



# SHOP LOCAL for the **Holidays**

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**SHOP LOCAL FOR THE HOLIDAYS** | INITIATIVES

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 Busi-

ness 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.

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

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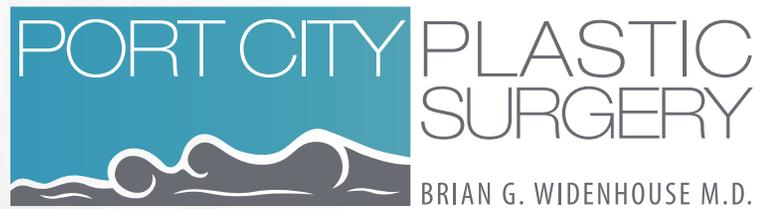
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## SHOP LOCAL FOR THE HOLIDAYS | SHOPPING OPTIONS

# 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 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 CO<sub>2</sub>, 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.

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# The Holiday Shopping Season

## looks bright for local retailers

**MARIE ROCHA-TYGH**  
marie@thedanielislandnews.com

Online shopping may be “in” these days, but this holiday island merchants are making it worthwhile to leave home. Shopping local builds community and every dollar spent supports Daniel Island and other local communities directly.

The 2019 Daniel Island Holiday Festival is the perfect place to start your seasonal shopping spree. “Shopping local provides a unique experience for the shopper while giving the smaller local companies business,” said Barbara D. McLaughlin, Manager of Community Services at Daniel Island POA.

Local business owners are optimistic this

holiday shopping season. House of Sage co-owner Erin Abagnale is looking forward to the store’s inaugural Christmas season. She said, “We’re super pumped for our first holiday season on the island. In December we start our 12 days of Christmas sale on the 13th with a different sale every day leading up to Christmas.”

Lori Nadelstumph, the owner of Paisley, is busy planning events that will keep residents on the island. “We are looking forward to a great holiday season stocking up on all your favorite styles and locally made products.”

Dyan Heineck of Island Expressions is already feeling the holiday spirit. “If the past few weeks have been any indication, December is going to be a very busy month for us. Our customers are so wonderful and truly appreciate being able to shop locally.”

For furry family members, owners can find plenty of gift options close to home. Katharine Matthews, owner of Lucia’s Premium Pet, is eagerly anticipating the holiday season. “We spend months preparing to provide our customers with the best of the best holiday gifts, toys, treats, dinners, cookies and more! The holiday vibe at Lucia’s is fun, upbeat, and festive,” exclaimed Matthews.

Daniel Island’s newest pet business, Michael’s Barkery, will offer 20% off on Black Friday. “We are very excited that we were able to be open for the holidays,” said co-owner Karen Patrohay.



Lucia’s Premium Pet is fully stocked with everything for furry family members this holiday season.

MARIE ROCHA-TYGH

Shopping local also helps the environment; the EPA estimates shopping in your neighborhood can reduce annual driving by 520 miles. Daniel Island area residents can also cut

down on their carbon footprint by shopping at Cooper River Cycles. Owner Gage Cooper is already gearing up for Christmas. “We are very excited about the upcoming holiday season

and are actively getting prepared ... we also offer storage and delivery up until 12 p.m. on Christmas Eve so that ‘Santa’ doesn’t have to worry about finding that secret hiding spot,” Cooper said.

If holiday shopping has you stressed, relief is right around the corner at Revive Yoga. “There’s a huge interest in mindfulness ... going into 2020 because everyone is stressed out and being pulled in a million directions. Yoga and meditation are amazing for your brain,” explained Ashly Grzyb, owner and Certified Yoga Teacher. Holiday gift cards are available on their Mind Body App or at the studio.

Marie Sauer, owner of Sauer Grapes, offers a different kind of relaxation experience. Sauer has a variety of wines for the perfect present, advice on party pairings, and gift certificates. “I think with the great economy, people will be celebrating and enjoying gift giving, holiday eating, and of course, wine drinking,” she said.

BIN 526 founder Mike White is ready to bring on the holidays. “We are expecting another very busy holiday season ... We’re excited to celebrate our second holiday season on Daniel Island and look forward to seeing all our friends enjoy our beautiful store and wine bar,” said White.

Whatever your holiday needs are this season, Daniel Island merchants are on hand to help. Check out their social media pages for more great gift ideas close to home.

DETAR/FILE

Shoppers will have many vendor options at the 2019 Holiday Festival. Pictured are tents, shoppers, and vendors from the 2017 Holiday Festival.



SUZANNE DETAR

Banners on Daniel Island urge residents to shop local.



MARIE ROCHA-TYGH

Island Expressions has a variety of holiday gifts for everyone on your list.

SHOP LOCAL FOR THE HOLIDAYS | STAY SAFE

# 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.

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# State recognizes Angels of 2019

*Remember to be educated, give smart when donating to charities*

## PROVIDED



**South Carolina Secretary of State Mark Hammond**

South Carolina Secretary of State Mark Hammond recently announced the Angels of 2019. Ten Angels, as well as one Honorary Angel, were recognized recently at a press conference and honored with a reception in the Secretary of State's office in Columbia.

The "Angels" represent organizations that exemplify charitable giving in South Carolina. Representatives from all organizations were in attendance to receive a plaque and recognition. The groups recognized, with the percentage of their expenditures that went toward their program services, are listed below in alphabetical order.

- Big Red Barn Retreat, Blythewood, SC -

94.2%

- Boys Farm, Inc., Newberry, SC - 81.1%
- Central South Carolina Habitat for Humanity, Columbia, SC - 93.3%
- Free Medical Clinic of Aiken County, Aiken, SC - 89.9%
- Hopeful Horizons, Inc., Beaufort, SC - 86.8%
- Lighthouse Ministries, Florence, SC, Florence, SC - 84.2%
- Meet the Needs Charleston, Mount Pleasant, SC - 98.0%
- Neighbor to Neighbor of South Carolina Inc., Myrtle Beach, SC - 86.8%
- Oconee County Humane Society, Inc., Salem, SC - 96.3%
- Sustaining Way, Greenville, SC - 98.5%

The organizations were selected by review of financial reports submitted annually to the Secretary of State's Office, as well as by nominations from the public. To be selected as an Angel, the charity must have devoted 80 percent or more of its total expenditures to charitable programs; the charity must have been in existence for three or more years; the charity must make good use of volunteer services; the charity must receive minimal funding from grants; and the charity must be in compliance with the South Carolina

Solicitation of Charitable Funds Act. Each year the Secretary of State's Office attempts to showcase Angels with diverse missions from several areas around the state.

Traditionally, charities have been eligible to be named as an Angel only once in order to recognize as many deserving organizations as possible. In 2017, Hammond began the tradition of recognizing a past group that has continued to devote a high percentage of its expenditures to its charitable mission. This year, Water Missions International of North Charleston, SC, was designated as the Honorary Angel for its continued service in building safe water, sanitation and hygiene solutions in developing countries and disaster areas. Water Missions International was originally recognized as an Angel in 2006, and its program service percentage for 2018 was 88.1%.

Also at the event recognizing 2019 Angels, Secretary Hammond released the 2018-2019 Wise Giving and Professional Solicitor Report. The report not only provides wise giving tips for donors, but also lists all professional solicitor contracts currently on file with the Secretary of State's Office. The report also lists the percentages that were remitted to charities by professional solicitors based on joint financial reports filed in 2018.

"Although many good charities use professional fundraisers, we have seen over the years that most 'Scrooge' organizations have high fundraiser costs," said Secretary Hammond. "For example, Cancer Survivors' Fund was named a Scrooge in 2011. For the most recent fiscal year, this organization spent only 8% on its program expenses. The joint financial reports filed with our office in 2018 show that their professional solicitors kept \$.88 cents of every dollar raised. That is why it is so important that donors educate themselves and ask questions before giving away their hard-earned money. It is our hope that the Wise Giving and Professional Solicitor Report will give charitable donors the tools they need not only to give from the heart, but to also give smart."

Donors may research charities registered in South Carolina by visiting the Secretary of State's website at [www.sos.sc.gov](http://www.sos.sc.gov). To review a charitable organization, select the Charity Search button to learn a charity's total revenue, program expenses, total expenses, net assets, and fundraiser costs. The website even calculates the percentage of total expenses that the charity has devoted to its program services. For more information, call the Division of Public Charities at 1-888-CHARITY (242-7484).



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# Spending dollars locally helps charitable efforts of small business owners

## Small businesses support local charities

### PROVIDED

Shopping from owners who support charitable causes can introduce great benefits to your local area. Small business owners are known for contributing a portion of their profits back into the community. When visiting their establishments, be sure to thank the owners and employees for the work they do and the support they provide. According to SCORE, a nonprofit association that provides volunteer business mentors to small businesses nationwide, 75% of small business owners donate at least 6 percent of their profits to charitable causes, and small businesses donate 250% more to charities than national chains.

### SUPPORTING YOUTH SPORTS

Local businesses frequently donate to youth sports. With the rising costs of sports, their support is necessary so children can partake in a learning experience and engage in healthy activities. In addition to donating uniforms, many small businesses provide financial assis-

tance to cover the cost of equipment, registration fees and mentorship for their team. 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 such as 5K's, live music and neighborhood festivals. What you may forget to consider is that these activities wouldn't be possible without the sponsorship of local businesses. While you're shopping at your favorite store, 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 the local economy benefits from sponsored events.

### COMMUNITY CAUSES

From sponsoring renovations for city parks to giving to families in need, small business owners support their communities and help improve neighborhoods. Spending your dollars locally helps continue the charitable efforts of small businesses.

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Bruschetta and Baked Stuffed Mushroom

*Insalata*

Caesar Salad

*Primo*

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Assorted desserts for the table

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