AWA Matters

For Members of American Workers Association

2022

5 Female Entrepreneurs Share Their Tips for Small Business Success

(BPT) - Sponsored by Office Depot

According to a report commissioned by American Express in 2019, there are approximately 13 million women-owned businesses in the U.S. One key element to these entrepreneurial accomplishments is having a mentor, according to a recent survey* of 1,013 female small business owners, conducted by OnePoll on behalf of Office Depot. The survey also found that 3 out of 4 women entrepreneurs (75%) credited their mentor with the success of their business. And many, especially women of color, understand their importance as role models, with 39% of the women of color surveyed expressing interest in "inspiring other women" with their business. Eighty-two percent of these women also said they wanted their success to show others it is possible to overcome stigmas and social imbalances in order to be a successful business owner.

Another crucial component to success is having access to funding and other vital resources. Survey respondents cited lacking funds (47%) as one of the toughest hurdles to overcome, along with trying to maintain a work-life balance (38%). Especially for women of color, over half (53%) said there weren't enough resources available to them along their journey.

Fortunately, helping businesses start, manage and grow is at the heart of Office Depot's mission. In addition to offering cash grants and educational opportunities to diverse small business owners through the Elevate Together[™] powered by Round It Up America[®] initiative, they are also partnering with Brit + Co to present

Selfmade - a 10-week online course designed to enable women to start and grow their own business. Three sessions are scheduled for spring, summer and fall, hosted by Brit + Co co-founder Brit Morin, with dozens of other female founders, experts and investors enlisted to teach the curriculum with topics on social media, branding, fundraising and more. Office Depot is sponsoring 200 scholarships



per session in 2022, focusing on women of color, women from underrepresented communities and women in need of support to help them trailblaze.

Here are five tips to consider when starting a business from recent Selfmade alums:

1. Be willing to adapt to change

"Sometimes you need to pivot from your original direction and use your creative energy to stay the course or find another path," says Maisa Mumtaz-Cassidy, founder of the sustainable fashion marketplace, Consciously.

Being resilient and adaptable is crucial as a business owner, as you never know what could come your way. Overall, women entrepreneurs exemplify this quality: Of the 417 survey respondents who started a business just in the past two years, 61% said the pandemic played a big factor in their decision. In other words, they were able to make the most of challenging times by turning adversity into positive action.

2. Set micro-goals

"It's easy to become overwhelmed by the neverending lists of to-dos, so I try to break them down into micro-goals and ensure that my days are set up to work toward achieving them," observes Jill Apgar, founder of Coco Beans. Apgar began her business by designing a set of silk crib sheets with her daughter's hair and skin in mind.

3. Listen to your customers

Wanting a cleaner beauty routine after giving birth to her child, pharmacist Lily Rostami of Dr. Lily Ros Organics made her own products and shared them with friends. What served as a personal need turned out to help others, too.

"I turned homemade beauty formulas into a thriving business by listening to customer feedback," Rostami notes.

4. Market your brand

"Be consistent with social media posting and constantly create fresh content," says Sigal Cohen, the creative force behind Shop Sigal, an ethically crafted resort wear line. "Constantly create fresh content, telling the story of the brand over and over again."

5. Network

Founder of MiniAlps Diane Le designed a blanket/ backpack combo for her family hikes and picnics, but after testing the concept found it had broader appeal. Not sure where to start the manufacturing process, she asked for help and learned through Selfmade that networking gets you everywhere.

"Networking has been the best strategy for us. Whenever we run into a challenge, we've reached out to our networks to ask, 'Does anyone know someone who knows XYZ?' and we've met many amazing people that way," says Le. "I'm a big proponent in paying it forward as well. If there's some help someone is looking for, I'm happy to share any information or potential leads with them."

For more Selfmade success stories and advice, visit OfficeDepot.com/SelfmadeStories.

*Survey methodology:

This random double-opt-in survey of 1,013 female small business owners (including 505 who identified as White or Caucasian and 508 who identified as Asian or Pacific Islander, Black or African American, Hispanic or Latino, Native American or Alaskan Native or other) was commissioned by Office Depot between February 3 and February 7, 2022. It was conducted by market research company OnePoll, whose team members are members of the Market Research Society and have corporate membership to the American Association for Public Opinion Research (AAPOR) and the European Society for Opinion and Marketing Research (ESOMAR).





The rewards of family caregiving and how to make the most of it (BPT) - If you're one of the 53 million Americans who are caregivers for a relative or friend, you already know it's a challenging job that often goes unrecognized. But you also know something others may not: Caring for a friend or family member can be one of the most rewarding things you've ever done in your life. You're spending every day giving them the personalized care and attention they deserve. You're doing for them what you hope someone will do for you one day when you need it showing love and compassion through your everyday actions. To make the most of your time caring for your loved one, it's important to care for yourself as well, so you'll be at your best and able to enjoy the time you have with them as much as possible. Fortunately, there are many positive steps you can take to not only get rest and respite when you need it, but also to embrace your role as the most important person in their life right now.

Here are tips and resources to support your own self-care, and to reaffirm the important work you do every day.

Find a community of caregivers

Whether it's an online group or in-person support, being able to communicate and share with other caregivers who understand your daily experiences can help you keep your spirits up when things are difficult and celebrate when things are going well. Ask your hospital's social work office for referrals, or check out the Administration for Community Living at ACL.gov and the Family Caregiver Alliance at Caregiver.org to find support groups. PowerfulToolsForCaregivers.org is another great resource.

Reframe your time with your loved one

When was the last time you and the person you care for just sat outside and enjoyed the sunshine, played a favorite game, or watched a movie together? Make time to do things that you both enjoy. Look for solutions if previous activities are difficult. If reading a favorite book is hard for your loved one, read aloud to them - or try an audiobook so you can both take a break and just listen.

Take care of yourself

You know you have more energy and enthusiasm when you take good care of yourself, but it's all too easy to deprioritize your own needs when you're a caregiver. Make sure you're getting a full night's sleep, eating well and moving your body at least a few days a week.

Caregiving can be physically taxing, which is especially difficult if you already experience pain, such as osteoarthritis (OA), the most common type of arthritis. If you experience stiffness and pain in your joints, you may find it hard to get moving some days. To relieve OA pain, try Voltaren Arthritis Pain Gel, the first prescription-strength, over-thecounter nonsteroidal anti-inflammatory gel that targets arthritis pain at the source. The active ingredient in Voltaren Gel, diclofenac sodium, is an effective medicine clinically proven to relieve joint pain due to arthritis. You apply it directly at the site of arthritis pain to deliver pain relief in the hand, wrist, elbow, foot, ankle or knee.

Share the care

Find ways to share caregiving tasks with friends, family members or community groups such as your house of worship or an organization dedicated to the condition of your loved one. Be specific when asking for help. For example: "I need help filling out some forms," "Can you pick up these five things at the grocery store tomorrow?" or "Could you visit with her for two hours while I go run some errands?" Try to include friends, family and support group members in celebrations like birthdays and holidays, as the more social interactions you and your loved one have, the more you both will benefit.

Don't do it alone

If you need more assistance than friends or family can provide, seek help from trained home health care aides or other professionals. Your loved one's insurance may cover these and other services, so it's worth contacting Medicare.gov and any supplemental insurance they may have. You can also visit the Eldercare Locator for help with

transportation, meals, adult day care and more.

Celebrate the important and valuable work you do every day, and know you are appreciated.



4 ൝

NOTICE OF ANNUAL MEETING OF MEMBERS

The Annual Meeting of the Members of American Workers Association will be held at 12444 Powerscourt Drive, Suite 500A, St. Louis, MO 63131, on Wednesday, July 13, 2022 at 11:00 a.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 Workers Association July 13, 2022 Annual Meeting of Members THIS PROXY IS SOLICITED ON BEHALF OF AMERICAN WORKERS ASSOCIATION

The undersigned member of American Workers Association does hereby constitute and appoint the President of American Workers Association, 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 American Workers Association 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: Jay Delsing, Dave Ott, Nathan Dierking
- 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:, 202

Signature _

Name (please print)

Please date and sign and return promptly to 12444 Powerscourt Drive, Suite 500A, 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.

St. Louis, Missouri July 5, 2022 Date

FIG

Pet insurance is a health insurance plan that covers the illnesses and injuries of your pet. This includes veterinarians, ERs, and specialists.

> Association members enjoy 5% off pet insurance plans

Pet Health Insurance: Less Worry, More Peace of Mind

A health insurance plan for your pet frees you from financial stress when choosing the best available veterinary care for your furry friend. With Figo:

- Insurance plans cover unexpected illnesses and injuries of your dog or cat.
- Visit any licensed veterinary practice, emergency hospital or specialist in the US, Canada or Puerto Rico.
- Choose from three flexible plans that can be customized to meet your budget needs.
- We may reimburse up to 100% of your actual vet bill with options for unlimited annual benefits.

Log in to www.americanworkersassociation.com for complete details



AWA Matters is published by: American Workers Association

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

Membership Services Office American Workers Association 12444 Powerscourt Drive, Suite 500A St. Louis, MO 63131

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

Articles in this newsletter are meant to be informative, enlightening, and helpful to you. While all information contained herein is meant to be completely factual, it is always subject to change. Articles are not intended to provide medical advice, diagnosis or treatment. Consult your doctor before starting any exercise program.

Benefits may not be available in all membership levels. For more information, or to upgrade your membership, please call 1-800-387-9027. American Workers Association (AWA) is a non-profit organization serving the goals and needs of the independently employed across the nation. Since its inception in 1995 AWA has been dedicated to providing benefits and resources to help its members, as well as advocacy opportunities so they can have a voice on issues to positively impact their lives.

Despite changes to the economy and the health care landscape that have made an uncertain future, AWA is focused on assisting its members in any way possible and growing into a leader for everyday families.

