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Michae 12 ways community can become economic resilient; Michael Shuman Local Dollars, Local Sense

Michael Shuman, Author of Local Dollars, Local Sense, Speaks to CoopPower Finance Summit Attendees **Michael Shuman: Local Dollars, Local Sense**
Community Resilience Chat: Local Dollars Local Sense ~~Local Dollars, Local Sense by Michael Shuman~~ *Why Democratic Socialism Is Gaining Popularity*
In The United States God's Presence Makes All the Difference Spend Money Smartly - Finacial Advice Ep. 2 | Dollars and Sense ~~Lunchbox/Soapbox:~~
~~Michael Shuman on Going Local: Creating Self-Reliant Communities in the Global Age~~

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For 2021 (I spent too much time on this) Why humans run the world | Yuval Noah Harari *Majora Carter: 3 stories of local eco-entrepreneurship*
Local Dollars Local Sense How

Buy Local Dollars, Local Sense: How to Shift Your Money from Wall Street to Main Street and Achieve Real Prosperity (Community Resilience Guides) by Michael Shuman (ISBN: 9781603583435) from Amazon's Book Store. Everyday low prices and free delivery on eligible orders.

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PROSPERITY--A COMMUNITY RESILIENCE GUIDE] By Shuman, Michael (Author)Feb-20-2012 Paperback By Shuman, Michael (Author) Paperback Feb - 2012 ...

[(Local Dollars, Local Sense: How to Shift Your Money ...

Local Dollars, Local Sense is a guide to creating Community Resilience. Americans' long-term savings in stocks, bonds, mutual funds, pension funds, and life insurance funds total about \$30 trillion. But not even 1 percent of these savings touch local small business—even though roughly half the jobs and the output in the private economy come from them.

Local Dollars, Local Sense: How to Shift Your Money from ...

In Local Dollars, Local Sense, local economy pioneer Michael Shuman shows investors, including the nearly 99% who are unaccredited, how to put their money into building local businesses and resilient regional economies—and profit in the process. A revolutionary toolbox for social change, written with compelling personal stories, the book delivers the most thorough overview available of local investment options, explains the obstacles, and profiles investors who have paved the way.

Local Dollars, Local Sense - Resilience

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Local Dollars, Local Sense: How to Shift Your Money from ...

Local dollars, local sense how to shift your money from Wall Street to Main Street and achieve real prosperity This edition published in 2012 by Chelsea Green Pub. in White River Junction, Vt.

Local dollars, local sense (2012 edition) | Open Library

Local Dollars, Local Sense (1) Dismantle All Traditional Economic Development Incentives—Let's start with a money saver, because your state will... (2) One Year Income Tax Holiday – Give every locally owned business a one-year holiday on state and local income taxes. (3) Allow Local Currency ...

Local Dollars, Local Sense ~ Schumacher Center for New ...

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Local Dollars, Local Sense | Broad Ripple Inc

Shuman (Local Dollars, Local Sense: How to Move Your Money From Wall Street to Main Street and Achieve Real Prosperity, 2012, etc.), a longtime advocate for promoting local business and a former director of the Business Alliance For Local Living Economies, asserts that "economic development today is completely broken."

The Local Economy Solution by Michael Shuman | Chelsea ...

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Book Review of Local Dollars, Local Sense

Michael Shuman, "Local Dollars, Local Sense: How to Shift Your Money from Wall Street to Main Street and Achieve Real Prosperity" ISBN: 1603583432, 1603583440 | 2012 | EPUB | 288 pages | 1 MB

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local dollars, local sense how to shift your money from wall street to main street and achieve real prosperity. by michael h. shuman ? release date: march 1, 2012

LOCAL DOLLARS, LOCAL SENSE | Kirkus Reviews

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Local Dollars, Local Sense - Permaculture Principles ...

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Describes the potential for local investment, how it impacts small businesses across America, and the federal regulations limiting such investment.

Local Dollars, Local Sense is a guide to creating Community Resilience. Americans' long-term savings in stocks, bonds, mutual funds, pension funds, and life insurance funds total about \$30 trillion. But not even 1 percent of these savings touch local small business-even though roughly half the jobs and the output in the private economy come from them. So, how can people increasingly concerned with the poor returns from Wall Street and the devastating impact of global companies on their communities invest in Main Street? In *Local Dollars, Local Sense*, local economy pioneer Michael Shuman shows investors, including the nearly 99% who are unaccredited, how to put their money into building local businesses and resilient regional economies-and profit in the process. A revolutionary toolbox for social change, written with compelling personal stories, the book delivers the most thorough overview available of local investment options, explains the obstacles, and profiles investors who have paved the way. Shuman demystifies the growing realm of local investment choices-from institutional lending to investment clubs and networks, local investment funds, community ownership, direct public offerings, local stock exchanges, crowdfunding, and more. He also guides readers through the lucrative opportunities to invest locally in their homes, energy efficiency, and themselves. A rich resource for both investors and the entrepreneurs they want to support, *Local Dollars, Local Sense* eloquently shows how to truly protect your financial future--and your community's.

"Americans' long-term savings in stocks, bonds, mutual funds, pension funds, and life insurance funds total about \$30 trillion. But not even 1 percent of these savings touch local small business-even though roughly half the jobs and the output in the private economy come from them. So, how can people increasingly concerned with the poor returns from Wall Street and the devastating impact of global companies on their communities invest in Main

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Reinventing economic development as if small business mattered In cities and towns across the nation, economic development is at a crossroads. A growing body of evidence has proven that its current cornerstone—incentives to attract and retain large, globally mobile businesses—is a dead end. Even those programs that focus on local business, through buy-local initiatives, for example, depend on ongoing support from government or philanthropy. The entire practice of economic development has become ineffective and unaffordable and is in need of a makeover. *The Local Economy Solution* suggests an alternative approach in which states and cities nurture a new generation of special kinds of businesses that help local businesses grow. These cutting-edge companies, which Shuman calls “pollinator businesses,” are creating jobs and the conditions for future economic growth, and doing so in self-financing ways. Pollinator businesses are especially important to communities that are struggling to lift themselves up in a period of economic austerity, when municipal budgets are being slashed. They also promote locally owned businesses that increase local self-reliance and evince high labor and environmental standards. The book includes nearly two dozen case studies of successful pollinator businesses that are creatively facilitating business and neighborhood improvements, entrepreneurship, local purchasing, local investing, and profitable business partnerships. Examples include Main Street Genome (which provides invaluable data to improve local business performance), Supportland (which is developing a powerful loyalty card for local businesses), and Fledge (a business accelerator that finances itself through royalty payments). It also shows how the right kinds of public policy can encourage the spread of pollinator businesses at virtually no cost.

“As so many Americans feel powerless to confront a financial system designed to serve the few, Shuman offers us real choices: tools that align our lives with our values. That's power. I love this highly readable, timely, surprising book.” —Frances Moore Lappé, author of *Daring Democracy* and *Diet for a Small Planet* Americans agree on very little these days, but red state conservatives and blue state progressives can agree on one critical point: Wall Street can no longer be trusted. Yet most of us continue to invest our money in the stocks and bonds of Fortune 500 companies, transferring our capital far from where we live and work. Local investing expert Michael Shuman offers another alternative. He shows how we can use two well-established—but rarely used—investment tools to keep our money close and get a return as good as or better than what we'd get investing in distant, indifferent corporations. Shuman explains the nuts and bolts of self-directed IRAs and solo 401(k)s and how they can be combined with other recently legalized local investing tools. He details how to set these accounts up, identify and evaluate a whole range of local investment opportunities, and make sure account holders stay on the right side of the law. While the book is written for people without a lot of investment experience—Shuman explains concepts like “liquidity” and “diversification” in simple terms—even if you're as experienced as Warren Buffett, this book will make you rethink everything you know about investing. With Shuman's expert advice, you can strengthen your investment portfolio and your community, neighborhoods, and schools at the same time!

A growing local economy movement is putting down roots in the United States and around the world, as people work to strengthen local businesses,

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promote "buy local" campaigns, and end subsidies and other unfair advantages given to nonlocal businesses. Even in its early stages, local investment is having significant impact. For example, Slow Money, a grassroots group promoting local food investment, has moved \$38 million into more than 350 small farms and local food enterprises. "Vermont Dollars, Vermont Sense" by Michael Shuman ("Local Dollars, Local Sense," Chelsea Green, 2012) and Gwendolyn Hallsmith (co-founder of Vermonters for a New Economy) profiles 28 local investment tools for grassroots investors, businesses, finance professionals, and others—with examples of how these ideas are being realized today in Vermont, the state with the strongest local economy movement in the country. "Vermont Dollars, Vermont Sense" also makes clear that the local economy movement can and should be significantly larger than it is today, in Vermont and every other state. Using Vermont case studies, it charts the direction that people in every state can follow (future editions will offer specifics on a state-by-state basis).

Why is paying for things painful? Why are we comfortable overpaying for something in the present just because we've overpaid for it in the past? Why is it easy to pay \$4 for a soda on vacation, when we wouldn't spend more than \$1 on that same soda at our local grocery store? We think of money as numbers, values, and amounts, but when it comes down to it, when we actually use our money, we engage our hearts more than our heads. Emotions play a powerful role in shaping our financial behavior, often making us our own worst enemies as we try to save, access value, and spend responsibly. In *Dollars and Sense*, bestselling author and behavioral economist Dan Ariely teams up with financial comedian and writer Jeff Kreisler to challenge many of our most basic assumptions about the precarious relationship between our brains and our money. In doing so, they undermine many of personal finance's most sacred beliefs and explain how we can override some of our own instincts to make better financial choices. Exploring a wide range of everyday topics—from the lure of pain-free spending with credit cards to the pitfalls of household budgeting to the seductive power of holiday sales—Ariely and Kreisler demonstrate how our misplaced confidence in our spending habits frequently leads us astray, costing us more than we realize, whether it's the real value of the time we spend driving forty-five minutes to save \$10 or our inability to properly assess what the things we buy are actually worth. Together Ariely and Kreisler reveal the emotional forces working against us and how we can counteract them. Mixing case studies and anecdotes with concrete advice and lessons, they cut through the unconscious fears and desires driving our worst financial instincts and teach us how to improve our money habits. The result not only reveals the rationale behind our most head-scratching financial choices but also offers clear guidance for navigating the treacherous financial landscape of the brain. Fascinating, engaging, funny, and essential, *Dollars and Sense* provides the practical tools we need to understand and improve our financial choices, save and spend smarter, and ultimately live better.

Bartik provides a clear and concise overview of how state and local governments employ economic development incentives in order to lure companies to set up shop—and provide new jobs—in needy local labor markets. He shows that many such incentive offers are wasteful and he provides guidance, based on decades of research, on how to improve these programs.

If you want to build a better life and a better world—and really be prepared for any possible future in these turbulent times—you need to become a resilient investor! This trailblazing guide will expand your ideas of investing way beyond Wall Street. Your time, your energy, and the things you own are investments too, and you'll learn to diversify them in ways that move you toward your life goals. The Resilient Investment Map lays out all your

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assets—personal and physical as well as financial—and then provides three essential, timely strategies (Close to Home, Sustainable Global Economy, and Evolutionary Investing) that will help you grow each of them. The goal is to become more resilient: able to anticipate disturbance, rebuild as necessary, and improve when possible. You'll discover that the choices making you more resilient also enhance our communities, our economy, and the planet—building real wealth for all.

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