



Shop Local
for the HOLIDAYS

Local vs. Online

The convenience of online shopping entices many buyers into avoiding the crowds in their local businesses. However, buying in-person comes with many advantages, both for consumers and their community's economy.

Learn how keeping your dollars in town can have a positive effect this holiday season.

One negative aspect you many forget about online shopping is its direct impact on the environment. In fact, the Environmental Protection Agency estimates transportation of goods burns 1.1 billion gallons of fuel and creates one-billion metric tons of CO₂, annually.

Here are some other reasons you should keep your dollars at home this holiday season.

BENEFIT YOUR COMMUNITY

When you shop at locally owned businesses, more of your money stays in town and benefits the rest of the community. According to the organization, Independent We Stand, for every \$100 spent at a local shop, \$68 stay in community.



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Local business owners are inspired to give back to the neighbors who keep their doors open. Many shops purchase their products from other nearby sources and contribute to charitable causes to benefit their community.

KNOW WHAT YOU'RE GETTING

Sure, one- or two-day ship-

ping is a great option for last-minute shoppers, but what happens when the product is shipped incorrectly or damaged? Claiming a defective item or reaching out for a refund can be time-consuming, especially during the busy holiday season that e-commerce retailers experience.

Shopping local can actually save you time and eliminate

the risk of having to explain to a loved one that their item is in the reshipment process during a gift exchange.

The best way to know exactly what you are buying is to inspect it in person. Make sure to analyze the product for damage before you leave the businesses' doors so you can exchange it for another item during the same visit.

IN-STORE PROMOTIONS

Brick-and-mortar stores are no strangers to the competitiveness they face from online retailers. Check your local businesses for in-store only promotions to find great savings this holiday season. One way to discover limited-time offers is by signing up for a company's newsletters or asking them about deals in person.

Discover Unique Gifts

Shopping local this holiday season helps you find unique shops in the area to fulfill everyone on your list.

Discover what makes your community different from any other in the country. Supporting local businesses gives back to your economy and ensures that its unique flair remains intact for the future.

When researching establishments to include on your shopping venture, social media and review-based websites are a valuable resource. Search your community for distinct shops that offer a gift which stands out to your recipient. Here are some great types of stores to seek and check off all the names on your naughty and nice list.

LOCAL BREWERY

The craft beer movement is here to stay. In fact, the National Brewers Association reports that in 2018, retail dollars for craft sales amounted to \$27.6 billion. That's about 24 percent of the entire country's beer sales.

Search your area for a local brewery to find the perfect mixture of hops and ales to satisfy the thirst of a craft beer aficionado. Be sure to ask the brewing experts for holiday exclusive recipes or a variety pack that features the best of



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their offerings. You may even purchase a ticket for a tour so your loved one can view the operations. Some may be inspired to take on the task of brewing themselves.

LOCAL ARTISTS

Search your community for

art galleries or reach out on a creator's professional networking site. By contacting them with enough notice, you may be able to commission a custom piece of art in your recipient's favorite style. You can gain a good idea of their preferred type by analyzing the

designs they display in their home. Brush up on different styles like contemporary, abstract and expressionism to determine which artist will make a good match for you.

LOCAL DESIGNERS

For those who are interested

in fashion, seeking apparel from local designers is a unique way to support your community.

Take the time to ensure their manufacturing methods are ethical before supporting their brand by investing in their product.

Don't Forget Local Eateries

Holiday shopping can sure build up an appetite. During the hustle and bustle of finding gifts for everyone on your list, don't forget to take a break and check out a locally owned restaurant during your adventure. You may just discover your new favorite dish at an eatery you haven't considered trying out.

While you can find a great meal at a chain restaurant, many people enjoy the fresh food and community friendly cooking from independents.

FRESHER FOOD

One advantage featured in most locally owned restaurants is the fresher food that makes up their menu.

According to the organization Local Harvest, the average commute for commercially distributed fruits and vegetables is 1,500 miles. To maintain its integrity over long distances, it's common for goods to be bioengineered with agents that impact their quality.

Independent restaurant owners are more apt to support their local farmers and markets, which provides



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fresher ingredients. When searching for a place to dine, look for menus that advertise farm fresh and locally grown for the most delicious meal.

PREMIERE SERVICE

Since most independent owners play a large role in their establishment's daily operation, they will be invested in quality service. It's likely

that chefs and servers also have a stake in the business, so their best efforts are also shown. Supporting a locally owned eatery also gives diners easy access to the people in charge of decision making. It's easy to address concerns or patting them on the back for providing an exceptional experience within your community.

HOMETOWN FLAVOR

Every town across the United States has something unique that sets it apart from other nearby areas. Get to know your local business owners and establishments by shopping locally this holiday season.

You should also expect dishes to be based off your neighborhood's unique customs

and flairs when you sit down at a local establishment. Take a break during your holiday shopping adventure to enjoy the delicious tastes your town is known for. Bring along family members and friends with similar tastes to fill up your local restaurants. Or opt for gift cards to so you can help create year-round business at these establishments.

Small Businesses Support Charity

Shopping with owners who support charitable causes can introduce great benefits for your local area. Small business owners are known for contributing a portion of their profits back into the community they are a part of.

When visiting their establishments, be sure to thank the owners and employees for the work they do and the support they provide. Check out some of these impressive statistics regarding small-business charitable giving from the SCORE Association.

75% of owners donate at least six percent of their profits to charitable causes;

Small businesses donate 250% more to charities than national chains.

81% of owners plan to give back to their communities in 2019.

SUPPORTING YOUTH SPORTS

One activity that local businesses frequently donate to is youth sports. With the rising costs of sports, their support is necessary to ensure that children can partake in a learning experience with their peers. In addition to donating uniforms which feature their businesses' information, many provide

financial assistance to cover equipment, registration fees and mentorship to the team they are a part of.

Their sponsorship is a great way to strengthen the bond between their business and the community. Investing your holiday dollars within your local market ensures that local youth sports will continue to

thrive in your area.

EVENT SPONSORSHIP

In your community, you have likely witnessed events like marathons, live music and neighborhood festivals. What you may forget to consider is that these activities wouldn't be possible without the sponsorship of your local

businesses.

While you're shopping your favorite shop, ask if there is a way you can help these entertaining events continue to thrive. Whether you contribute with a monetary donation or by volunteering your time, your support can ensure your local economy benefits from sponsored events.

COMMUNITY CHARITIES

Small business owners are proficient at supporting their communities and helping improve neighborhoods. From sponsoring renovations for city parks to giving to families in need, spending your dollars locally helps continue their charitable efforts.



Avoiding Identity Theft

Shopping local can ensure you're protected against identity thieves working to obtain your personal information when purchasing online or with a credit card.

Before heading out on a shopping journey, make sure to stop by your financial institution or credit union to load up with cash and avoid making purchases with plastic.

If you feel like you have already been compromised by identity theft or credit card fraud, it's imperative to contact your cardholder immediately. An efficient way to monitor your financial situation is analyzing bank statements and using credit-monitoring software.

The Federal Trade Commission estimates that nine million Americans fall victim to identity theft each year, spending your holiday dollars locally, can prevent you from becoming a statistic.

CYBERCRIME STATISTICS

While buying goods online opens doors to nearly any product you can imagine, it also opens you to threats of cybercrime. Check out these startling statistics from the Insurance Information Institute to understand the seriousness of protecting



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yourself.

In 2017, there were 1,632 breaches made which accounted for about 198 million exposed personal records. Hacking is the most used method to acquire breached data, unauthorized access is second and accidental exposure is attributed to the third highest reason. In 2017, the Internet Crime Complaint Center received and processed 301,580 complaints — 21.2% of victims

were over the age of 60.

PROTECTING YOURSELF

Making sure your information is secure, is an important task year-round, not just during the holidays. Unfortunately, it's not always as easy to protect yourself by avoiding credit card purchases. Here are a few ways the United States Government Services suggests when keeping yourself safe.

Be cautious of who you

share personal information like your birthdate, Social Security number or bank accounts with.

Secure your wi-fi network by only using a private network protected with firewall settings.

Use complex passwords to protect your financial accounts.

CASH HELPS SMALL BUSINESSES, TOO

Spending cash not only pro-

protects consumers from identity theft, it's also a welcome form of payment from small businesses. Did you know each time you swipe your card, there is fee that a business owner is responsible for?

While most costs are minimal, they can quickly add up to a substantial amount during the busy holiday season. You can do your part to help them have a profitable year by avoiding plastics purchases.

Local Taxes at Work

For most Americans, taxes are a necessary cost of living. When it comes to paying local sales tax, your immediate community benefits.

Avoid shopping online this holiday so your hard-earned money can go back into developing the place you call home.

You should know the impact your taxes have on the community and members who make it function safely and efficiently. By researching the different benefits of shopping locally this holiday season, you'll be better positioned to urge your friends and family members to do the same.

WHO PAYS SALES TAX?

The United States Department of the Treasury says that once the Constitution was adopted, the federal government gained the right to impose taxes. Today, states and counties can set their own regulations to benefit programs like health and welfare and to enhance the function of local government.

Here are a few common types of sales taxes that are present in most areas.

Vendor taxes: An expense required for a business owner to have the privilege of operating their venture. The amount paid is determined by



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the number of goods that are sold.

Consumer taxes: This is a fee that consumers pay and is usually paid up-front during a transaction.

Combination: A system where a business owner is charged a tax fee but passes the expense to a consumer during their purchase. The

expense is fixed at the typical tax rate, so a customer doesn't experience a heightened cost.

WHY KEEP TAXES LOCAL?

When you support a local business, the regulated tax dollars you spend fund a budget meant to maintain and improve your county or state. Many governments use the

additional revenue to pay for projects like road construction, historical preservation, tourism marketing and public transportation.

Many online retailers find their way around charging sales tax which is an appealing advantage during a substantial purchase. Consider making local purchases over

the holiday season so your tax contribution can go toward enhancing your community and its members.

You can take pride this holiday season that your tax dollars are being used to improve the parks, roads, and public buildings around you. And that's the biggest gift you can give to your community this year.



Since 2010, Small Business Saturday has been a chance for small and local business to gain additional exposure during the holiday season. Organized by the experts at American Express, the campaign became official when numerous senators, mayors and even President Obama expressed their support.

It occurs on the Saturday after the bustling Black Friday and before the popular Cyber Monday events. This year, the holiday extravaganza is slated for Nov. 30. After the festivities of your Thanksgiving gathering, prepare to show support to the small businesses that make your community unique.

LOOK FOR DEALS

While your local businesses may not include their doorbuster

advertisements in the same holiday newspaper as national chains, it can still be easy to find great deals. Take advantage of their social media pages or in-store promotions to discover their offers.

Check with your favorite small business about signing up for their newsletter. Once you're a member, they can email you about their discounted deals during the holidays and year-round. Small Business Saturday is

a great excuse to learn more about the unique shops in your town and find a new favorite shopping center.

BY THE NUMBERS

Check out more motivating reasons to support Small Business Saturday, from the company who created the event, American Express.

When you spend \$100 in your local market, \$68 will stay in the local community, whereas only

\$43 remains when shopping at a national chain.

In 2018, U.S. consumers reported spending a record high of about \$17.8 billion at independent retailers and restaurants.

96% of consumers say Small Business Saturday makes them want to shop small all-year long, not just over the holidays.

There were more than 7,500 Neighborhood Champions who rally their community to celebrate the shopping experience in 2018.