



## Shop Local for the Holidays

### FIVE TIPS FOR STAYING ON BUDGET AND KEEPING THE HOLIDAYS JOLLY

*MAINTAIN YOUR HOLIDAY BUDGET THROUGH THESE 5 TIPS*

(BPT) - If you're one of those savvy consumers already strategizing how to best fund gifts and other expenses this holiday season, you're not alone. Sixty-five percent of U.S. adults who give holiday presents establish a budget for these purchases, according to a recent Coinstar survey. Yet 85 percent admit they still tend to go over budget when it comes to gift buying, entertainment, travel, decorating and other holiday expenses.

Fortunately, planning ahead can reduce the risk of overspending. Consider how implementing the following ideas can help you stay on task and on budget when it comes to this year's holiday expenses.

1. Estimate all of your anticipated holiday expenses, not just gift purchases. Consider costs

for decorations, food/alcohol, travel and special events to gain a realistic idea of your projected cash output. If the total is out of reach, consciously decide where to cut back so you're less likely to spend impulsively. You may have to acknowledge that you're not able to host a lavish party or buy generous presents for everyone.

2. Reduce your stress by starting your shopping early and taking advantage of sales throughout the year. These strategies will help spread your costs so they don't all hit at once and reduce your overall holiday spending budget. A full one-third of U.S. adults shop throughout the year, according to Coinstar's survey, and 27 percent buy the majority of their presents on sale. Only 14 percent are last-minute

shoppers. Looking for bargains and unique gift items at stores, at special events and on websites can even be fun when you're not in a panic.

3. Think of ways to boost your spending power. One method is turning to the spare change you've stashed away in a coin jar, in vehicles and around your home. It's easy to take your change to one of about 20,000 Coinstar kiosks located at grocery stores throughout the country.

4. Draw names and set gift spending limits for family gift exchanges. As families grow through marriage or children added to the brood, it's easy to allow spending and gift giving to get out of control. White elephant exchanges can be great for the kids in the family. Have them gift

one of their toys or possessions to another child in the family. That will not only be softer on the wallet, but will teach them the power of gifting and reusing.

5. Consider gifts big on thoughtfulness and small in cost. Perhaps a handcrafted work of art, homemade baked goods or a meaningful service such as childcare would mean more to some recipients than a store-bought knickknack, electronic gadget or sweater.

Finally, don't be too hard on yourself if you go over budget despite your best efforts. You can always make up for it by cutting expenses outside the holiday season when you may face less temptation and pressure to buy.

For more information on how Coinstar works, visit [www.coinstar.com](http://www.coinstar.com).

SHOP LOCAL FOR THE HOLIDAYS | JOIN THE MOVEMENT

# Why Shop Local

**C**ampaigns like **Small Business Saturday** exist to help promote and sustain small businesses, which have a significant impact on the American economy.

Consider these statistics:

- According to the Small Business Administration, there are 23 million small businesses across the United States.

- These businesses account for 99.7 percent of all business in the country and are the providers of 67 percent of the nation's jobs, according to the United States Small Business Administration and the Chamber of Commerce of the United States of America.

- 9.9 million of these businesses are owned and operated by women.

- Shopping local is the best way to perpetuate growth in your community. 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.

- Small businesses also donate 250 percent more of their



earnings than larger companies to non-profits and community causes, according to the Good Business Network.

- According to the United States Census Bureau, 96.5 percent of U.S. manufacturing exports were made by small and medium-sized companies, contributing 19.1 percent of the sector's \$839 billion in exports.

- The United States transports and ships \$2.2 trillion worth of products from more than 150 countries every year. According to the Environmental Protection Agency, this results in 1 billion metric tons of CO2 produced and 11 billion gallons of fuel used. However, products made in the United States must

only be shipped across the country – decreasing their carbon footprint significantly.

As you can see, shopping locally is an incredibly patriotic act. When you purchase items from local shops, you are helping your community prosper, but you are also helping your country.

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## SHOP LOCAL FOR THE HOLIDAYS | EVENTS

It is easy for small businesses to get overshadowed by big box stores and major corporations — especially during the holidays when these same corporations increase their advertising and online shopping discounts for Black Friday.

Strategic marketing campaigns in the last several years have highlighted the need to “shop small” and support local businesses. In fact, Small Business Saturday has become a form of shopping “holiday” that occurs on the Saturday following Thanksgiving.

No doubt, shopping small is a big deal.

### The History

The “holiday” has a short but strong history. At not even a decade old, consumers are embracing the movement and the philosophies it inspires.

**2010:** The first Small Business Saturday was sponsored and promoted by American Express in 2010 to encourage people across the nation to “shop small” businesses.

**2011:** This is the year it all became official, federally speaking. In 2011,



the United States Senate unanimously passed a resolution to support Small Business Saturday.

**2012:** Consumer awareness for the campaign soared to 67 percent, with 47 percent of consumers shopping small that Saturday, spending a collective \$5.5 billion.

**2013:** Neighborhood Champions made their debut. These are individuals and local organizations that publicly pledge support of the

shopping holiday — more than 1,450 in total.

**2014:** American Express helped small businesses sell themselves, supporting their promotional activities with free personalized ads, which appeared millions of times across the Internet. This resulted in more than \$14 billion in sales.

**2015:** The support continued to grow strong, with more than 95 million people shopping small. According to

the Small Business Saturday Consumer Insights Survey, Americans spent \$16.2 billion at on Small Business Saturday in 2015 — a 14 percent increase from the year before. Registered Neighborhood Champions also nearly doubled to 4,100 across the U.S.

**2016:** More than 250,000 posts populated Instagram, Twitter and Facebook in November, with more than 100,000 on Small Business Saturday itself.



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SHOP LOCAL FOR THE HOLIDAYS | KEEPING IT LOCAL

# A Gift to the Community

A community's local businesses often help what write the town's history, initiate and maintain traditions and give a community its special characteristics.

Keeping your holiday shopping local actually also is a big gift to your community. Here's how.

**YOU KEEP YOUR MONEY LOCAL**

This is simple math: When you spend money locally, 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.

This circulation of money is crucial to a community's success. In fact, according to the Andersonville Study of Retail Economics, shopping locally generates 70 percent more local economic activity per square foot than shopping at big box stores.

**YOU SUPPORT LOCAL FAMILIES**

By shopping locally, you support families in your

community. Remember, small businesses are run by – and employ – your neighbors. In fact, 67 percent of jobs in the United States come from small businesses, according to the U.S. Chamber of Commerce.

**Your money is actually working overtime:** Your dollars are getting you the things you need while also working to get your neighbors the things 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 that your dollar is working harder, too.

**YOU SUPPORT LOCAL ARTISANS**

Many locally owned businesses strive to support local artisans by displaying and selling their wares.

When you purchase these items, you are communicating with the business owner that you appreciate these items – ensuring a continued relationship between the business owner and local craftsman.



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SHOP LOCAL FOR THE HOLIDAYS | EVENTS

# Catch a Show

**H**oliday performances have a dash of magic to them in that way that everything seems more enchanting during the Christmas season.

Christmas festivals, plays and musical performances abound in the months of November and December, and it is likely that even if your town isn't hosting one, you can find one nearby.

### Get in the Holiday Spirit

Enjoying local performances is a great way to experience some holiday joy. The end of the year is cold in most places and routinely filled with stress over meeting end-of-year deadlines and quotas. Seeing a concert or going to a festival will allow you to unwind, relax and remember that the most important

aspect of the holiday is spending time with loved ones and helping others.

### Make a Night of it

An important part of seeing a holiday performance can be the way you choose to treat yourself. Plan to be out for the evening and eat dinner at a local restaurant either before or after the show.

Enjoy coffee and dessert – even if you don't normally partake in such indulgences. Walk your dinner off with a quick stroll through your town's shopping district where you can enjoy the lights and holiday window displays.

### Check with the Chamber of Commerce

Your local chamber of commerce should keep and regularly update both a business directory and a calendar of events.

This calendar should not only include events such as ribbon cuttings and business spotlights, but also record local events happening in your area. Your town's tourism bureau also is a great resource for any upcoming entertainment.

Don't forget to check out local universities, which normally schedule productions around the holidays.



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SHOP LOCAL FOR THE HOLIDAYS | MAKE A DAY OF IT

# Embrace the Holiday Spirit

The experience of shopping for the holidays should be just as enjoyable as the wrapping and giving of gifts. When done right, it also can become a Christmas tradition in its own right.

You might even find yourself partaking in window-shopping after your lists have been checked off, just as another way to spend time with friends and family. Enhance your holiday shopping experience by doing any (or all) of the following things.

**Go for a Walk**

If it is feasible, choose to walk over driving to your local shops. Just park within walking distance of your shopping district and hit the streets.

There is something about being among the lights and the cold air that really inspires the holiday spirit. Another benefit of walking is that you could stumble upon a shop you might have driven past dozens of times without noticing.

You also can get to know your town in a new way. Take the time to introduce yourself to

**Dress for the Occasion**

This may seem a bit silly, but part of getting in the holiday spirit is feeling – and looking



– the part.

Bundle up in your favorite coat and a thick cozy scarf. You might even decide to wear an outfit that makes you feel like your best self. A merry smile and twinkle in your eye will

complete your holiday look.

**Treat Yourself**

Stop at a local coffee shop or bakery for a cup of Christmas cheer. Grab yourself a cup of cocoa to keep warm as you shop,

or settle into a corner table with a holiday snack and a cup of coffee between shops.

This can be a great time to mark names off your list, and remind yourself who you still need to shop for.

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SHOP LOCAL FOR THE HOLIDAYS | UNIQUE GIFTS

# Hard-to-Buy-For Gifts

**T**here are people who do not want any gifts. We all know at least one of these people.

While it is important to always respect people's wishes, this can become difficult during the holidays, when it is routine to show people we care about them through the giving of presents.

So how do you accomplish this with someone who wants nothing? Consider the following holiday-inspired options.

### Holiday Treats

Consumable gifts are a great way to show someone you care – and tasty to boot! Local bakeries are pillars in most small towns, and normally offer a wide selection of specialty treats that only appear during the holiday season.

Think lavender caramels, hot cocoa truffles and house-made peppermint sticks. If your loved one has less of a sweet tooth, consider a gift card to a local restaurant.

### A Thoughtful Note

It is the default to give a gift, but just telling someone how much they mean to you can accomplish the same goal – and is genuinely appreciated by



those who don't want "things."

Tell your loved one some way they positively impacted you this past year or how grateful you are for their presence in your life. Take extra care in the presentation and shop local businesses for fine stationery and creamy envelopes. Finish the letter by

tying it with a satin ribbon in a rich color and tuck a sprig of pine in the bow.

### The Gift of Time

Treat a friend or family member to a meal at a great local restaurant. While gift cards are always appreciated, what makes this gift special is

sharing the meal together.

If it is a friend or family member you don't see often, use this time to catch up. Even if the gift is for someone you see every day, sharing a meal or taking a walk downtown can be the perfect setting to reminisce about past memories.

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## SHOP LOCAL FOR THE HOLIDAYS | LOCAL FLAVOR

# Finding the Perfect Gift

**H**oliday shopping can be stressful. Much of this stress originates from wanting to please, surprise and delight the recipient.

We want to give people something they won't return, especially due to already owning the gifted item. Shopping locally is an easy way to mitigate this stress and purchase something special.

### "One-of-a-kind" Wares

Local shops are the best places to find "one-of-a-kind" items. 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. Supporting local artisans and hand-crafted items is a point of pride for small and locally owned businesses. Purchasing a more unique item also can bring the fun back into the holiday shopping experience — you can focus less on the stress of purchasing a duplicate and focus more on the look on the recipient's face when the gift is



opened.

Another perk of purchasing gifts locally is that you are supporting not only the store but the maker of the item. This ensures that both the business and the artisan's wares will stick around in your town.

### Great Gifts for Out-of-Towners

Locally bought items also make perfect gifts for friends and family that live elsewhere. This can be a great opportunity to introduce

them to the "local flavor" of your town. And you are pretty much guaranteed they won't have anything like it.

While big box stores must buy in bulk so they can stock multiple stores, small shops only need to stock one space. This means they can take their time and purposefully purchase their inventory.

### Know the Story

Because small shops are

highly invested in their success, this often translates into putting extra care in the products and items they sell. This makes it more likely that the shop owners will know the "story" behind a particular item.

This also is great if you think you will ever need advice on care or maintenance of an item. You can ask where something was sourced or how it was made, and the shop owner will undoubtedly have an answer for you.

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