



# What Goes Around...Comes Around

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*We Can Each Make a Difference in Our Local Economy*

By Melinda Nolan

I grew up, helping in my parent's garden and nursery center and then, years later, married into a family who owned several small businesses, so when it comes time to spend my own hard-earned dollars, I like to support other small businesses in my community. I realize not everyone stops to think about this before they shop for the things they need. In fact, where a person shops and how it impacts the community in which they live, is something that may not even cross most people's minds. We're all so busy trying to get everything done, that we often take the easiest solution without considering the implications.

There are so many reasons why we should all think about where we decide to spend our consumer dollars. The choice between shopping at the local boutique, versus the big box stores, versus online, can have a huge impact on the community that we live in...and believe me, every dollar counts.

When you shop at a privately owned business in your community, you are not only supporting your neighbor, but also the area you live in. The small businesses in your town are part of what creates the character and ambiance that we all enjoy. They tend to offer more unique products, better quality and service than that of the chain stores. They appreciate the money that you spend with them because it personally affects them and their own livelihood. Each customer matters to the small business owner.

Another good reason to spend your money with a privately owned business is because they are primarily the ones that give back to the charitable organizations in your community. The great majority of gifts given to your community's non-for-profits are coming from the people living there and the small businesses that reside there, whether it be in cash form, or from the donated items that are given to support the charity events. In essence, when you shop with these retailers, you are helping to support these charities with a portion of your purchase.

When looked at as a whole, small businesses are the largest employers in the United States. According to statistics provided by the SBA, small firms represent about 99 percent of employers, employ about half of the private sector workforce, and generate between two-thirds and three-quarters of new jobs. To the overall economy, small businesses are a method of launching new ideas and incorporating new processes which propel the economy's evolution by bringing about more efficient uses of resources.

Spending your consumer dollars at home also impacts your community in ways that most of us don't consider. No one enjoys paying sales tax, but the fact is that over 60% of the Saint Charles County budget comes from sales tax dollars. These are the dollars that pay for our street repairs, our snow removal, our beautiful parks, county health services, local law enforcement, as well as many other

things that we tend to take for granted as just “a part of our life”. When we spend money outside of our community, we are helping to take care of the needs of that community instead of our own.

And then, there are those online purchases. Yes, they are convenient. Yes, they take a minimal amount of time. Yes, you may even get a better price. But, in most cases, you are buying from someone out of your locale and in many cases from a company that may have their call center or processing and manufacturing overseas. You are not supporting local business, local charity, local workers (other than the delivery driver bringing your package to your door), local government, or your community.

Imagine your world where it contains just big chain stores and online shopping. Picture yourself driving down to Main Street in any of our cities in Saint Charles County. Can you picture it? Now imagine all of the shops closed up, no local restaurants to dine at, and no people walking, smiling, or chatting with one another while browsing. It sounds very cold and uninviting doesn't it?

I know I'm describing the extreme scenario here. I may be a bit overly dramatic, and I don't expect people to completely stop shopping online or at the chain stores. I'm a realist, and I know I will still make the occasional purchase online myself. But, if this article persuades you to take even a fraction of the money you spend outside of our community and bring it back in, it could make a world of difference in our local economy.

With approximately 350,000 residents in Saint Charles County, if we make a conscious effort to spend dollars with our local businesses, it could add up to millions in annual revenue back to our neighbors, our non-for-profits, and our home town. So let's work on our local economy. After all, what goes around comes around...as long as we spend wisely.