

Shop Local GUIDE

FARM
MARKET
TODAY

Shop Local: Not Just For the Holidays

Small Business Saturday is a shopping day that follows Black Friday. The movement began as a way to both encourage people to also shop local for their holiday purchases and remind them of the benefits of doing so. However, shopping local is not just for your holiday needs.

Here are some ways to find great local businesses to patronize.

CHECK OUT YOUR LOCAL CHAMBER OF COMMERCE

Your local chamber of commerce should keep and regularly update both a business directory and a calendar of events. This calendar will highlight a number of events, including ribbon cuttings, business spotlights and local events happening in your area. Pick up a directory or peruse the list on your chamber's website. This is a great way to expand your list of favorite restaurants or to find your next new favorite shop.

TAKE A WALK DOWNTOWN

One of the great things about walking is that you notice more of what's around you. You could discover a shop you have driven past dozens of times without noticing. Walking also encourages window shopping and pop-in shopping. Research shows that people who walk a shopping district tend to be in less of a hurry, linger longer and make smarter purchases.

SPREAD THE WORD

Local and small businesses depend on word of mouth for positive feedback and repeat



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business. Outside of shopping local, the next best thing you can do to support local busi-

nesses is to recommend shops and services to others. Give positive reviews of small

shops you love on Yelp and other consumer feedback websites. And don't forget to

get vocal on your social media profiles, and retweet #shopsmall.

8 Reasons to Shop Local

Shopping local not only helps you, it serves an entire community. Here are just eight reasons you should shop local.

1. Inject money into the local economy. When you shop local, your money (and tax dollars) stay in the community, helping your schools, your streets, and your energy service providers.

2. You also keep money in the United States. In fact, if every family in the United States spent even \$10 more each month at a locally owned small business rather than at big box stores, more than \$9.3 billion would be directly returned to the U.S. economy.

3. Purchase one-of-a-kind items and gifts. While big box stores stock a broad inventory and purchase from their suppliers in bulk, local shops tend to purchase from local artisans more often and support the wares of other small businesses. This is why you are more likely to find items in local shops you won't be able to find at major retailers.

4. You support the business owner and the artisan. This ensures that both the business and the artisan's wares will thrive in your community.

5. Get the history of an item. Many shop owners are likely to know the story behind a particular item. You can ask where something was sourced or how it was made, and the shop owner will undoubtedly have an answer for you.

6. Great customer service. Small business owners are highly invested in the success of their shops or services. This translates into making sure each customer's shopping experience is a positive one.

7. You will raise your property value. Vibrant neighborhoods with thriving shopping districts are highly coveted, which works in your favor if ever you need or decide to sell your home.

8. You're going to feel good doing it. Dopamine, serotonin, oxytocin and endorphins are the happy chemicals produced naturally by your body. Many situations can trigger these neurotransmitters. Helping others is one of them.



Positive Effects

A community's local businesses are often what write the town's history, initiate and maintain traditions and give a community its special characteristics. Shopping local also creates a positive ripple effect throughout the entire community. Read on to find out how.

YOUR MONEY SUPPORTS YOUR COMMUNITY

When you spend local, it stays local. It pays local workers, who send their children to local schools and pay mortgages on homes in the community. Every American worker also pays taxes on money earned in the United States, which is then used to fund education, agriculture, social programs and business. It is a circulation of money that is crucial to a community's success.

Not convinced? Consider this: According to the Andersonville Study of Retail Economics, shopping local generates 70 percent more local economic activity per square foot than their big box store counterparts.

YOUR MONEY SUPPORTS YOUR NEIGHBOR

Small businesses are run by your neighbors and they employ your neighbors. According to the U.S. Chamber of Commerce, 67 percent of jobs in the United States come from small businesses. By sticking local, your money is actually working overtime. Your dollars are getting you the things you need but they also work to get your neighbors the things that they need. You might find that the sticker price of an item at a local business is a little higher at times, but before you hesitate, remember



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that your dollar is working harder, too.

YOU GET TO KNOW YOUR COMMUNITY

Think about how quality

customer service makes you feel. You are more likely to receive great customer service at a locally owned shop than at a big box chain. Local shops are deeply invested in your

experience because they rely on your repeat business and word of mouth.

Plus, if you have any questions, you are more likely to get a knowledgeable answer and

may even develop a rapport with the owner. This investment means they get to know you and you, in turn, can get to know them if you frequent their shop enough.

Shopping Local Online

Even those of us that do our best to keep our dollars local need or want the convenience of ordering an item online every once in a while.

But there are ways to still shop local and take advantage of all the perks online shopping offers (ordering in your sweatpants and getting it delivered right to your door being high on that list).

DO YOUR RESEARCH

Before ordering an item from a major retailer, make sure your local store doesn't have an online shop. Having a professional website is practically standard now, and many businesses are incorporating online shopping into their site along with standard information about their operating hours and services.

SUPPORT SMALL

There are many online marketplaces where small businesses (and many times one-man shops) can sell their wares. If you can't support your own community, try to at least support another community and another family business.

While your money won't be coming back to your community specifically, you are still doing your part to keep money in the United States economy.

COMMUNITY SWAPS

We all have something to offer and needs to fill. The internet has been a great plat-

form and facilitator for community swaps. Check Facebook to see if there is a community swap group for

your area. These groups often work like a well-organized online garage sale.

People in a given commu-

nity can list things they are interested in selling and can also browse other listings. Some items are even given or

traded freely. The more we can source and solve locally, the closer we come to achieving sustainability.



Online shopping is a tool that our culture has adopted in full-force, and it is hard to argue with the convenience factor that online shopping provides.



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Shopping Local by the Numbers

More and more people are choosing to shop local each year. See how much shopping local can affect your community with these fast facts.

LET'S TALK SMALL BUSINESSES

- According to the Small Business

Administration, there are 29 million small businesses across the United States.

- These businesses account for 99.7 percent of all business in the country and provide 47 percent of the nation's jobs, according to the SBA.
- About 8 million of these businesses are owned by minorities.
- Small businesses also donate 250 percent more of their earnings than larger companies to nonprofits and community causes, according to the Good Business Network.

LET'S TALK AMERICAN MADE

- The United States lost 5.7 million manufacturing jobs between 1998 and 2013, according to a report from the Economic Policy Institute. Shopping American-made supports those companies that choose to employ Americans.
- Shopping American-made is something most people prefer to do. According to a recent Consumer Reports survey, more than 60 percent say they will pay up to 10 percent more for the privilege.



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Eat Local

Eating local has a more authentic flavor. By eating local, you support local families, but you are also more likely to consume items that are locally sourced and grown.

Here are just a few ways to eat locally.

FIND A NEW PLACE

If you are unsure which shops are locally owned, then use it as an opportunity to refer to your local Chamber of Commerce's business directory.

Local venues are usually founded around old family recipes. If you have a more adventurous palette, be sure to order

the special. The special is generally either what an establishment is famous for or it is a rotating dish that is meant to highlight something new or uses seasonal ingredients. You will rarely go wrong.

SHOP A CO-OP

A co-op is a grocery store that is owned by its shoppers. By paying for a membership and attending meetings, you

will have a say in what the store sells and how its run. Many co-ops prioritize stocking foods that are organic and produced and farmed locally. This is also a fantastic way to get to know your neighbors.

FARMERS MARKETS AND CSAS

Farmers' markets are the best places for local-sourced foods and fresh in-season

ingredients. They are also an integral part of small business in America. According to the United States Department of Agriculture, there were more than 8,000 farmers markets operating in the U.S. as of 2014.

Another way to support local growers is through community-supported agriculture, or a CSA. Through a CSA, a farm sells shares of its crops directly to consumers.

Spend Local, Save Local

Opening a checking or savings account in your community bank is an often-overlooked aspect of shopping local. According to Banker's Toolbox, community banks make up 96 percent of all banks, which means your dollars are supporting a whole lot of jobs.

Banking local comes with several benefits to consider the next time you open a checking or savings account.

LOW OR NO FEES

Many local banks and credit unions offer the same services as national banks — like credit cards, online bill payment and a mobile app — but at a much lower cost or with no additional fees. According to the National Credit Union Administration, credit unions consistently offer higher interest rates on deposits and lower interest rates on loans than banks.

GREAT SERVICE

Quality customer service is something that is talked about a lot in relation to shopping small for a reason: local businesses work and live in the same community you do. Not only do they want you to spread positive reviews to your friends, but they will undoubtedly see you around the community. This can be uncomfortable if your experience was negative. At community banks you can expect a teller to recognize you and to take the time to answer your questions.

SUPPORT YOUR NEIGHBOR

Local banks and credit unions provide local loans,



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which means you are quite literally helping to build your community. Small banks are invested in seeing their com-

munity prosper, which also works in your favor if you are looking to take out a loan. Local banks are often involved

in their communities in a variety of other ways as well. Community banks and credit unions pull record numbers of

volunteer hours and are common sponsors for youth sports teams and other causes and events.