

The syou want to spend a big part of your Christmas budget at the gas pump, it makes sense to do your shopping locally.

"The savings are this big!"

Let's face it. Gasoline isn't cheap, and with many families living on a budget, traveling out of

town to do Christmas shopping can end up being a financial disaster.

If you want to save money and stretch your Christmas spending budget to the max, try shopping closer to home this year.

GREAT DEALS

Businesses everywhere are offering sales and specials to attract shoppers as the economy continues to recover. That's especially true for small, locally owned mom-and-pop stores in your community.

Browse the newspaper for ads from stores in your city to see what kind of deals they're offering. Not only will it help you save money, but it can also give you ideas for what gifts to buy for people on your shopping list.

DIGITAL BARGAINS

You can also see if your newspaper or local stores offer special deals online. Digital discounts are a great way to save money at businesses in your city.

You may even see if your favorite stores are on Facebook. Many shops are offering price breaks and special incentives for people who "like" them on Facebook and help them spread the word about their products and services. It's a nice way for businesses to say thanks.

SAVE A TRIP

Before you decide to drive out of town to do any shopping, think about how much gasoline you could save by shopping in your own community. It's a great way to make the most of your holiday dollars.

PHOTO: VADIMMMUS / YAYMICRO.COM

ne of the great things about shopping locally is getting to know people on a personal level.

By spending your money in your own community, you're helping your friends and neighbors who live in town and work at small businesses.

You're not dealing with out-of-town strangers who you'll never meet again. Instead, you're more likely to recognize familiar faces you've seen before at the grocery store, at church or at your workplace.

LOCAL LEADERSHIP

It's important to remember that the people who run the stores in your community have a vested interest in seeing the city grow and improve.

Shop owners and managers in your own town care deeply about where they live, just like you do, and want to see the community thrive.

That's why so many small businesspeople are also volunteers with charity groups, make donations to nonprofit organizations and work in leadership roles in the local government.

By supporting the stores in your city, you're also supporting the generous donations of time and money that these local businesses make to help their friends and neighbors.

PRESERVING YOUR CITY

Cities of all sizes can start to deteriorate when the local business climate slows down.

We all know what can happen when shoppers stop supporting their local businesses — from empty storefronts and lack of maintenance downtown, to fewer jobs available for people who live in the area.

By shopping at local stores, you're helping to keep the doors open and keep your city thriving rather than shipping all your money off to another place. It keeps your city strong for generations to come.

"You're giving a gift to your whole community."

"Customer service is in the bag."

Some businesses seem to have lost the art of pleasing customers.

When you shop at businesses in your own community, though — especially the locally owned stores that have built their reputations on good, old-fashioned personal care you're much more likely to get a great shopping experience.

PEOPLE WHO CARE

Remember the theme song from "Cheers:" "Sometimes you wanna go where everybody knows your name."

The idea of shopping somewhere with managers and employees who actually know their customers on a personal basis may seem foreign in an era of gigantic retailers owned by corporations, but that personal touch still exists in every city in America.

You just have to know where to look.

Stores of all sizes, from the huge corporate chains to the smallest mom-and-pop retailers, can all offer excellent customer service if they're managed well.

A GOOD REPUTATION

Try to do your Christmas shopping at stores that have a great reputation for customer service.

When a business goes above and beyond to please its customers,

the shoppers will always remember that and are usually happy to pass along a good word about their experience.

Ask your friends and family members where they shop in town. You may discover stores you've never heard of or that you've driven past countless times without stopping to see.

A GIFT HINT

One last note: When your friends and family tell you where they shop, that can be a great place to find a gift for them. They usually like certain stores for a reason, so use it as a gift hint.

ome people are virtually impossible to shop for. Whether they're the person who already has everything or they've just got a quirky personality, small shops can be the perfect place to find a tough gift.

LOCAL FLAVOR

One good option for these hard-to-shop-for people is to look for gifts that are unique to your area.

Shops in your city will often have gifts with a very local or unusual twist — say, famous food from your region, or artwork and merchandise that are built using natural materials in your area.

Buying a gift that expresses your town's local flavor can be a great way to bring back pleasant memories for people who have moved away.

A GREEN OPTION

As more people try to live in an environmentally conscious way, "green" gifts are becoming popular options.

And what's greener than buying a gift close to home?

By doing your shopping nearby, you're burning less fuel and reducing your carbon footprint. You can look for Earth-friendly gifts in your area, or you could simply include a note saying you remembered their preferences and chose to shop locally to make their gift better for the planet.

Buying local products in local markets is one of the greenest things you can do this holiday season.

"Turn your traditional Christmas gifts upside down."



hristmas shopping can be enjoyable, but it can also bring a certain amount of stress as you rush to find the perfect gift for everyone on your list.

Doesn't it make sense, then, to try to eliminate as much stress as possible from your Christmas shopping?

One way you can do that is by shopping at the stores near your home.

UTMOST CONVENIENCE

For most of us, time is very limited during the holiday season. From Christmas parties to concerts and cooking —not to mention all the shopping — it can be a smart move to make your Christmas errands as convenient as possible.

One way to do this is by scoping out stores that are located near your home and workplace.

Find a store that's on your way to or from work, and make it a point to stop there just to see what they offer. More than likely, you'll be able to find gifts for several people on your list in a short amount of time. Exploring local stores can be a great way to find gift ideas that you may never have uncovered on your own.

TIME IS MONEY

Finally, you've got to consider how much time you might be wasting by leaving town to do your Christmas shopping.

Time in the car isn't just expensive from a money standpoint by burning all that gas, but it also has a cost in terms of family time and simply enjoying the Christmas season.

Spending your holiday nights and weekends driving in a car is hardly anyone's Christmas fantasy. Stay closer to home for a better experience this year.

"Take it easy. Shopping your local stores saves time."

hopping is more than just buying stuff.

"Paint the town red. You can have lots of fun shopping locally."

In fact, browsing in stores can also be a great way to make Christmas memories and have a fun time with your friends and family.

MAKE IT A DATE

One fun thing to do is setting a date with your friends to go shopping together. Get a babysitter if you need one, and you can have an enjoyable time while also getting some gifts marked off your Christmas list.

Make a list of a few stores in your city that you'd like to check out together, and try to include a few places you've never been before.

Shopping can be an adventure, and you never know what you'll find right in your own backyard.

A CHARMING EXPERIENCE

Perhaps nothing sums up the quaint charm of Christmas better than leisurely looking through stores to find gifts for the people you love.

In small towns, especially, the allure of shopping in warm, adorably decorated stores is part of the perfect Christmas experience.

It's fun to see how the local stores decorate each year — sometimes trying to outdo each other in terms of taste or creativity — letting you soak up the sounds, smells and sights of Christmas without having to do all that decorating yourself.

SHOPPING AS A JOY

A lot of people think of Christmas shopping as a rushed process, but it doesn't have to be that way.

By leisurely shopping at stores in your own community, you can take your time to browse for gifts that will delight your loved ones.

At the right stores, shopping can be a moment that's savored rather than a task that's completed.



PHOTO: VADIMMMUS / YAYMICRO.COM

here you choose to shop this Christmas doesn't only matter to you and the shopkeeper. It also matters to your whole city.

You can bring a big win to your likely pay income taxes that help community by spending your money locally, which supports the services residents enjoy all year long.

TAXES MATTER

Taxes are an unpleasant part of life, but they're also an important one. And where you choose to shop can have an enormous impact on your city's quality of life over time.

When you shop in your own community, you're making sure that your sales taxes, no matter how big or small they might be, stay in town to pay for services to citizens. You're helping your friends and neighbors every time you spend a dollar in your own area rather than shipping it off somewhere else.

A BIG IMPACT

Every community pays for services in different ways. Some rely most on sales taxes, while others lean more on property or income taxes. Most locations have some mixture of the three to pay for their finances.

While spending money in town will directly impact the amount of sales taxes collected, it also has an indirect impact that helps your community keep running.

The building you shop in, for example, most likely has a property tax levied on it. The employees and managers you deal with

support needed services.

The bottom line is that spending money locally helps keep your local government strong. From roads and bridges, to hospitals and schools, where you choose to do your Christmas shopping can make a major difference for the community as a whole.

PROFITS IN TOWN

One final note —and an important one — is that spending money locally also results in more money being generated in your community.

Financial experts call this the "multiplier effect," and here's essentially how it works:

When you spend money at a local business, not all of it goes directly to profit. Part of it will pay the wages of employees who work in your city; part of it is spent on local vendors, like the repairman who fixes the store's computers or the furniture store that sold them new chairs; part of it will be reinvested to buy new merchandise to stock the shelves.

The end result is that every dollar you spend in town can result in many, many more dollars being created through wages and investing. It's a beautiful cycle that can help your city grow and stay strong over time.

It's just one more reason why shopping locally is so important for everyone in your community.

"Help your city score a touchdown."