

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.

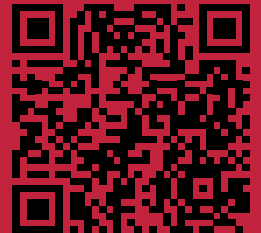
In addition to large group purchasing power and targeted benefits, SCA is helping its Members to gain access to some of the most flexible, money-saving innovations for health, life and disability insurance coverage in America by partnering with the Insurance Companies of USHEALTH Group.

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.

2020 Scholarship Scholarship Deadline Extended!

The deadline for the 2020 scholarship has been extended!

Visit the AIBC website for full scholarship details.



Southern
Consumers
Alliance



Creating a Stable Back-to-School Routine for Children

If there's one thing parents know, it's children thrive on routines. When it seems like everything is changing, routines can create stability.

"When children know what to expect, they don't feel powerless and out of control," said Rashelle Chase from KinderCare Learning Centers' education team. "Children like to plan just as much as adults do. When they know what will happen next, they can set their expectations."

Routines can also help children regulate their emotions – and avoid meltdowns or outbursts – because their days follow a pattern and are predictable. There's typically a sense of comfort in knowing what comes next.

Whether your child's back-to-school routine includes actually going to school or distance learning, consider these tips to help create a sense of stability.

Set a schedule

Talk with your child about his or her school day and how it will be different. Work together to come up with ways you can both ease into the new routine, whether your child is attending school part time, learning at home or going to a childcare center or program. Remember, little things can help create a sense of routine and stability. Even if your child is learning at home and could stay in pajamas all day, something as small as getting dressed in school clothes and brushing teeth before sitting down for lessons can signal it's time to study.

Be flexible

The things that make school fun – whatever that may be for your child – aren't at home. However, there are some things you can do at home, like eat a snack while studying or play with toys, that you cannot do at school that make learning more enjoyable. Be sure to build breaks into your child's day. Knowing there will be something fun after the next lesson can give your child something to look forward to and help him or her settle down to complete the task at hand. Plus, those breaks can be an opportunity for parents to get some work done, too.

Talk with your child and with his or her teachers: Perhaps those 30 minutes of reading don't have to be done midmorning when your child is restless. Instead, maybe your family could do 30 minutes of reading before bed when your child is calmer.

Talk it out

Nearly everyone is experiencing strong emotions right now whether it's in reaction to an abnormal start to the school year or other factors that impact daily life. The difference is adults can contextualize a situation and adjust their reactions. Children haven't yet mastered those skills, so they react based on whatever nugget of information they have.

Home is a safe place for most children, which means they know they can express their feelings freely. That may mean slamming laptops or books down in frustration, yelling or using hurtful words. Your child might be upset because he or she doesn't understand the schoolwork or might be afraid for safety or the safety of loved ones during these uncertain times. Talk with your child about his or her feelings and work together to find healthy ways to express those emotions, like taking three deep breaths or using a physical activity to vent, instead of keeping those feelings pent-up inside.

Difference and change don't have to mean chaos and uncertainty. With a bit of thought and a stable routine, parents can help their children have an enjoyable, productive school year. Find more tips for creating stable routines for children at kindercafe.com.

Article reprinted from Family Features

Scholarship Application

www.southernconsumers.org



In light of the continuing COVID-19 pandemic and the struggles many families are facing, the Board of Directors of the Southern Consumers Alliance (SCA) have made the decision to extend the scholarship deadline to December 1, 2020.

Scholarships of \$2,500 each are available to students who are pursuing undergraduate or graduate degrees in business-related fields and who meet the criteria listed below. Awards are based on grade point average and extracurricular activities.

Application deadline: December 1

Criteria for \$2,500 SCA Scholarship

1. You must be either: a) SCA Member whose membership is current and has been in good standing for the past 6 consecutive months; or b) spouse or child (28 years or younger) of an SCA Member whose membership is current and has been in good standing for the past 6 consecutive months.
2. You must have a 3.0 or higher cumulative Grade Point Average at your current educational facility (high school or college) and you must be pursuing study in a business-related field. You must be able to show your GPA to the SCA Scholarship Committee by e-mailing or mailing current educational facility-generated documents.

First-time application

Renewal application

Fall 20
Year Applying For

Primary SCA Member's Name

Applicant Information *(All information will remain strictly confidential.)*

Student's Full Name: _____ Student's Social Security #: _____

Student's Permanent Address: _____

City: _____ State: _____ Zip: _____

Phone Number: () _____ E-Mail Address: _____

I understand that recipients of SCA Scholarship Funds may be advised to declare these proceeds based upon applicable State and Federal income tax rulings.

Applicant Signature: _____

Educational Institution Information

Name of School you are, or will be, attending: _____

Full-time Part-time Number of hours: _____
(Undergraduate full-time is 12 hours or more; part-time is 6-11 hours.)

Area of Concentration/Major: _____

Cumulative GPA: _____ Previous Semester GPA: _____ Current Year or # Hours Completed: _____

Please list any additional scholarships and/or grants you have been awarded:

(continue to other side)

Required Additional Information

Scholarship Applications will not be considered without the additional information listed below. Information should be e-mailed as attachments or mailed along with your application. (Please check off each item as you complete it.)

FIRST-TIME APPLICANT Checklist:

- A brief essay about why you feel you deserve an SCA Scholarship.** Include your educational goals.
- Two letters of recommendation.** One letter should be from a teacher or administrator.
- Your high school and/or college transcript.** Please send grades from the semester prior to the semester for which you are applying.
- A list of all your extracurricular activities and clubs.**
- Any other information you feel is pertinent to your being considered for this scholarship.**

CURRENT RECIPIENT Checklist (re-applying for scholarship):

- Previous semester's grades.**
- A statement on your progress and any changes you might have made in your educational goals.**

Where committee will send scholarship money, if awarded

Name of School you are, or will be, attending: _____

Name of financial aid contact person: _____

Financial aid contact address: _____

City: _____ State: _____ Zip: _____

Financial aid contact phone number: () _____

APPLICATION DEADLINE: December 1

E-mail or mail your application and all supporting documents to:

E-Mail: scholar@southernconsumers.org

Mail: **SCA Scholarship Committee**
16476 Wild Horse Creek Road
Chesterfield, MO 63017

Note: Recipients of SCA Scholarship Program funds may be advised to declare these proceeds based on applicable state and federal income tax rulings. By submitting this application you grant the Southern Consumers Alliance permission to use your name on the Association website and in future editions of the Association newsletter.



MDLIVE[®]

Don't miss out on one of the most utilized benefits offered to our members!

Now visiting the doctor is easier than ever before. Avoid the waiting room and inconvenience of going to the doctor's office. Visit one of our board-certified doctors by phone, secure video or MDLIVE App. Doctors are available 24/7, and family members are also eligible.

We treat over 50 routine medical conditions including:

- Acne
- Allergies
- Cold / Flu
- Constipation
- Diarrhea
- Ear Problems
- Fever
- Headache
- Insect Bites
- Nausea / Vomiting
- Pink Eye
- Rash
- Respiratory Problems
- Sore Throats
- Urinary Problems / UTI
- Vaginitis
- And more!



Improving Care Through Telehealth

Technology can be especially valuable for people in remote areas or places with few medical professionals. Using portable devices, health care providers can test and treat patients without them coming into the office. This practice is called telehealth.

A doctor in a rural area can consult on a patient's scan with a specialist in another state. Someone with diabetes can monitor their blood sugar in real-time and have the data sent to their health care provider. Wearable sensors can alert a caregiver if a person with dementia leaves the house. These are all examples of how telehealth is changing medical care.

NIH researchers have been developing new ways to help treat patients where they live. For example, they've designed devices that can analyze blood samples for patients at home.

One special device can even detect cancer remotely. It snaps to a smartphone to help diagnose cancer in under an hour. And the test costs less than two dollars per patient.

The device takes a photograph of blood or saliva when mixed with tiny beads that capture cancer cells. The images are then sent to a hospital computer that can diagnose the sample in seconds. Patients can get a diagnosis and start treatment in a single trip to the clinic. This device is being tested in small village clinics in Botswana to detect a type of cancer called lymphoma.

Through advances like this, telehealth is helping medical professionals deliver effective, long-distance care. Learn more about telehealth.

Article reprinted from NIH News In Health

zesty tomato soup

Ingredients

1 14 1/2-ounce can no-salt-added diced tomatoes

1 cup jarred roasted red peppers, drained (or substitute fresh roasted red peppers)

1 cup fat-free evaporated milk

1 teaspoon garlic powder

1/4 teaspoon ground black pepper

2 tablespoons fresh basil, rinsed and chopped (or 2 teaspoons dried)

1 slice whole-wheat bread, toasted and diced (for croutons)



1. Combine tomatoes and red peppers in a blender or food processor. Purée until smooth.
2. Put tomato mixture in a medium saucepan, and bring to a boil over medium heat.
3. Add evaporated milk, garlic powder, and pepper. Return to a boil, and gently simmer for 5 minutes.
4. Add basil, and serve.
5. Optional step: Toast and dice one slice whole-wheat bread for the croutons.

Yield 4 servings, **Serving Size** 1 cup soup, **Calories** 94, **Total Fat** 0 g, **Saturated Fat** 0 g, **Cholesterol** 0 mg, **Sodium** 231 mg, **Total Fiber** 2 g, **Protein** 5 g, **Carbohydrates** 16 g, **Potassium** 234 mg



National Heart, Lung,
and Blood Institute



**Membership Services Office
16476 Wild Horse Creek Road
Chesterfield, MO 63017**

SCA Matters is published by:

Southern Consumers Alliance

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

**Membership Services Office
Southern Consumers Alliance
16476 Wild Horse Creek Road
Chesterfield, MO 63017**

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.



Emergency Roadside Assistance

Members can gain peace of mind on the road by registering for Emergency Roadside Assistance.

Emergency coverage includes:

- **Towing**
- **Battery service**
- **Flat tire assistance**
- **Lock-out service**

**Log in at www.aibcoalition.com to
register for this benefit!**