SHOP LOCAL
As an entrepreneur and small business owner, preparing for the Thanks and Giving Season, takes all year long. Shop owners are strategically thinking about what services and products their clientele will be looking for this year. Many small business owners do what I do. They check their crystal ball so they will know exactly what products and services their clients want. Of course, I'm just kidding, there is no crystal ball but there is a lot of passion and drive from the business owners, in hopes to deliver products and services that the people in our community want.

There is a burning desire in every business owner that I know to deliver products with a purpose. Whether that purpose is to make someone happy, like a fresh bouquet of flowers, or a service that simplifies their life, like a cleaning service or a car wash. The business owners goal is to please and to be profitable.

A lot of people choose a business to do business with because they align with their mission. For example, we have a lot of clients that love the Aveda hair and body care products that we sell because they are organic and naturally sourced in a sustainable way. Lasting Impressions Salon & Spa partnered with Aveda for that reason and more. Clients sometimes choose in the same manner.

There is significant risk that a business owner incurs when stocking up for a peak season. A lot of investments are made in the products and services that the owners showcase in their businesses this time of year. They have stocked extra products, they have hired extra staff. They have decorated and scheduled open houses. They are preparing for extra long hours. They invested in extra marketing all in hopes that you will love what they have so much that you will purchase their products and services.

The average business owner relies heavily on fourth quarter sales to carry them through another year of doing business. It funds their livelihood, it pays their mortgage, it sends their children to dance class or soccer camp. It puts food on their table and keeps their lights on. Most importantly, it fuels the local economy and contributes to the greater good of the entire community in which we live.

I love hearing the stories of how someone started their very own business. So many times it starts in their basement or garages. It may have started as a hobby and the entrepreneurial spirit ingrained in that individual turned it into a thriving business.

Something that excites me even more is a quote from one of my favorite leaders, Dave Ramsey, financial advisor and author of the book Entreleadership, “Small business makes up 54 percent of all gross domestic product which is all the revenue created in our economy and 66 percent of all job growth in the USA is small business.”

“Small business is about as American as you can get!” (Dave Ramsey podcast)

Those are mind blowing statistics of how important small business really is to our economy. Makes me want to go buy something...... from a local, small business, of course!
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SHOP LOCAL | SMALL BUSINESS SATURDAY
Small business is big business. Though it’s easy and not necessarily inaccurate to associate small businesses with Main Street, small- and medium-size companies are players in the international trade arena as well.

A 2015 report from the U.S. Census Bureau found that small- and medium-sized companies comprised 97.6 percent of all identified exporters and 97.2 percent of all identified importers.

Small businesses can compete in both the domestic and international trade arenas for a variety of reasons, not the least of which is the experience they provide for their customers. While they may not have the marketing muscle to compete with large corporations, many small businesses have perfected the art of providing top-notch experiences for their customers by embracing several strategies that make consumers feel appreciated.

**Improved customer service**

Nearly every consumer has had to contact a retailer or service provider regarding a purchase at one point or another. Contacting a large corporation can be a difficult experience for consumers, who often must answer several telephone prompts before they can be connected to a human being. Small businesses typically do not ask customers to clear such hurdles before they can get in touch with an actual person. That makes the process of contacting customer service less time-consuming and aggravating and more enjoyable for customers.

**Responses**

Small businesses are in better position to respond to negative experiences or reviews, particularly online reviews, because they have fewer customers than large companies who field hundreds if not thousands of complaints per day. Studies have shown that customers appreciate responses from businesses they patronize. A 2018 online reviews survey from Review Trackers found that 53 percent of consumers expect a response to negative reviews within a week of posting their reviews and are disappointed when they do not receive a response. Unfortunately, the same survey found that 63 percent of reviewers have never received a response to a review. Small businesses are in a unique position to respond to online reviews, and providing such responses can turn a potentially negative consumer experience into a positive one. What’s more, because online reviews and responses are public, prospective customers can read a company’s response and know that owners want their customers to have as positive an experience as possible.

**Personalization**

Many large companies won’t customize their products, as their financial success is typically rooted in how effectively they can scale to thousands of customers per day, if not more. So large companies have less incentive to work one-on-one with customers. Small businesses are not beholden to scale, which gives them the flexibility offer more unique products, including customized items.

The consumer experience is often more customer-friendly with small businesses than large corporations. That well-earned reputation is just one of many reasons why small businesses are thriving in today’s economy.
Local stores ready to celebrate Small Business Saturday

The Maysville-Mason County Area Chamber of Commerce announced today that, as a member of the American Express® Neighborhood Champion Program, it will host a door prize drawing as part of Small Business Saturday, which takes place on November 30.

Created by American Express in 2010, Small Business Saturday celebrates the impact small businesses have on communities across the country.

On November 30, shoppers will be able to enter the drawing at participating business. Entries will be collected and the winner drawn on December 6. There will be one $100 Chamber Choice Gift Check and two $50 Chamber Choice Gift Checks awarded.

This year’s celebration is the 10th Annual Small Business Saturday, marking a decade of support from American Express for local business owners. Since it started in 2010, consumers have reported spending an estimated $103 billion across all Small Business Saturdays combined. That’s $103 billion toward helping communities thrive, spent over just nine days alone.

In order to drive shoppers to Shop Small® this November 30, the Maysville-Mason County Area Chamber of Commerce is participating in the American Express® Neighborhood Champion Program to spotlight small businesses and the impact they have on communities. An average two-thirds of every dollar ($0.67) spent at a small business in the U.S. stays in that local community. That means shopping small could help bring things like better schools, smoother roads, and new jobs to neighborhoods across the country.

Merchants and consumers can learn more about Small Business Saturday and how to get involved by visiting ShopSmall.com
Small businesses have such a big impact on their communities, and the world at large, that it might be time to reconsider referring to them as “small.”

According to the World Bank, small businesses have a major impact on the world economy, especially in emerging countries. In such nations, small and medium enterprises contribute up to 60 percent of total employment and up to 40 percent of national income.

Small businesses figure to frame their economies in emerging countries in the coming decades, and they’re already doing so in developed nations, such as the United States and Canada.

The following statistics show just how big small businesses have become.

- The U.S. Small Business Administration notes that small businesses make up 99.7 percent of all employers in the United States. Percentages are similar in Canada, where BDC, a bank devoted exclusively to entrepreneurs, notes that 99.8 percent of businesses employ fewer than 499 workers.

- Hundreds of thousands of new businesses are started each month, with Yahoo! reporting that about 543,000 entrepreneurs open a business in a typical month.

- Small businesses benefit one another, as a 2017 report from the Canadian firm FreshBooks found that 66 percent of small businesses outsource services to other small businesses.

- No business is too small to be a small business. In fact, the U.S. Bureau of Labor Statistics noted that microbusinesses, which are defined as firms that employ between one and nine employees, accounted for 75 percent of all private-sector employers as recently as 2013.

- Small businesses and happiness might be linked. A 2019 survey from Guidant Financial and the online lending marketplace LendingClub found that 78 percent of small business owners rated their level of happiness as an average of eight on a scale of one to 10 (10 being the happiest).

- Female entrepreneurs are on the rise. A 2017 report from American Express found that female entrepreneurship grew by 114 percent between 1997 and 2017.
10 ways to support local businesses

Small businesses are the lifeblood of many communities. In the United States and Canada, the majority of businesses in operation are classified as small businesses, according to data from the Small Business Administration and Statistics Canada. Consumers can express their appreciation for the small businesses in their communities in various ways.

1. Create a guide to local small businesses and share it with other people from the community who have like-minded interests.
2. Shop at small businesses regularly.
3. Use social media to give your recommendations on small businesses that go above and beyond in quality and service.
4. Speak with business owners about your experience as a customer, sharing insight about both good and bad experiences.
5. Encourage your family or friends to make small business shopping a larger part of their overall spending plan.
6. Think of small business sponsorships when putting together school- or club-based fundraisers.
7. Host a meet-and-greet event for various small business owners.
8. If you own a small business, keep business cards, flyers or a sign advertising another small business in the area to show mutual support.
9. Invite small business owners to community activity centers, nursing homes, schools, and the like to share their experiences about starting a business in the area.
10. Participate in community events that may be sponsored by small business owners.
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Still Room Bourbon Emporium

Open Small Business Saturday
KYGMC Limestone building is open Tuesday-Saturday 10am-4pm

The Still Room Bourbon Emporium at the KYGMC Limestone Building offers bourbon gifts including Glencairn tasting glasses, rock glasses with B-Line, Pogue, and Maysville branding, books that tell the story of bourbon history, cookbooks specializing in bourbon recipes, Old Pogue merchandise, Steve White prints, prints of vintage Old Pogue labels, bourbon themed jewelry and gifts, and more!

Don’t forget to stop by the KYGMC Museum Shop in the main building for a wide variety of unique gifts, greeting cards, books of local interest, children’s gifts, miniatures, and much more.

KYGMC gift certificates are now available!
Shop small businesses to improve the holiday experience

It’s the time of year when newspapers thicken with sales circulars and holiday advertisements. Consumers looking to beat the hustle and bustle and steer clear of the crowds this year may want to pay attention to local businesses in lieu of trekking to nearby shopping malls.

Every time consumers visit local coffee shops to grab a latte, pick up a dress at a nearby boutique or patronize a farmer’s market down the street, they are supporting a small business. The Friday and Saturday after Thanksgiving are some of the busiest shopping days of the season, and they also can be some of the friendliest to small businesses.

Plaid Friday was conceptualized in Oakland. It may have been born in the Golden State, but the movement soon spread across the country. Plaid Friday is an alternative to big box stores’ Black Friday bonanzas. It is designed to promote both local and independently-owned businesses during the holiday season. The name Plaid Friday was used to help people visualize the various threads of small businesses coming together to create a strong community fabric that was diverse and creativity.

Shoppers can continue their small business patronage with Small Business Saturday. This, too, is a counterpart to Black Friday and Cyber Monday. The first event was created by American Express in conjunction with the nonprofit National Trust for Historic Preservation. Since its inception, many small business groups, merchants and politicians have touted the event and the Shop Small® mantra. The idea is that when small businesses thrive, communities and individuals thrive along with them.

The Small Business Administration says that, since 1995, small businesses have generated 66 percent of all new jobs in the United States. There are a number of big reasons to shop small. One can start around the holidays and then continue all year long.

- Shopping small businesses helps give back to the community directly. According to Civic Economics, a strategic planning business, on average 48 percent of each purchase made at independent businesses is recirculated locally through tax money and other support.
- Small business owners often strive to provide personalized, hands-on customer service. Repeat business is key to their survival, so they want to ensure shoppers are happy.
- Small businesses, since they are not beholden to corporate oversight in terms of what they sell, have greater flexibility. That allows them to offer a diverse product selection.
- Small business owners often live nearby, and they’re the people you see in town, schools and elsewhere in the local community. Many consumers are comforted to know they’re supporting their neighbors, especially during the holiday season.
Small businesses are booming. Information from the Small Business Administration and the U.S. Census Bureau’s Annual Survey of Entrepreneurs says that small businesses, or firms with fewer than 500 workers, accounted for 99.7% of businesses in 2016, the most recent year for data. Firms with fewer than 100 workers accounted for 98.2 percent of companies. In Canada, 97.9 percent of businesses were small as of 2017, with more than half concentrated in the Ontario and Quebec provinces.

Thanks to their influence and reach, small businesses have the potential to impact local communities in numerous ways.

- Small businesses employ local residents. The Statistics Canada Labour Force Survey indicates companies with fewer than 100 employees employed 69.7 of the population in 2017. According to the SBA’s Office of Advocacy, small businesses accounted for 61.8 percent of net new jobs in the United States between 1993 and 2016.

- Small businesses are innovative. The SBA notes that small businesses represent about 96 percent of employer firms in high-patenting manufacturing industries. That suggests that small businesses are full of new ideas.

- Small businesses support local charities. Many local businesses give to charity, particularly local charities. Some donate money while others may offer their professional services or event spaces, each of which can be particularly helpful to local communities.

- Small businesses contribute to community identity. Small businesses contribute to the charm and character of a town or city. Many local businesses make up the fabric of Main Street, and towns are known and loved for the businesses that have endured.

- Small businesses help the environment. Shopping locally means consumers do not have to travel far to get their goods and services. The United States Environmental Protection Agency’s research report on walkable downtown centers found small businesses encourage walking and cycling, helping to reduce air pollution from vehicles.

- Small businesses keep money in communities. Local businesses keep disposable income and tax money within their communities. Business tax money remains local and can support schools, roads and municipal services.

Local small businesses are the life force that keeps cities and towns prosperous and humming along. Such establishments help build a sense of community and forge lasting relationships.
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Shop Local and Be Merry
How to sustain a small business

Opening a small business can be an exciting time in the life of an entrepreneur. Part of that excitement no doubt stems from the financial risks associated with opening a new business. Keeping that business growing and thriving takes effort, but the results can be rewarding.

It is reasonable to feel nervous when starting a business. Information from the U.S. Bureau of Labor Statistics indicates that about 20 percent of small businesses fail within a year of opening. That number climbs to 50 percent after five years and 70 percent by year 10.

While it’s essential for small business owners to focus on getting their businesses off the ground, it is equally important to consider the strategies necessary to keep that business afloat for the long haul.

Find an industry with staying power

Statistics indicate that health care and social assistance businesses have longevity. The BLS indicates businesses in the construction, transportation and warehousing industries do not enjoy the same staying power. After the fifth year in business, about 35 to 40 percent of these industries will survive. Opening a business in an industry where the stats are on your side can be a savvy move.

Access capital

Quite often businesses fail because of lack of access to cash to sustain their operations. Fundera, a small business lending marketplace, advises that a large percentage of small business owners who apply for bank loans from big banks get rejected. In addition to raising capital through daily operations, businesses may have to turn to alternative lenders. Alternative lenders are typically companies, but not banks, that operate primarily online to quickly approve and distribute funds. Many are comprised of peer-to-peer lenders. According to a study by Harvard Business School, most major alternative lenders offer full loan applications online on desktop or mobile that take 30 minutes to complete. Keep in mind that interest rates typically are higher with these lenders than with traditional banks.

Stay efficient

Small businesses can grow by maximizing operational efficiency and eliminating unnecessary duties. Efficient business owners delegate tasks to employees so they can keep their own management and business-growing priorities in order.

Build a strong brand and emphasize customer service

Whether a large company or a mom-and-pop business, building a trustworthy and reputable brand can help sustain a business for years to come. It is key to keep a business fresh in the minds of consumers. This can be achieved by making small changes dictated by evolving markets and/or offering new products or services.

Forbes says employee interactions are also key to building loyalty among customers. Keeping in touch with clients and using their opinions to make a product or service better can ensure repeat business.

Small business success comes down to recognizing that it takes continued work to keep operations afloat. Knowing what supports a business is essential to its longevity.
How small businesses can engage their communities

Many working professionals aspire to open their own businesses. Those that make the leap know how exciting and challenging opening a new business can be.

It’s typically vital for small business owners to engage their communities. Local residents may help a small business stay afloat during the notoriously challenging five-year period after opening, providing necessary capital by making purchases and even spreading the word to friends and family members who can become future customers. According to the Bureau of Labor Statistics, roughly half of all small businesses survive at least five years. By engaging their communities right out of the gate, small business owners give themselves a great chance to survive for five years and beyond.

- Volunteer within the community. Volunteering is a great way to help a good cause. Taking time to support a local charitable organization also provides positive exposure for a small business while giving owners a chance to meet potential customers. Sign up for a local cancer walk, encouraging staff members to join you. Print T-shirts with your company logo to let fellow volunteers know your business exists and supports good causes.

- Work with fellow business owners. Another great way to engage community members is to work in conjunction with fellow small business owners. For example, restaurant owners can cosponsor a food and beverage tasting with a local brewery or vineyard. Such an event can draw beer or wine lovers to your restaurant, and foodies to your cosponsor’s brewery or vineyard.

- Host special events. Storefronts can do more than serve as display areas for your products. If you have enough room in your store, offer the space to local artists, like authors or musicians, for public readings or performances. This can be a great way to attract potential customers to your store and gives you a chance to support fellow members of your community.

- Sponsor a youth sports team or organization. Many small business owners engage their communities by sponsoring local youth sports teams or supporting organizations that offer activities for youngsters, such as the Girl Scouts. This can garner positive exposure for your business and help support a good cause.

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