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Your Monthly News & Updates

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All Points CEO Accepted to Goldman Sachs 10,000 Small Businesses Program!



All Points Mobile Shredding and All Points Medical Waste owner and CEO Brian Connelly has been accepted into the prestigious Goldman Sachs 10,000 Small Businesses Program!

What is 10,000 Small Business Program?

- **Business Education -** Goldman Sachs partnered with local colleges to provide small business owners with a practical business education in partnership with Babson College, the national leader in entrepreneurial education.
- Network of Support Participants are given opportunities to receive expert advice from business professionals, one-on-one business advising and a network of alumni.
- Access to Capital & Growth Participants are given the opportunity to work with local, regional and national financial institutions to expand access to capital to expand their businesses.

This elite program helps entrepreneurs gain practical skills in topics such as negotiation, marketing, and employee management that will immediately be put into action. Participants will also receive the tools and professional support needed to develop a strategic and customized business growth plan that will take their business to the next level!

We are so proud of Brian for being chosen for this prestigious honor and we are excited to see the fruit it will bear resulting in the growth and development of All Points and our commitment to customer excellence!

Remembering the 9/11 Fallen

This year marks 16 years since the United States was attacked by terrorists resulting in major loss of life we will never forget.

5 facts about 9/11

- 1. Nearly 3,000 people were killed including 400 police officers & fire fighters
- The 9/11 attacks were not the first on the World Trade Center (WTC). In February 1993 a bomb killed 6 in the WTC.
- 3. 50,000 people worked in the WTC each day, and an additional 40,000 people would pass through the complex on a daily basis.
- 4. After 9/11, 1.8 million tons of wreckage were cleaned up over a period of 9 months.



5. Flight 93 passengers heard about the other airline attacks and attempted to retake control of the flight. This heroic measure resulted in Flight 93 crashing into a Pennsylvania field rather than hitting it's target, which would likely have resulted in far more loss of life.

Never Forget!

What Your Height Says About Your Health

Scientists have long speculated that one's height may be a determining factor in many health issues. Recent studies prove that to be true. Here's what they found:

- **Blood Clots** Risks of blood clots decrease in shorter women and increase with height.
- Cancer Taller people have an increased risk of most cancers.
- **Gestational Diabetes** Taller heights are associated with a decreased risk of Gestational Diabetes.
- Heart Risk Those of shorter height are believed to be less likely to die of coronary heart disease and some cancers (stomach & oral). Increased height is associated with increased risk of death from ruptured aortic aneuryism and some cancers (breast, pancreatic, prostate).

Source: CNN To Learn More Click Here

5 Ways You're Losing Money Without Knowing

The average American could save hundreds or thousands of dollars each month with these tips. Here's the Top 5 Money Wasters:



 Unused Gym Memberships - Most of us have the best of intentions when we join the gym. Gyms anticipate that only 18% of members will regularly use their facilities. A \$50/month membership costs you \$600/year.

 $\underline{\text{Tip}}$ - If you're not regularly using your gym membership, cancel it and buy daily passes when you go.

• Wasted Food - The average US household throws out \$160 in food each year.

<u>Tip</u> - Be careful when you purchase in bulk.

• Retirement Fee Plans - Most IRA and 401(k) plans have fees. 92% of Americans do not know much they are losing annually to these fees. The average American worker who starts working at 25 will lose \$138,336 in



401(k) fees.

Tip - Pay close attention to your investment fees and opt for cost effective options like ETFs over mutual funds.

• Overspending at Restaurants - Eating out often can be a major loss of money for you. In 2015, the average American house spent \$3,008 on food out.

Tip - Scale back to eating out once a week or setting a budget for meals out.

• Low Investment Returns - Just as important as watching your fees, is ensuring that your money is in the proper vehicle for growth. 60% of Americans invest conservatively and lose out on sizable gains. If you invest \$300/month starting at age 25 and retire 40 years later, here is the comparison:

2% Conservative Return = \$217,000 8% Aggressive Return = \$932,000

Source: CNN Money

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