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POLK.NEWS

MONTHLY EDITION

We Are Polk County's Biggest Advocate For Local Jobs!



Editorial: Too Big To Fail by Christopher P Shipley

In 2023, the small business sector employed a staggering 61.6 million individuals, far surpassing the 2.6 million employed in the commercial banking industry. This constitutes 45.9% of all jobs in America! These figures representing small businesses are not mere statistics; they represent the single biggest employment sector of our economic system, wherein Americans earn their livelihoods. Small businesses are the true engine of our economy, not the banks.

Remember the "Great Recession" of 2007 and 2008 brought about by risky choices made by leaders in the banking industry? The spotlight was obsessively focused on saving the "Too Big To Fail" banks, while the silent majority of small businesses struggled to survive. Politicians hastily extended a helping hand to the financial giants, but the lifeblood of the American economy, the small business sector, received only meager attention. This lopsided approach left long-lasting wounds on Main Street, while Wall Street emerged relatively unscathed, with some CEO's getting bonuses for posting record profits shortly thereafter.

In 2019, during the Covid-19 Pandemic, wherein the world shut down, the argument for prioritizing small businesses prevailed, evidenced by the provision of emergency loans that helped keep small businesses afloat until they could open their doors again. It seems that enough of our leaders in Washington D.C. grasped the importance of America's small businesses. If small businesses weren't there when America opened again, nearly half of Americans would have had no job. They finally realized that the small businesses of America were the ones that were actually "Too Big To Fail!"

Fast forward to the banking crisis of 2023. We come full circle back to banks making risky decisions in pursuit of profits. How did the leadership respond? Did they save the banks at all costs again?

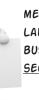
In my uneducated opinion, they responded correctly. In an overly simplified explanation, the Feds moved to protect the deposits but liquidated the banks themselves. The message was sent loud and clear that the businesses that had their funds in the bank are important, not the banks themselves. The leaders of these banks found themselves out of work rather than receiving bonuses the next year for record profits. It appears that the banks weren't "Too Big To Fail" after all.

Today, despite inflation, small businesses are propelling our economy to new heights. As we head to the ballot box later this year, let us remember that small businesses are the real backbone of our nation's economy and the reason it stands tall today. Let's vote for local, state and national leaders that understand that small businesses are not just "Too Big to Fail", they are "Too Essential To Fail".



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LETTER FORM THE EDITOR: WE NEED YOU TO SHOP LOCAL!

In today's era of online retail and easily accessible shopping centers beyond our county lines, supporting local businesses can sometimes be overlooked. However, recent research by the American Independent Business Alliance sheds light on a compelling reason to reconsider where we make our purchases, emphasizing the vital role of shopping locally in fostering community well-being. The research reveals that a significant 48 percent of each dollar spent at local small businesses is recirculated within the community, directly contributing to its growth and sustainability. This stark contrast to businesses outside the community underscores the economic value of patronizing local establishments, as it ensures more funds circulate within the local economy.

Local shopping also plays a crucial role in job creation, with small businesses serving as the backbone of local economies. Choosing to spend money at these establishments actively fosters a thriving job market within the community, directly impacting the well-being and livelihoods of its residents.

Consider the impact of your local purchases on amenities like the parks and trails in Polk County, funded in part through local sales tax. This connection between local shopping and community development becomes clear when understanding the consequences of shopping outside the community. Funds that could have supported Polk County's next great project are lost when consumers choose to make purchases beyond its borders.

In conclusion, shopping locally has a powerful impact on community well-being. By supporting local small businesses, consumers contribute to economic growth, job creation, and community development. The local parks and trails funded by sales tax stand as tangible reminders of the positive outcomes resulting from keeping funds within the community. Embracing the power of local shopping is a strategic choice to invest in the growth and progress of one's own community.

This is the very reason for Polk.News! Along with informing you of community events, we deliver an updated list of local service providers, retail establishments, and useful coupons to our subscribers. We only feature local businesses with owners or employees residing in Polk County. By supporting these local establishments, you are directly improving the lives of others in your county. Save this tabloid and refer to it the next time you need any of the services listed inside, making a positive impact on your community and supporting local jobs. Thank you in advance for choosing to shop locally and contribute to the well-being of our community.

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