





BLACK FRIDAY & SMALL BUSINESS SATURDAY - NOV. 25 & 26

SHOP LOCAL - SUPPORT YOUR COMMUNITY

Shop locally this holiday season

What better ways to celebrate the diversity, uniqueness and creativity of independent, local businesses than by supporting them during the busiest shopping season of the year?

Plaid Friday was conceptualized in Oakland, Calif., several years ago in an effort to encourage holiday shoppers to slow down and shop locally at small businesses rather than partake in the frenzy of the traditional Black Friday rush at big box retailers. Similarly, Small Business Saturday was founded by American Express in 2010 as a community-centric day to support local businesses. Small Business Saturday was the catalyst for the generalized Shop Small® movement,

which encourages consumers to patronize small businesses.

Local businesses are at the heart of their communities. In a 2015 survey by the Urban and Land Institute, researchers found that more than half of respondents said they wanted a neighborhood where they wouldn't need a car very often. More than 40 percent specifically noted the desirability of local shopping and entertaining as main features. A neighborhood with a Main Street or thriving local shopping hub can be a big draw. Consumers make these neighborhoods a reality.

Every time they grab a coffee from a local café, purchase a piece of

artwork from a neighborhood artist or dine at a family-run restaurant, shoppers are supporting local business owners and strengthening their communities. Here are some ways to make shopping small a priority this holiday season.

- · Take inventory of Plaid Friday and Small Business Saturday sales by keeping up on local social media. Build holiday shopping lists around the offerings at local businesses.
- · Dine out at local restaurants or shop smaller food merchants.
- · Keep your money in your community at a local bank or credit union rather than a large national



bank. Local banks may have special promotions to boost savings for holiday gifting.

The holiday season is the perfect time to support small, local businesses.

Alle can help you find the perfect holiday gift!

Stop in to find the gifts for everyone from Amarillo Candle Company and Candy Club

Great stocking stuffers · Teacher gifts · Something for all ages



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SHOP LOCAL - SMALLER IS BETTER

4 reasons to Shop Small not Big Box

The importance of small **■** businesses to the economy cannot be overstated. Though national chains often garner publicity, local businesses are equally, if not exceedingly, worthy of attention.

What defines a small business as "small" varies significantly, but these businesses are generally privately owned and generate far less revenue than big corporations. General consensus also defines small businesses as companies with fewer than 500 paid employees, according to the U.S. Small Business Administration.

Here's a deep look at why small businesses are so vital, and why consumers should direct more of

their purchasing power to smaller companies rather than the big box retailers and other national chains.

1. Autonomy and diversity

The layout and offerings at national chains will be identical whether you live in the mountains or at the beach. Big box stores follow a consistent marketing strategy and look the same regardless of where they are located. That familiarity can come at the cost of variety. On the other hand, an independent business offers the products and services that are reflective of the customers and the community they serve.

2. Local hiring strategy

Certain big box retailers will hire local residents, but hiring policies may push for promoting from

within the organization. This could mean relocating an employee rather than bringing in someone from the community who may be more in tune with local sensibilities. Small businesses may be more inclined to hire residents they know and keep hiring centralized to the local area something that keeps more resources and money in the community.

3. Adaptability and change

Local businesses can move more quickly to respond to economic factors that require change. Since they are focused more on the needs of their customers rather than stockholders, changes can be implemented rapidly without having to go through red tape, meetings and updates to corporate policies. Changes also can be customized to

the local community at large.

4. Investing in the town

According to the financial resource Financial Slot, shopping at locally owned businesses rather than big box retailers keeps more money in the community. Local property taxes and other taxes paid by the businesses go right back into the community. This helps raise overall value for homeowners and can even reduce their taxes. The funding helps keep police, fire and school departments functioning properly.

The benefits of a thriving small business sector are numerous. Consumers can do their part by patronizing these firms more frequently.



SHOP LOCAL - GIVE LOCAL

Don't Forget Non-Profits

ome local organizations are focused not on selling products, but on improving the lives of disadvantaged community members. Non-profit groups organizations are all seeking help this holiday season.

And what they're asking for is simply a hand. They need more manpower to achieve their goals and spread the word on their efforts.

LOCAL FOOD DONATIONS

Why not spend your Christmas spreading some holiday cheer – and delicious food? Contact the Clarendon Lions Club to make a donation to its **ANNUAL CHRISTMAS BASKET** program at 874-2259. Call Clarendon Elementary School at 874-3855 about its **SNACK PAK 4 KIDS** program or make a donation or volunteer to help the weekly **CHRIST'S KIDS MINISTRY PROGRAM** as it seeks to nourish the bodies and spirits of local children. And it is a simple act of kindness that can be turned into a tradition, passed on to children or replicated by your friends and family members. Senior citizens groups in Clarendon and Hedley also need your support to continue to provide services to our local elderly.

CHARITABLE CONTRIBUTIONS

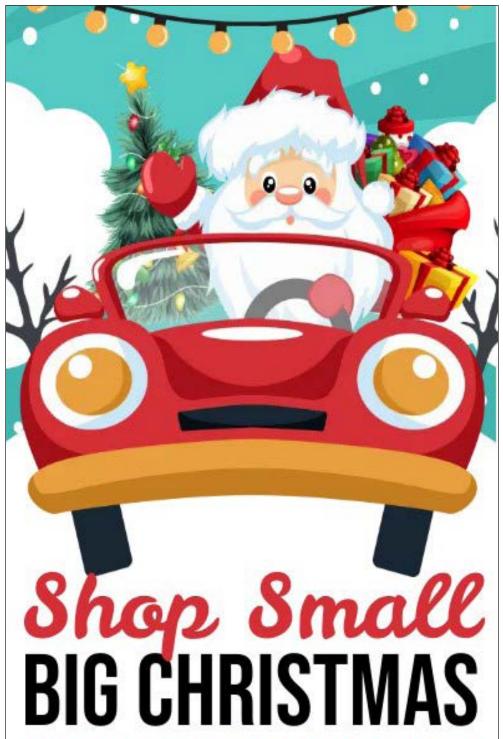
You may find yourself short on time this holiday season, but maybe you have a few dollars to donate to a local organization. Your contribution could go a long way toward furthering the cause of a group near and dear to your heart.

You can conveniently make online donations or in-person cash contributions. Either way, donating funds is a simple way to show your support while making a difference in the lives of those who need it.

LENDING YOUR SKILL SET

Can you spare a few hours every weekend in December? You may be asked to run errands or visit with people. Maybe deliver food or products to clients across town.

Professionals in the creative services field can offer their skills free of charge as a holiday contribution. Locals helping locals will strengthen the community this holiday season.



Shop Small this Christmas and enter to win Chamber Christmas Cash giveaways!

\$100 Chamber Cash Giveaways Dec. 2, 9, & 16 \$250 Chamber Cash Giveaway Dec. 23

Visit www.ClarendonTX.com for more info. and a list of participating businesses.



SHOP LOCAL - ENJOY FRIENDSHIPS

Spread the Word

'now a great local business? Don't be silent about it. Small businesses need your help, so open up and help spread the word any time you're impressed by a locally owned shop.

NOTICE THE DETAILS

In many ways, it's the small things that make the best local shops stand out. They might greet their frequent customers by name, stock products that no other stores offer, donate their time and money to worthy local causes and provide a more unique shopping experience that the cookie-cutter chain stores can't match.

Look for these things when you're out shopping, and let your friends know when you find them. You'll be helping your friends out and doing your part to keep your favorite businesses open and thriving.

SOCIAL MEDIA

Facebook, Twitter, Instagram and Pinterest have opened new doors for spreading the word about your favorite businesses. In fact, online is where a lot of word-of-mouth marketing happens these days as friends share and photograph their everyday

shopping trips — for better or worse.

If you run across a local business that's doing a great job, snap a picture or write a post about it. A few good words on social media can have a positive impact for the "shop local" movement in your community.

IT MATTERS

Studies have shown that buyers trust recommendations from their friends and family far more than they do messages from strangers. Your opinion carries a lot of weight with the people you know, so you can play a big role in helping people avoid the bad shops and flock to the good ones.

So this Christmas, don't do your shopping in a communications vacuum. Look for the best products and experiences in your community this holiday season and share them with the people around you.

Your friends — and some small-business owners — will thank you.



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Set and Stick to a Holiday Budget

he chance to give gifts and spend time with loved ones makes the holiday season a special time of year. But for many people, the holiday season often leads to overspending.

A 2016 survey from the American Research Gr oup found that American shoppers anticipated spending an average of \$930 on gifts that holiday season. Data from T. Rowe Price confirms that parents are spending between \$400 and \$500 per child each year. In 2015, CPA Canada conducted a random phone survey of 1,004 adult Canadians and found the average adult planned to spend \$766 on holiday gifts.

Although these numbers can reflect an overwhelming sense of generosity, many times excessive spending is based on a desire to outdo gifting from the year prior sometimes at the risk of personal finances. Some people are taking drastic measures to make holidays over-the-top, with some delving into emergency savings while others withdraw prematurely from retirement

accounts. Budgeting for the holiday season can help shoppers keep their finances in check.

DETERMINE SPENDING PATTERNS

An examination of receipts and spending habits from previous holiday seasons can help individuals establish budgets for the current year. Make a list of all expenses - even the ones that extend beyond holiday giving. These may include expenses such as gym service fees, homeowner's insurance, traveling expenses, gift exchanges at work, and more. Extra costs can add up and should be factored into holiday budgets.

Try to recall if your spending last year felt comfortable or if you were paying off credit cards long after the holiday season had ended. If it's the latter, resolve to make adjustments.

SET A BUDGET THAT FITS

There is no such thing as a one-

size-fits-all budget. Figure out if there is extra money this season or if times are tight. This will help you plan accordingly and avoid overspending. Shifting priorities can help free up some cash. If children are interested in this year's hot (and likely expensive) gift, cut back on holiday travel or entertaining. Instead of buying gifts for coworkers, buy a drink during a night out.

USE THE HOLIDAYS AS AN OPPORTUNITY TO SELL

Collectibles, gently used toys, video games, action figures - all of these items may be collecting dust at your home, but they might be coveted by other shoppers. Rely on the season for spending to make some extra income that can be cashed in for your own holiday purchases.

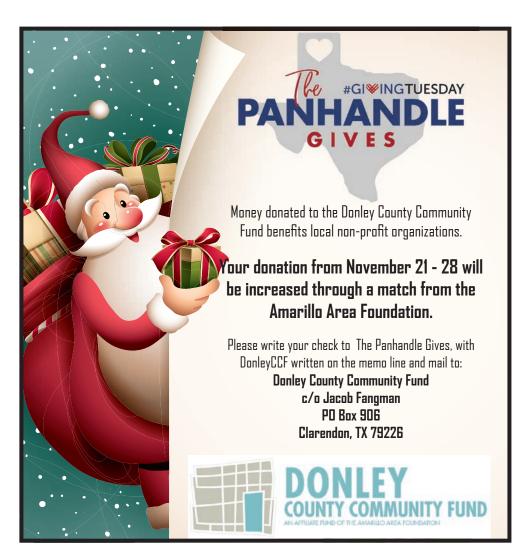
TRACK SPENDING

Establish a separate account strictly for



holiday spending. This can include a credit card only used for gifts and entertaining or a savings account at a bank or credit union. You won't know what is going out of your account unless you keep careful tabs on it. Tracking spending is the biggest key to sticking with a budget.

Holiday budgeting can be challenging. But with some effort, it is possible to avoid debt and still enjoy a happy holiday season.





SHOP LOCAL - SMALL BUSINESS, BIG IMPACT

Small businesses are big for the economy

he numbers don't lie. Locally owned businesses may be classified as "small," but they have a big impact on the national economy.

According to the Bureau of Labor Statistics' Business Employment Dynamics report, small businesses

created 10.5 million net new jobs between 2000 and 2019, accounting for 65.1 percent of net new jobs created since 2000 in the United States. The Government of Canada reports that the number of small businesses in Canada in 2020 was far greater than the number

of medium and large businesses, accounting for 97.9 percent of all the businesses in the country.

Supporting locally owned businesses is a great way to support a neighbor, but that's not the only attraction. Here are several reasons to shop small.

THE FEEL-GOOD FACTOR

Doing for others certainly has an impact on the person on the receiving end, but also benefits the dogooders. A November 2020 survey by Union Bank found that 72 percent of Americans said supporting small businesses was more important than getting the best deals. That may be due to the feeling of helping out a fellow neighbor.

CREATE JOB OPPORTUNITIES

Shopping at small businesses keeps those establishments afloat,

and it also keeps their employees afloat. Small businesses are the largest employers in the United States. That's also true in Canada, where 68.8 percent of the total labor force works for a small business. A person may never know when he or she - or a relative - will need a job. Keeping small businesses viable provides a



strong job market for locals.

KEEP MORE MONEY AT HOME

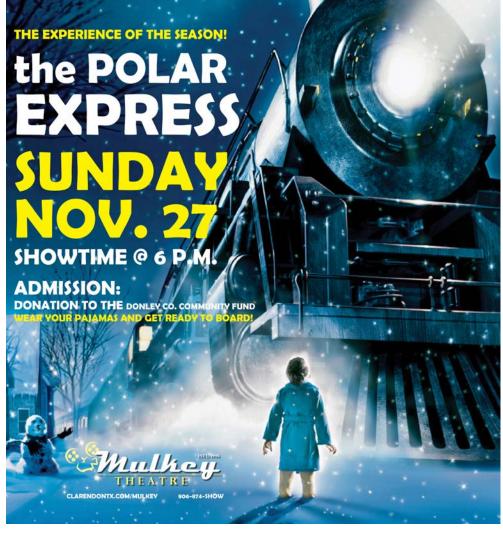
The Small Business Administration says \$48 out of every \$100 spent at a small business stays in the community. Spend the same \$100 at a national retailer and only \$14 stays.

ENJOY A MORE LOCAL FLAVOR

National retailers and other businesses follow a global business model that may not allow for much customization, but small businesses can provide products or services that relate directly to the needs of the communities they serve. These same small businesses also may be more inclined to work with local vendors and start-ups than national companies that have global supply chains.

These are just a few of the many reasons to seek out small businesses when in need of products or services.







SHOP LOCAL - MANAGE YOUR MONEY



Smart ways to pay for gifts

Intertaining, dinners, gifts, travel, and decorating may make for a festive time of year, but the holidays certainly can put a strain on personal finances. No one wants to experience a financial hangover come January. Therefore, making a plan for paying for holiday expenditures now can help the average person save and protect their finances.

Figuring out how to finance holiday purchases can be just as important as scoping out deals and cashing in coupons. Here's a look at some of the ways to pay for holiday gifts.

CREDIT CARDS

Many consumers feel that credit cards are the safest way to make purchases, whether in-store or online. With credit cards, shoppers are using a line of credit. Should fraudulent purchases be made or errors in accounting occur, shoppers aren't responsible - the credit card company is in charge of tracking down or absorbing the error.

Now that spending has increased after the last recession, credit card companies are again offering deals to lure in new customers. Rewards cards are quite popular. Such cards offer points, cash back or travel miles to customers who meet certain criteria. For those who can pay off balances and meet the requirements, these cards can

help save substantial amounts of money. Keep in mind that regular cards carry an interest rate of 15 percent on average, while retail store cards may be as high as 24 percent.

LAYAWAY

Layaway is a safe way to shop for the holidays. Layaway entitles consumers to buy an item by making installment payments. The frequency of payments depends on shoppers' ability to pay. Failure to pay will not affect a credit score or negatively impact credit standing in any way - the consumer may just lose their down payment or be forced to pay a layaway fee. Paying in installments helps lock in a special sale rate and can discourage impulse buying as well.

CASH AND PREPAID CARDS

Paying in cash can help shoppers avoid overspending on gifts. After setting aside a cash limit, once the money is spent, shopping is done. Paying in cash does carry some risk if the money is stolen or misplaced. Plus, as opposed to paying with credit, which can offer some purchase protection or built-in warranties, cash may have no protective benefits.

As an alternative to cash, consumers may want to purchase preloaded cash cards in various amounts. Like cash, when the value on the card is depleted, shopping is finished. SHOP LOCAL - NEIGHBOR TO NEIGHBOR

Don't Be A Stranger

here is no place like home, so why would you choose to leave it for Christmas shopping? By spending your time and money shopping locally, you are more likely to run into friends, family, co-workers and past acquaintances, allowing you to enjoy the season around those you love.

Both behind the counter1 and in the aisles, you will probably know more people within your local businesses in comparison to the stores 60 miles away. Familiar faces and friendly chats help enrich the already exciting experience of Christmas shopping.

TEACH THE KIDS

It's never too early to pass on the values that drive you to shop local and support your neighbors. Your sons, daughters, nieces and nephews will earn money and shop for themselves one day, and they may even be future small business owners.

Bringing them along for the shopping trip to your favorite downtown store will give them a great understanding of the benefits of spending money locally and may spark an entrepreneurial spirit within them.

LEARN HISTORY

The next time you are perusing through a downtown business, ask yourself if you know the history of the building you are in. Odds are the owner does.

Small business owners are often excellent sources for local history. They can give you detailed information about their buildings or the services that used to be offered through it.

Shopping locally doesn't just enhance the local economy. It can also increase your knowledge of your surroundings.





SHOP LOCAL - GIVE LOCAL

Giving a little more this holiday season

The holiday season is a time of giving. The generosity on display during the holiday season may not have an official start date, but the first Tuesday after Thanksgiving Day may be the unofficial beginning of the giving season.

The first Tuesday following American Thanksgiving has been referred to as ÒGiving TuesdayÓ since 2012. The event was started by the 92nd Street Y in New York City, the United Nations Foundation and the technology website Mashable as a response to the commercialization of the holiday season and the rampant consumerism that seems to start as soon as the last bite of turkey is digested. Today, Giving Tuesday harnesses the generosity of millions

of people around the world and helps millions of dollars to find its way into the coffers of organizations that need it most. Giving Tuesday inspires people to volunteer or give back to causes that are near and dear to their hearts.

technology, giving has the capacity to go viral and inspire others to engage in their own charitable efforts. Since its inception, Giving Tuesday has evolved. The event now underscores how communities can harness the power of people working

together to elicit great change.

Even though Giving Tuesday may be the catalyst for charitable efforts, it doesn't need to end there. People are urged to be generous all year long, including throughout the

> holiday season. Here are some seasonally specific ways to give back a little more.

• Pay it forward by treating someone behind you in the checkout line to coffee, fast food, a candy bar, or whatever else suits you at the time. Perhaps he or she will do the same and keep the generosity going.

- Keep extra dollars in your pocket and be generous to charities seeking donations outside of stores. A cup of coffee or hot chocolate goes a long way toward warming up the people manning the collection pots as well.
- Adopt a family who is less fortunate and purchase some gifts on their wish list. Many community centers and churches have contacts for needy families who could use some support this season.

Giving can be the focus of the holiday season, and in ways that are meaningful to the people on the receiving end of the generosity.





SHOP LOCAL - ALL YEAR LONG

Shop Local Year Round

Ture, Christmas is a great time to shower your loved ones with locally bought gifts. But what about the other major holidays throughout the year?

Extend your yuletide joy to Mother's Day, Father's Day, birthdays • If independent businesses regained and anniversaries for maximum impact on your local community and business owners.

Your effort in doing so may make more of a difference than you realize. A recent collaborative study by the Small Business Administration, United States Department of Labor and other major organizations found that small businesses employ about 77 million Americans and account for 65 percent of all new jobs over the past 17 years.

So by spending your money locally, you are helping keep your friends and neighbors employed during the holiday season and beyond!

Here are some of the other notable findings from the study:

- Eighty-nine percent of consumers agree that independent businesses contribute positively to local economies.
- Residential neighborhoods served by a successful independent business district gained, on average, 50 percent more in home values than their citywide markets.
- Independent retailers

return more than three times as much money per dollar of sales than chain competitors. Independent restaurants return more than two times as much money per dollar of sales than national restaurant chains.

- their 1990 market shares, it would create 200,000 new small businesses, generate nearly \$300 billion in revenues and employ more than 1.6 million American workers.
- If just half of the United States employed population spent \$50 each month at locally owned independent businesses, it would generate more than \$42.6 billion in revenue.
- For every square foot a local firm occupies, the local economy gains \$179, vs. \$105 for a chain store.

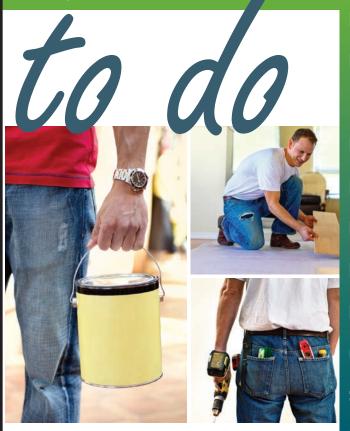






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SHOP LOCAL - GIVE BACK LOCAL

How helping others helps you

ersonal growth is at the heart of many New Year's resolutions. Few paths to positive personal growth are more noble than resolving to help others through increased acts of generosity and kindness.

According to Psychology Today, doing good for others, no matter how big or small the deed, feels good but also provides reciprocal benefits. The link between volunteering and lower rates of depression has been well-documented, and there is neural evidence from MRI studies suggesting a link between being generous and signs of happiness in the brain.

The following are several ways to improve oneself by being more mindful of others.

• Be aware of social issues. Read THE CLARENDON ENTERPRISE to stay up-to-date on the pulse of your community. Educate yourself about current issues that are affecting people from all walks of life. Understanding the needs or plights of others may boost your willingness to get involved with nonprofit

organizations. It also may make you more empathetic and compassionate toward other people.

- Volunteer at a charity. Find a charitable group with which you can volunteer your time. This is a great way to support a cause you believe in and makes it possible for you to collaborate with others who are like-minded, potentially helping you make new friends.
- Help someone you know. It's commendable to want to assist a charity or a global cause, but what about people close to you who may need a boost? Whether youÕre lugging boxes to help a friend move or babysitting a niece or nephew so their parents can enjoy a muchneeded night out, when you help someone, those good deeds will return to you in time.

When making resolutions, people should consider goals that involve helping others. While this assistance can benefit the people who are on the receiving end of the care and attention, those who are giving of themselves also reap considerable rewards.





SHOP LOCAL - KIDS IN NEED

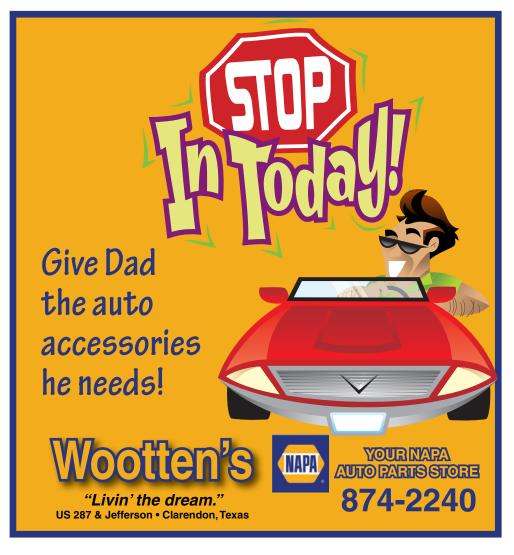
Visit The Angel Tree

he economic circumstance of parents shouldn't keep children from experiencing the joy of having a gift to open on Christmas morning. Thanks to a local program, you can help make sure every kid has a Merry Christmas.

Angel Tree applications are currently available at the Burton Memorial Library. Kids ages 12 and under, who might not otherwise have Christmas, are eligible for this program. The application period will close December 1, 2022.

Angels are on the tree now and available for adoption. Go by the library and select an Angel that you can provide a gift to this Christmas. For more information, contact the Library at 806-874-3685.







SHOP LOCAL - QUICK SOLUTIONS

Last Minute Gift Ideas

arly bird shoppers may purchase and even wrap **⊿** gifts before December, but eleventh-hour shoppers may need some help come the holiday season. For those last-minute folks, there still are plenty of ways to ensure your shopping list is checked off. The following gifts are quick to purchase and can still make for thoughtful presents.

Liquor or wine basket:

Prepackaged spirits often come with decorative glasses and other accoutrements for entertaining. What's more, they're convenient to purchase if you're on a time crunch.

Gas station gift card: Drivers

will appreciate a gift card to their favorite fueling station. Such cards suit anyone who has a car and frequently travels or commutes.

Food basket: A visit to the supermarket or a convenience center can yield many tasty finds that can be packaged together into a gift basket. Pair foods with a gift card to that retailer.

Premade gifts: Don't overlook your local pharmacy as a place to find convenient gifts. Look for unique items in the seasonal aisle, where you might be able to find stocking-stuffer toiletries or cosmetic gifts that suit several people on your shopping list.



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NOVEMBER 25 & 26

SMALL BUSINESS FRIDAY & SATURDAY



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