



# AMERICAN EMPLOYEES ASSOCIATION

## E-News Report

Volume 1, Issue 1

May 2011



### ARE WORKERS HURTING THEMSELVES?

*There are benefits in numbers!*

For the last 100 years collective bargaining groups (commonly known as Labor Unions) have fought, struck and literally waged wars with manufacturers (meat packing houses, coal mines, sewing factories, lumber mills, etc.) on behalf of American workers at great personal and family sacrifice to gain:

- Medical & Health Benefits
- Paid Sick leave
- Retirement and pensions programs
- 2-Weeks paid vacations
- Medicare
- Social Security,
- 401K Savings plans, etc.

In less than two (2) generations the children and survivors of the labor struggles - based on illusions of upward mobility aka Yuppies, etc. - are now voting and turning against the very programs that sustained and supported their parents, fore-parent and working families through depressions, recessions and personal medical tragedies.

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### PROTECTING AMERICA'S WORKING FAMILIES

*A Tax Relief Strategy*

The I.P. HUNT FOUNDATION, INC. ("IPHF"), a nonprofit community development and education organization, through its subsidiary the **AMERICAN EMPLOYEES ASSOCIATION ("AEA")** has achieved a direct and distinct method and means to provide affordable benefits for uninsured and underinsured independent small employers and their workers.

**AEA** is *not* insurance, health care or benefits negotiation group but rather a nonprofit community-based Voluntary Employees' Beneficiary Association (VEBA). **AEA** was created specifically to operate in accordance with the rules and regulations of the Employees Retirement Income Security Act ("ERISA") of 1974 and provide affordable benefits for disadvantaged uninsured workers of independent small employers in underserved employment industries such as Service, Agriculture, Construction, etc.

The purpose of **AEA** is to improve, enhance and promote better relations between employers and employees through association based employee health and welfare benefit as well as education and information plans and programs.

The **AEA** mission is solely to aid and assist underprivileged workers and small employers with less than 50 workers through affordable group health and welfare benefit plans and programs.

**AEA** plans augment and supplement private employer and State compensation systems by providing basic or supplemental disability, emergency medical and death benefits.

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As one great American writer and social philosopher Rosanne Barr stated "It's like the Chickens voting for Colonel Sanders"!

Americans workers don't support things that are good for themselves!! They must begin to support things that are good for them and not the interest of the landed financial, economic and corporate elite with which they have nothing in common!

As the large Employers, Corporations and Legislators begin to redact and take away benefits based on claims of a balanced budgets and lack of affordability, American workers are being forced to seek alternative solutions to meet their personal health care, financial and retirement needs.

American Employees Association (AEA) now offers just one solution to the health benefits crisis for uninsured and underinsured working families through group benefits programs are being leveraged with large insurance, medical, health, food and other service providers to negotiate, improve and arrange the best deal for AEA working family constituents.

For only a minimum of \$10.00 per month, Workers can now gain access to the benefit and other programs to meet their needs.

This message is not intended to be pro-union or anti-management. It is simply pro-American working families because they form the backbone our economy and to their good "There are benefits in numbers!! ■

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## SPECIAL BENEFITS

**MERCHANTS** - [Join AEA](#) - Receive a 50% discount \$10.00 per month. Become an affiliate and friend of working families!

**EMPLOYEES** - [Join AEA](#) - Receive a 50% discount \$5.00 per month.

### COMMUNITY RESOURCE CENTER

Visit our [Community Resource Center](#) - Health, education and information resources.

### SPECIAL DISCOUNTS

Visit our [Merchant Discount Center](#) - Products and services to help working families

### EMPLOYMENT RESOURCE CENTER

VISIT OUR [EMPLOYMENT RESOURCE CENTER](#) FOR YOUR JOB SEARCH CONVENIENCE

### MEDICAL EMERGENCY PROTECTION

VIEW OUR [MEDICAL EMERGENCY PROTECTION PLAN](#)



## SMALL BUSINESS ECONOMIC STIMULUS PLAN

*Promotes Economic Growth in Working Community*

Las Vegas, Nevada - The AMERICAN EMPLOYEES ASSOCIATION (AEA) is joining together with several local small business assistance groups to provide an economic stimulus program for independent small businesses. The purpose of the program is to help guide small business person owners through the maze of paperwork needed to acquire loans and financial resources, access to funds, business counseling, education seminars and other critical benefits.

AEA Administrator Irvin Hunt points to the frustration and rejection felt by small business taxpayers over the billions of dollars the federal government has provided big business and financial institutions as the reason for such a program. Hunt said, "I am sure you're all familiar with the Government bailout plans for banks, Wall Street and automobile manufacturers. Although, the Feds have rushed to bailout Wall Street, no one's coming to bail out small business owners on Main Street!"

Hunt continues: this reasoning is based on the old conservative eco-political strategy that programs that serve the interest of Big Business serve the best interest of America. This concept however flies in the face of the fact that over 25 million independent small businesses and garage start-ups such as Ford, Micro Soft, etc. make-up the back-bone of the American business engine and industrial landscape. It just so happens that small businesses hire more workers and feed more families that all the large companies combined.

AMERICAN EMPLOYEES ASSOCIATION, Hunt went on to explain, is a nonprofit employees' association founded to encourage and promote financial growth, economic development and freedom by empowering small businesses.

SCORE is a resource partner with the US Small Business Administration and provides counseling to small businesses and start-ups. Because of a shared interest in what they see as an often under-served sector of the business world, the two organizations collaborated on how to help small businesses weather the current economic storm.

This special Independent Small Business Economic Stimulus program, being introduced by AEA and endorsed by other small business agencies, is intended to provide information, knowledge and technical support that may not be part of the business owners repertoire of skills. Says Hunt, "A small business owner may be a genius at developing their restaurant's special Bar-B-Que sauce or designing a landscape for a new home but they're often overwhelmed by the paperwork needed to apply for loans or how to prepare a financial projection. AEA is preparing to step in to assist with these types of 'brass tacks' services which are not currently available under existing SBA or other small business assistance programs".

Our SMALL BUSINESS STIMULUS PLANS include:

- "Free" Employment Service Center & Job Bank
- "Free" Financial Education Seminars and "Live" Loan Workshops
- Merchant Discount Services
- Low-cost Medical Emergency Health Benefits w/ Convenient Internet Enrollment
- Member-to-Member "Peer" Discounts

Stimulus plans also include Education Seminars and Webinars such as:

- Financial Resource Planning
- Loan Packaging and Consultation
- Business Modeling and Mentoring
- Business Development and Growth Counseling

The spokesperson continued to explain that by joining the AMERICAN EMPLOYEES ASSOCIATION (AEA), small business operators are able to unite and take control of their financial future by experiencing the power of trade unity and collective business arrangements.

To create access to these benefits, small business owners are able to join AEA under a special limited-time introductory membership the Merchant Affiliation offer of \$10 per month or \$120 per year.

AEA has also introduced a very important but brief research survey to help better understand and assist independent small business operators with their business needs.

They are requesting Independent Business owners to visit their website to complete the survey and learn more about this program. As they say "like voting your participation is essential so our voices can be heard!!" ■

This medical emergency coverage serves as an economic safety net to protect disadvantaged small Employers and their Employees who have little or no health insurance or medical coverage.

More importantly, through our organizations, these community interest benefits programs can be subsidized by way of local taxpayer dollars, but unlike the national plans, the benefits would be conferred directly to members of the local community.

Fundamental coverage underwritten through corporate, personal, employer and employee contributions guarantees some type of safety net system for uninsured indigenous workers during periods of medical or physical disability.

This technique benefits unprotected workers, their families and employers as well as improves the economic stability of local poor working communities. Although not new, this is one solution that has to be considered and utilized against this urgent health and wellness crisis' that troubles the community at large and deeply affects us all.

#### TAX RELIEF AND COMMUNITY IMPROVEMENT

Presently, there is more than sufficient amount of revenue that flows out of the local community through tax payer dollars that, with a modest portion diverted into community improvement organizations such as IPHF, can help underwrite health and welfare plans and programs for low-income working families. For instance, if local taxpayers contributed 50% of their annual tax bill to assist programs for uninsured workers, this support would translate into be a major step toward solving the uninsured working community problem. These contributions could, in some cases, result in up to a dollar-for-dollar deduction or at least, reduce Supporters tax liabilities significantly depending upon each benefactor's (individual or corporation) net income and write-off situation.

There is an ancient Celtic expression that says, "It's in the shelter of each other that the People live!!" which describes our position exactly. Why should we try this system? It is very simple because under our plan each community immediately benefits from 100% of their tax dollars vs. (a per capita deficit or) the diminished rate that returns to the community through the current revenue sharing system. Under our plan, small employers and private supporters participate and get to see their tax dollars benefit the productive working families in their community who truly deserve assistance. These projects offer effective options for businesses, individuals and corporations genuinely interested in building a better future in their local community for themselves and their families.

Most importantly, Supporters for our program can expect to receive up to a 25-50%.cash refund.



## **AEA ANNOUNCES NEW EMPLOYMENT RESOURCE CENTER**

Las Vegas, Nevada - As part of our ongoing effort to enhance our services to the working community, **AMERICAN EMPLOYEES ASSOCIATION (AEA)** announces a new Job Bank and Employment Resource Center to better serve our employer and employee membership.

**AEA** now offers an on-line employment services center and Job Bank benefit to assist employer-members recruit qualified workers and employee candidates find the latest in employment job opportunities.

Our mission is to aid and assist employers and low-to-moderate workers through low-cost health and wellness programs that serve underserved working communities. This program is intended solely to augment and supplement private employer and State compensation systems.

Through our pioneering effort and development of exclusive Internet technology, independent small employers can join **AEA**, list their job openings and search for qualified workers at their convenience. Independent business operators with little or no health insurance can even enroll their employees in our very affordable financial safety-net system anytime - 24 hours a day!!

For less than the cost of a weekend display ad or a week of media time, employers and employee job seekers can expand and diversify their recruitment and job search reach nationwide for a very affordable \$10 per month. Visit our [Employment Resource Center](#) ■

For more information or to learn more, visit us on-line at: [www.americanemployees.com](http://www.americanemployees.com) or e-mail AEA at: [aeabenefits@yahoo.com](mailto:aeabenefits@yahoo.com) or contact: Irvin D. Hunt, Executive Director, I.P. Hunt Foundation, Inc., 6655 West Sahara, Suite B-200, Las Vegas, Nevada 89146. 702.262.9701 or 877.863-6756. ■

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In conclusion, the choice is simple. We can continue to pay taxes to fund an ineffective health care bureaucracy that does not meet the needs of our local community; or we can find ways to support organizations such as IPHF and witness your tax dollars improve conditions in the community from which they were generated. Is there really any question as to the preferable alternative? ■



## **Financial Literacy and Benefits Education NEW Program to Help WMO Small Businesses**

Las Vegas, Nevada – Local Women and Minority-Owned small business operators and low-to-moderate income workers struggling to make a living and maintain their businesses can now take heart in knowing that help is on its way.

I.P. Hunt Foundation (IPHF) recently launched a research project to study, define and help resolve some of the critical financial education needs of Women and Minority-Owned independent small businesses. This project will be administered by the American Employee Association (AEA) on behalf of IPHF. It was established especially to assist Women and Minority-Owned small employers and working "poor" families.

This WMO education program is a community-based grassroots initiative that particularly targets the financial literacy and benefits education needs of underserved Personal Service workers.

This project is one of several IPHF programs through its AEA subsidiary specifically to enhance and strengthen the growth of the independent small business community which includes an affordable disability health plan for Cosmetologists, Beauticians, Barbers and Laundry Employers and Employees.

Director Hunt went on to explain that "Today Women and Minority-Owned independent small businesses and low-income workers have no where to turn for financial guidance and assistance and are often afraid or too embarrassed to approach banks and other institutions."

This community-based test project will be based in Las Vegas, Nevada and explore original methods, programs and strategies to assist women, minority and working poor individuals bridge the economic gap through education seminars and workshops.

To learn more visit the I.P. Hunt Foundation's website at [www.iphuntfoundation.org](http://www.iphuntfoundation.org). ■

