

# SCA MATTERS



SCA was established to serve you and tens of thousands of small business owners, self-employed individuals, employees of small businesses and all of their families. Whether you own your own small business or you support the idea of free enterprise, SCA applauds your entrepreneurial spirit and is committed to helping you keep more of your hard-earned money.

In addition to large group purchasing power and targeted benefits, SCA is helping its Members to gain access to some of the most flexible, money-saving innovations for health, life and disability insurance coverage in America by partnering with the Insurance Companies of USHEALTH Group.

SCA is focused on enhancing three key areas of your life - your career, your personal life and your general health - by removing the financial and knowledge hurdles you face every day. We encourage you to begin using your SCA benefits today and discover the difference they can make for you.





## The Neighborly Approach to Marketing

**M**arketing your business can take place in many forms, and not all of them require expensive investments. For many small businesses, being neighborly is a very effective marketing plan. Community involvement is an excellent way for any small business to market itself and build profitable relationships. Whether you have an online business or a traditional brick and mortar enterprise, taking part in community programs is a strong way to boost exposure and business visibility.

Here are a few of the marketing benefits of community involvement.

❖ You are viewed as **helping your community grow**. By giving back to the community, you take an active role in community development and helping others in your neighborhood succeed. Small businesses in particular help create a close-knit community vibe that benefits not just the consumers but other small businesses as well. Deeper ties with customers and networking with other businesses fosters stronger communities, which can lead to larger customer bases.

❖ Your involvement in the community **increases your brand awareness**. The most obvious reason why community involvement is a good marketing strategy is that it puts a human face to your business and brings it out into the neighborhood where it is highly visible. Your business becomes more recognizable and informs people about what you offer. As a result, you create a reliable, trustworthy and generous business image.

❖ You can gain a **competitive advantage**. Community involvement can make your business a more favorable option over larger, impersonal competitors because customers like to do business with people they know and trust. By taking an active role in community and neighborhood programs, you distinguish yourself from other businesses because you take on the community as part of your identity. Customers look at the degree of community involvement when deciding what products to buy and where to buy these products from. If you are a familiar fixture in the community, you establish yourself as the more trustworthy option. This is particularly true among mothers and millennial consumers.

❖ Community involvement is **good for employee morale**. Community involvement can also motivate your employees and give them a sense of pride in their workplace. Studies have shown employees are more likely to display higher satisfaction rates with their jobs if they know that they are working for a socially responsible enterprise. Higher satisfaction rates are more likely to lead to higher productivity and increased retention rates.

## Approaches to Community Involvement

There are many ways to get more involved in your community. Here are a few things to consider.

**Team Sponsorship** — Your business may be suited for sponsoring a youth sport team, such as Pop Warner football or soccer teams. If you own a sporting goods store, then sponsoring a local team is a natural extension of what you do. For a fee, your logo is placed on the back or a sleeve on each player's shirt, giving you extended exposure to players, families and fans. Your business also becomes the team's go-to for their sporting equipment needs. Find the right type of sponsorship to go with your business model to increase your brand visibility.

**Cause Marketing** — Local charities often struggle financially, relying on the community to provide support. Individuals and businesses are the backbone for many organizations, providing financial backing, in-kind donations and volunteer time to help these charities thrive. Consider hosting a fundraiser, backing a car wash or supporting some other event. Typically, the charity will publicly acknowledge your support and may send some business your way.

**Promote your Involvement** — If your business is backing a non-profit organization's event, you should issue a press release to announce the event and make mention of your company's involvement. Mention it in your next customer newsletter and explain why you support that particular cause. Building a relationship with the local news sources,



with printed newspapers or online community sites, can help you promote your involvement in these types of events at no cost. You want to tie your business as closely to a community group you endorse as much as possible so that readers will make a connection.

**Social Media** — The Internet offers multiple ways for you to help a community group while also helping your business. Make regular use of your company's Facebook page to announce an upcoming event and your business' involvement. Ask people to like your page, run a contest giving away free tickets or other prizes through Facebook. You can use email, Twitter and other social media platforms to spread the word. Sharing tweets and liking posts are small, no-cost efforts that can yield big results.

**Volunteer days** — If you can afford it, allow your employees to volunteer on company time with a community group. This can include a one-time effort such as allowing several employees to leave work early to spend their remaining hours at a charitable event. Employees willing to participate can wear apparel with your company's name or logo. As they assist in packing food, manning a booth at a fair or visiting an animal shelter to help out, your people will represent a living advertisement for your business.

## Be Neighborly

You don't have to invest in a costly marketing program to reach new customers. Instead, be neighborly. You may find that your community engagement work becomes your best marketing tool, allowing you to forgo costly advertising options. Everyone will benefit, the community, your employees and especially your business.



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## Chocolate Health Claims Sweet Truth or Bitter Reality?

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(NIH-News In Health) Love chocolate? Most of us do. It's a delicious treat. Or a quick pick-me-up after a long day. You may have heard that dark chocolate has health benefits. But is that true or just wishful thinking?

Small studies suggest that cocoa, an ingredient in chocolate, may have health benefits. It's possible that certain nutrients in cocoa could improve heart health and boost brain function, especially in older adults.

Researchers think this may be due to compounds called flavanols. Cocoa beans contain high levels of flavanols. The beans are dried and roasted to make the cocoa powder used in chocolate. Dark chocolate contains more cocoa and flavanols than other types of chocolate. Flavanols are also found in tea, red wine, apples, and berries.

The evidence linking cocoa beans and heart health has interesting origins. Much of it is based on studies of the Kuna people, who live on islands off the coast of Panama. They consume a lot of cocoa.

"They pull cocoa beans off the tree, they grind them up, and they basically make a hot chocolate," explains Dr. Laura Baker, an expert in aging at Wake Forest University. "And they treat that like their water, drinking many, many cups per day."

Scientists discovered that the Kuna people had much lower rates of heart disease, even compared to people in the same region. This sparked interest in the health properties of cocoa beans.

Today, researchers are studying whether concentrated doses of cocoa flavanols can improve health. Thousands of participants are involved in studies of how cocoa supplements affect everything from eye disease to heart health, cancer risk, and cognitive abilities.

Cocoa flavanols are believed to improve heart function and blood flow, so scientist think they may also benefit the tiny blood vessels in the brain. Baker is studying whether cocoa supplements can prevent cognitive decline in older adults. She's examining their impacts on short-term memory, focus, and overall brain function.

More than 2,000 older adults have participated in the three-year study. But it's too soon to tell whether cocoa supplements are beneficial for brain health. The study is still ongoing.

"If it works, there are no side effects for cocoa flavanols," Baker notes. "So imagine, if this works for both heart health and cognition—or just one—this would be a very simple supplement that people could add to their diet."

But you won't get nearly the same amount of cocoa

flavanols in that chocolate bar—even if it is dark chocolate.

"The cocoa supplements are way more potent than the darkest of the dark chocolate bars," Baker says. Eating chocolate just isn't the same, she explains.

And there's more bitter news. Because of the added sugar and cocoa butter, chocolate contains a lot of calories and saturated fat. So it's best to enjoy those Valentine's Day chocolates in small amounts, as part of a balanced diet.



## *Eating Chocolate*

If you eat chocolate as a sweet treat, try to keep it as healthy as you can:

- Watch your total calories. Chocolate has a lot of calories, and gaining weight will more than wipe out any benefits you might get from the compounds in chocolate.
- Eat as dark a chocolate as you can.
- Avoid white and milk chocolates. These contain little or no cocoa.
- Make hot chocolate with unsweetened cocoa, water or non-fat milk, and little added sugar.

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

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