Employees — Even Remote Ones!

You know those businesses that are just different? Think of Costco, Vistaprint, Whole Foods, and Southwest Airlines; they are great to do business with, you can tell the people who work there are happy — and you just know they're killing it from quarter to quarter on their earnings report. Even during COVID-19, they've kept on trucking.

The secret they know is that one great employee equals three average employees, and it's cheaper to pay superstars 150% or more of the average industry wage to keep them around. What would it look like if all your employees were superstars? For starters, you might have weathered the pandemic better. Those kinds of employees are flexible problem-solvers who roll with whatever is thrown their way, and they stick around through tough times.

On the flip side, if you saw people quit, I doubt they were all that happy or adding value in the first place. But how do you stop other employees from following in their footsteps?

To make employee transitions easier, try the open exit. Under this plan, employees notify their manager when they start looking for a new job, sometimes months in advance. This allows you to keep their schedule flexible for interviews, and they can use you as a reference. In turn, during times of turnover — like the pandemic — you'll have 6–8 weeks to find and train their replacement, and your business won't be short-staffed while you ramp up a new hire. Ideally, that new person is at full capacity by the time the old employee actually walks out.

It pays to show the love. That can be tricky with remote workers, but good pay is one good way to do it. Benefits are another: Resist the urge to make your remote employees contractors! But don't neglect the small things, either. A birthday card or note of appreciation in



the mail can make all the difference. It's tempting to view the flexibility of remote work as a reward in and of itself. But do your systems allow for true flexibility, or do they keep your employees stuck at a desk or constantly on the phone? Streamlining your business, with employee input, is something we should all be doing.

Many books and training programs have other ideas on this topic. Try "Uncontainable: How Passion, Commitment, and Conscious Capitalism

Built a Business Where Everyone Thrives" by Kip Tindell. I also recommend "Delivering Happiness: A Path to Passion, Profits, and Purpose" by Tony Hsieh. Finally, D.H. Hansson and Jason Fried's "Remote: Office Not Required" is required reading for anybody doing business remotely these days.

It's anyone's guess what 2021 has in store, but no matter what it is, you can't afford unhappy employees. Read up, and then level up your business.

A \$600 Wrinkle

Brooke and Steve are a successful young couple. Both professionals, they earn an excellent income. Both are aware of how important it is to make a good visual impression. That's why they decided to have one of Brooke's teeth capped. It would improve her smile and make her feel even better about herself. Off they went to a well-known dentist for an examination and estimate. The dentist did his work efficiently, examined the X-rays, and confidently told them it would be a fairly simple procedure that would cost \$600. Wanting to discuss it privately, they told the dentist they would think it over.

When they got into their car, Steve asked Brooke what she thought. They looked at each other, the way people do when they know what the other is thinking. Smiling she said, "Did you see the uniforms the staff was wearing?" Steve smiled too and said, "Yes, and they were all so wrinkled. Clean, but wrinkled."

The decision to invest \$600 to improve Brooke's appearance was made, but not with the dentist whose staff had the wrinkled uniforms!

Think about it — if that dentist didn't care enough about how his staff looked, why would he care how Brooke looked? Silly, you may say. But not at all — it's the little things that get to people. Sure, the dentist was good at his profession, but in Brooke's and Steve's mind, he wasn't a professional.

So ends the story of the \$600 wrinkle.

Here's what you can do:

1. Pay closer attention to the "little things," even little things you may not think are important. The finest meal at the best restaurant in town will remain uneaten if just one thin strand of hair is found in the salad. A dirty, sloppy, greasy auto shop shows the car owner what type of repair job he can expect on his engine. The salesperson who's late for the appointment unconsciously communicates to the customer that product delivery time may also run late.
2. Become an example of professionalism in all you do. Look, act, and be the person you want others to look up to and respect as a top professional.
3. Give the customer/client credit for being intelligent, observant, and aware. Don't let yourself get away with using beautiful color brochures covered with finger marks, business cards that look dog-eared, or letters and price quotes with typos and misspellings.
4. Check everything and act as if your life depended on things being right.



Joel Weldon,
Inspirational Writer of Wisdom

Well, That Was Fast

Advertising in the Time of COVID-19

Almost a year ago, most of the United States entered a period of lockdown in an attempt to thwart the spread of COVID-19. For marketers facing an economic crisis, this presented a conundrum unlike any they'd seen before. On the one hand, it was likely that spending would drop, although the increase in nationwide unemployment payouts helped mitigate that. On the other hand, they now had a "captive audience" like never before, with people streaming movies and television from home at a record rate.

The lifestyles of those consumers had changed dramatically — could advertisers meet the challenge?

They certainly tried.

For retailer Carvana, the virus was almost a boon. The Tempe, Arizona-based auto

seller had already gained fame for its "car vending machines" in several large American cities, but it had yet to crack the national market. As their ads put it, they wanted to be a coast-to-coast solution for new car sales, and our newly confined circumstances meant many more Americans were interested in Carvana than before. The company dumped money into its streaming ads, and the results speak for themselves: Bottoming at \$30 million in March, their stock was valued at more than \$200 million just a few months later.

Some advertisers settled for merely reflecting the new norms of remote life and work in their advertising, with mixed results. If we weren't tired of the Zoom-focused Progressive ads featuring Flo and cohorts back in spring 2020, we've surely grown tired of their hard-to-parse antics by now. No matter who's doing the

advertising, studies done as early as April 2020 found that many consumers were tired of being reminded of the pandemic every time they sat down to watch TV. With national anxiety at an all-time high and mental illness spiking during the pandemic, that's no surprise. People didn't want to face the reality of the virus every 10 minutes due to advertisements.

On the other hand, some businesses were just hampered by circumstance. Carnival and Norwegian Cruise lines both ran aground with their streaming ads focused on spring and summer getaways. These seemed especially tone-deaf given that cruise ships made headlines at the time as vectors for massive COVID-19 spread.

But the true loser of 2020 advertising was Corona beer. The poor beverage company never stood a chance.