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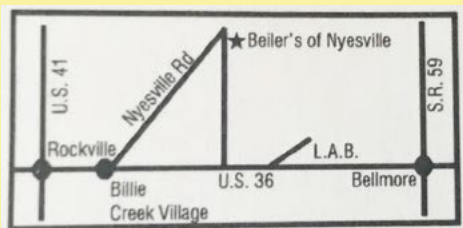
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Subscriptions Come to Main Street

Subscriptions have come a long way from magazines and DVDs. Now, subscription models can work across all kinds of businesses, including those lining your local Main Street.

Here are some popular subscription models generating income for small businesses shared by the U.S. Chamber of Commerce.

CURATED EXPERIENCE BOXES

Subscription boxes are boxes of goods on a theme, usually, that arrive on a schedule set by the company and the customer. Small businesses can take advantage of these services by getting their products out to a select but highly engaged crowd who may not have otherwise found them.

A great example of this is the Explore Local Box, the Chamber says. It provides customers with a monthly gift box of locally produced goods, including food, from a different city. Explore Local offers single boxes to celebrate an occasion or offers three-month, six-month and 12-month options. These make great corporate gifts as well. Explore Local features a new city every month and, it points out,



they visit the city themselves to find unique products that display the character of each place.

CLASSES

Subscription models work great for businesses that offer classes, either in person, online or both. Look at opportunities, even, for classes that are adjacent to what your business does. For instance, a nursery that sells fruit, vegetable and herb plants can offer cooking classes al fresco. That class can be recorded and then uploaded to an online learning platform. Subscribers get first crack at the

classes and then seats can be filled by one-off attendees.

Similar to offering classes, the Chamber suggests making a digital archive of educational materials that's available to subscribers. This can be recipes, how-tos, stories and more. The Chamber points to Super Duper Publications, a South Carolina company that hosts educational and therapeutic materials for kids. Its archive includes worksheets, games and more. Subscribers get instant access to content.

COMMUNITY MEMBERSHIPS

Small businesses can build a subscription-based place for people to meet, work and network, the Chamber says. An example is Our House in Queens, New York, a coworking space that hosts classes and workshops. It provides subscriptions that give people access to amenities, games, entertainment and more. Our House calls itself "Astoria's living room," and offers room for people to host a game night, create art and more.

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Making Shopping Personal & Fun

One of the advantages small businesses have over their larger competitors: They can make shopping more about the experience, creating personal memories that deliver joy as well as great products.

Here are ways businesses can work together and how shoppers can reap the benefits.

FOR BUSINESSES

Look for opportunities to bring in more customers while enhancing the shopping experience. Invite a food truck, coffee cart or other professionals that complement your business. Set up appointment times to help people navigate your product selection, offering classes and banding together with other small businesses for special shopping nights.

One great way to meet other local business owners who may be able to support you is to join your local chamber of commerce. Not only will you meet other business owners in your community, but you can build credibility with your customers. The U.S. Chamber of Commerce says 63% of customers have a higher opinion of businesses that are chamber of commerce members.



Chambers can provide businesses resources, including low-cost loans or other financial aid. Once you know some of your small business neighbors, look for opportunities to collaborate, whether it's a sip-and-shop night or just recommending complementary goods and services.

FOR SHOPPERS

Support your local small businesses by looking for opportunities to spend on Main Street. Consider

that small businesses generate 43.5% of U.S. gross domestic product and employ around half of the U.S. workforce. They represent about 39% of all private-sector payroll. Even if major retailers offer a lower upfront cost, your shopping dollars make more of an impact when spent at a small business.

If that's not enough, small businesses often offer a better experience than major retailers. Because small business owners know their local area so well, they have the

potential to offer a unique kind of service and product, whether you're shopping for a special gift or services that have to be right on time, every time. Set a resolution to support small, whether it's on your Main Street or small businesses elsewhere.

Shopping small businesses may take a little more planning than swinging by a major retailer, but the experience and the impact can make it well worth it.

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Take a Small Business Staycation

Staycations are growing in popularity. Radical Storage reported that 96% of Americans reduced their travel plans last year because of a rising cost of living.

There are great ways to support small businesses and save money. Here are some ideas on how you can stay and spend locally and still have a great time.

EATING OUT

Restaurants are small businesses, too, and provide a good (and tasty) way to experience your hometown. Get away from big chains and challenge yourself to get outside of your neighborhood. Make a list of restaurants you've been meaning to try, get familiar with the menu, and get to eating. Also keep an eye out for grocery stores and specialty shops that are outside of your normal routine. Bakeries, kitchen wares stores, coffee shops and other shops may have delicious goods for you to eat on site and take home with you. Use a more relaxed staycation schedule to track down food trucks and carts with variable locations and service hours. You might just find a new favorite.

TAKE A CLASS

Many small businesses offer classes and a staycation may be just the opportunity to book a lesson. Stores may give a discount to



attendees to set themselves up to practice at home what they learned at the store. For instance, an art store may offer painting classes and 10% discounts on art supplies bought that night. Grocery stores and kitchen wares stores frequently schedule cooking classes and liquor stores have tastings and pairing classes. Pick some skills you'd like to learn and hit the web, social

media or ask friends and family to find classes that are perfect for you.

TAKE ADVANTAGE OF SERVICES

Not all small businesses are retailers; many are service-based. Reclaim some of your staycation time by outsourcing household chores. Book a lawn service, house cleaning, car detailing or

laundry service and relax. Remember it may be commonplace to tip service providers in your area and, if you're taking advantage of a coupon or discount, tip based on the original amount of the bill. Use that free time to book experiences at a spa, salon or other service you want to try.



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Credit Card Fees Explained

Credit card surcharges became popular during the COVID-19 pandemic and haven't gone away even as the virus died down and lockdowns became a thing of the past.

According to a 2025 J.D. Power survey, about a third of small businesses are adding surcharges to credit card transactions.

WHY SURCHARGES?

When merchants accept credit cards, they incur a processing fee from the network that sends the credit card information from the merchant to the banks and card issuers. It's usually 2-4% of the transaction and, typically, businesses chose to absorb that cost in their pricing. However, during the COVID-19 pandemic, many businesses, hurting for revenue, opted to hit customers with a surcharge rather than increase pricing more.

ARE SURCHARGES LEGAL?

Yes, for the most part. Federal law allows the surcharges, but some states restrict the practice. Generally speaking, the fee may not exceed the actual processing cost with a maximum of 4%. Surcharges may not be applied to debit cards or prepaid cards. Before adding a surcharge to bills, merchants must notify both their customers and their bank. Experian says surcharges must be listed sep-



arately on receipts and must be returned on refunded transactions.

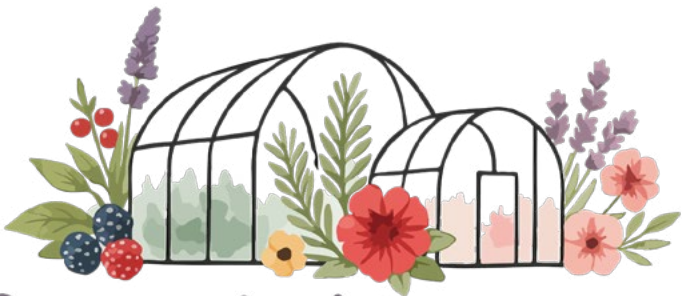
Customers who believe they were charged a surcharge illegally can report the activity to the state's attorney general's office or to the district attorney in the county where the business is located. They could also contact the relevant card network, such as Visa or Mastercard. Businesses that break their processing bank's rules may

face fines or lose their ability to accept that card.

HOW ABOUT A CASH DISCOUNT?

Cash discounts are slightly different than charging a credit card surcharge. Businesses offering cash discounts give customers a discount for paying with cash instead of swiping a card. All 50 states

allow the practice of cash discounting, the National Federation of Independent Businesses says, and federal law prevents card issuers from stopping businesses from offering cash discounts. Businesses offering cash discounts must make them available to all prospective customers and must conspicuously disclose the availability of any discount.



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Fighting the Loneliness Epidemic

Loneliness is a serious problem in the U.S. with around half of the adult population identifying as lonely.

Loneliness is characterized by insufficient social connections and resources and is linked to a range of negative health consequences, including heart disease, substance use, poor mental health and domestic violence. In 2023, the U.S. Surgeon General estimated being lonely is the equivalent of smoking 15 cigarettes a day.

WHY ARE WE LONELY?

The Harvard Graduate School of Education's Making Caring Common project conducted a survey in 2024 that found several causes of the loneliness epidemic, including technology, insufficient time with family, overwork or being too tired or busy, mental health challenges, societal issues and more. MCC's researchers say Americans need to promote a culture that cares and serves others with a social infrastructure that can help people develop meaningful relationships.

WHAT ARE THIRD SPACES?

This is where third spaces — and small businesses — can come in. The first space is our home. Work is the second space. A third space is anywhere else people can connect and build community. Think of public, municipal spaces like



libraries and parks, or religious spaces like temples, mosques or churches. Small businesses have an important role to play here, too. Third spaces are also places like cafes, gyms, coworking spaces, bookstores, restaurants, pubs, galleries, gaming stores and more.

Third spaces are critical spaces for fostering social interaction and connecting communal bonds. Increasingly, the Brookings Institution says, these brick-and-mortar third spaces are at risk. Research shows zoning laws have taken a toll as well as higher rates of poverty and encroaching technological and social media networks. But small businesses can help and it may provide an opportunity to

boost profits.

MAKING A THIRD SPACE

The city of Boston set up the Third Spaces Lab to help set up these critical connection points in the city. Among other initiatives, it set up small business incentives to encourage the development of third spaces in the city. The program found Boston's third spaces thrive when they are welcoming, connective, creative, caring, resilient, equitable and flexible, all high-flying goals that are critical to any successful business.

More functionally, third spaces can be anywhere where everyone is welcome and everyone is invited. It needs to be accessible, often walk-

able or on public transportation routes, with a cozy, comfortable atmosphere.

It has amenities that encourage people to gather, such as food and drinks, Wi-Fi and regular events. Most of all, it needs a core group of regulars that uphold the values of the space and take ownership of the culture. As the youth say, it should have good vibes.

A small business that sets itself up to be a successful third space is doing more than just turning a profit. It's weaving itself into the fabric of the community. Its influence is far more than just dollars spent — it becomes a real investment in people.

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Creating Small Businesses that Last

Small businesses can help communities build and retain culture.

Communities, in turn, can help preserve small businesses through legacy programs.

These are government programs that provide support, financial and otherwise, to help keep small businesses afloat.

WHAT ARE LEGACY BUSINESSES?

Legacy businesses are long-standing, often locally owned and independent businesses that have operated in a community for a length of time and contributed to the community's identity, culture and economic stability. They are pillars of the community that help it maintain its unique history and traditions. These are often family owned or multigenerational businesses that are, yes, small businesses.

HELPING LEGACY BUSINESSES

Cities across the country have set up legacy business programs to help support these businesses. For instance, in San Francisco, legacy businesses can receive marketing and promotion help, including participation in Heritage Happy Hours and connections with other legacy businesses. Businesses can get help with finances, legal issues, zoning challenges, succession planning, and more. St. Petersburg, Florida



offers events, panel discussions and more. Los Angeles Conservancy created a Legacy Business Toolkit to help legacy business owners strengthen and grow their businesses.

One of the most important aspects of these initiatives is helping legacy businesses plan for the future. Municipal programs can help businesses create and execute successful succession plans that guarantee legacy businesses' success for years to come. This

might include helping them find new owners, establish new management or even branch out into other ventures to help the business evolve.

SUPPORTING LEGACY BUSINESSES

You can support legacy businesses by shopping locally. Use the programs in your area to identify legacy businesses you can patronize. After visiting them, leave an online

review. Tell your friends and family. Attend any special events around legacy businesses in your area. If you know a legacy business or what you think is a legacy business, encourage them to participate in municipal programs in your area. Let them know about the benefits of joining with other legacy businesses and making those connections. It may be as simple as registering with the city.

How Online Reviews Help

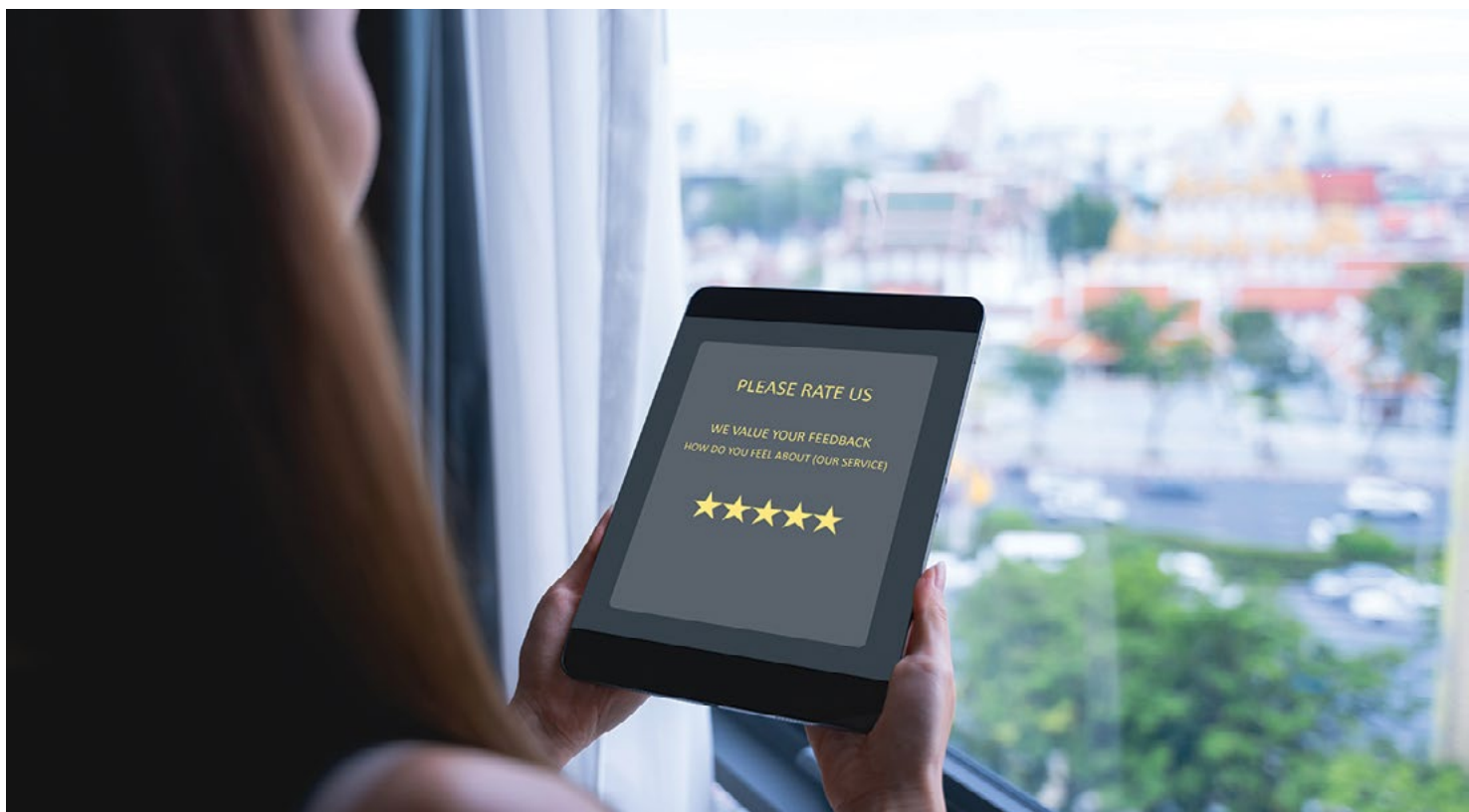
Since the dawn of the twenty-first century, much has changed about the way businesses and consumers interact with one another.

The Internet has had a lot to do with that shift, and it continues to inform and affect consumer decisions every day.

Online reviews are particularly influential components of modern buying. According to the online review facilitator Trustpilot, two out of every three consumers rank online reviews as the biggest influence on their buying decisions. In fact, reviews outrank search engines and social media in terms of their influence on modern buyers. That's vital information for business owners, but it's also important for consumers who want to support the local businesses that call their communities home. Because online reviews are so influential, business owners can encourage customers to write them, and consumers who choose to do so can consider these tips to ensure their assessments are as beneficial to local businesses as possible.

EMPHASIZE BEING INFORMATIVE

The more informative a review is, the more likely prospective customers are to gain a greater understanding of what separates a given business apart from the competition. The search engine optimization



(SEO) experts at Sterling Sky note that longer reviews tend to stay at the top of Google Business Profiles (GBP) listings for a longer time. Unfortunately, Sterling Sky researchers found that one-star reviews averaged 244 words, while five-star reviews average 74 words. That suggests even the most positive reviews are unlikely to remain near the top of a firm's profile if they're short. An informative review need not be a lengthy screed, but reviewers can try to write as much for a positive review as they would a negative one.

- Be truthful. An authentic rendering of your experience with a company will be recognized as such by savvy consumers, and thus more likely to compel others to patronize a business. Share details of your experience with the company, and

emphasize accuracy over all. If part of the experience was negative but the overall encounter was positive, note both aspects. Pulling back and offering an overly glowing review might backfire, as other consumers might question its authenticity and wonder if the business is really worthy of a positive review.

WRITE WELL

Writing is not everyone's forte, but it's still important for online review writers to try to write as well as possible. Poor grammar can be distracting, and that can affect how people perceive a review. Some may be too distracted by poor grammar to recognize the reviewer had a positive experience with a given company. Review writers need not sweat over their grammar as if they were

writing a term paper, but the review could be most beneficial to local businesses if the grammar does not draw attention away from their experiences.

AVOID SOCIAL OR POLITICAL COMMENTARY

Online reviews are not appropriate forums to foster or engage in political or social commentary. Consumers who want to help local businesses should refrain from discussing anything other than their experiences with a company and its products in an online review.

Online reviews play a significant role in modern business. Writing an informative, truthful review can help local business owners in your community.

Finding Small Businesses

Google is such a powerful tool that it's changed our vocabulary. Instead of finding something, we Google it, and that includes small businesses.

With just a few clicks, you can tailor Google to help you find small businesses to support no matter where you are. If you're a business owner, a few more clicks can make you more visible to potential customers.

FOR SMALL BUSINESS OWNERS AND MANAGERS

Getting listed on Google starts by creating a Google Business Profile at business.google.com. Enter your business details, choose the appropriate business category and add your physical address or service area. Choose a verification method and verify your business, then optimize your profile by adding business hours, a description and more. If your business already has a listing, take the steps to claim the business and take control of the profile. Use the same name and address across all online directories and your website to help Google's bots verify your information.

FOR CONSUMERS AND SEARCHERS

Let's say you're looking for pet supplies. Type "pet supplies" into the Google search bar and then find the toggle switch icon under



the bar to refine your search. Click the icon and then, under "refine your search," choose the small business option. As you shop, you'll notice small business icons and notes on products small businesses offer. To find businesses near you, activate your location services. Google's Location Services uses GPS, Wi-Fi, mobile networks and more to determine your location. To get the best results, turn it on in

your settings and set it to active.

You can add your current location to your search. Instead of searching for "sandwich shops" try "sandwich shops in Orlando." You can permanently set some addresses, such as home or work, in your personal Google profile.

KEEP IT GOING

Google says it is important for business owners to keep their pro-

file active by adding photos. Reply professionally to any reviews left by customers and encourage your customers to leave reviews. This helps you build your visibility. Use local keywords on your website, title tags and meta descriptions, and make sure it's mobile friendly.

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