

# Buy Local First

## Why Buy Local? The 3x Factor!

For every \$100 spent at a national chain store only \$13 remains in the community, the rest flows back to corporate headquarters. The same amount spent at a locally owned store leaves \$45 in the community. **That's three times the local economic impact!**

Here are a few more reasons....

1. More money re-circulates in Pacifica benefitting the community.
2. Most new jobs are provided by local businesses.
3. Unique independent businesses are an integral part of our distinctive character.
4. Local business owners invest in the community's future.
5. Non-profits receive greater support.
4. Reduced environmental impact - local purchases require less transportation, congestion and pollution.
6. Customer service is better.
7. Tax revenue goes further.

### HOW TO GET INVOLVED

Start following your money trail.  
Think local first & buy local when you can.  
Tell your friends!

# Community Wealth

## How much are we worth?

Collective Pacifica Annual Income  
**\$1 billion per year**

Collective Pacifica Credit Card Debt  
**\$130 million per year**

Interest Paid on that Debt  
**\$15.4 million per year**

Imagine the power of unplugging our money cord and re-plugging into our local economy.

Imagine redirecting a fraction of our credit card interest --\$15.4 million annually -- from "visa" into the Pacifica Community Fund.

Imagine the potential of pooling a portion of our annual income -- \$1 billion -- to help us become more self-reliant and to help build a thriving local economy.

### Imagine the possibilities!

We are partnering with the Permaculture Credit Union to do just this. The PCU offers savings accounts, credit card balance transfers, low interest loans for energy efficiency & permaculture projects. The PCU will help keep our money within the community and support community projects.

### HOW TO GET INVOLVED

Go to [www.livabilityproject.org/pcu](http://www.livabilityproject.org/pcu)  
With \$50, you can open an account and become a member of the PCU.

# Relocalization Projects

## Community Project Ideas

These are some ideas for community self-reliance and relocalization projects. What projects are most important to you?

### Local Energy Generation

- \* Solar & Wind
- \* Battery backup

### Local Food Production

- \* Supporting local CSAs
- \* Encouraging community gardens

### Water Security

- \* Catchment
- \* Storage & purification
- \* Distribution

### Support Existing Businesses

- \* Seek out community needs
- \* Additional capacity

### Local Job Incubation

- \* New green businesses
- \* Recycle & reuse center
- \* Local manufacturing

### Local Transportation

- \* Car share system
- \* Bikes
- \* Shuttle services

### NeighborShare Program

- \* Share resources

### HOW TO GET INVOLVED

Go to [www.livabilityproject.org/pacifica](http://www.livabilityproject.org/pacifica)  
Let us know which projects are important to you.  
Sign-up as a project manager or helper

# Local Currency

## We talk about energy independence... how about financial self-reliance?

Is there a way we, as a community,  
can become more fiscally independent?  
Can we help protect ourselves from economic shock  
caused by inflation, rising energy costs,  
or natural disaster?

Yes!

Many communities in the US and throughout  
the world have active, thriving local currencies.  
These systems are legally recognized by our  
government and offer several benefits:

- \* reduces reliance on national economy
- \* encourages local transactions
- \* allows more "money" to stay local
- \* facilitates local jobs and trade relationships

Most importantly, by its design, a complementary  
local currency allows more people to have their true  
needs met and promotes general prosperity.

Join the Community Support Dollar Project  
and help us become more financially literate.

HOW TO GET INVOLVED  
Sign in support of the  
**Community Support Dollar Project**  
at [www.livabilityproject.org/csd](http://www.livabilityproject.org/csd)

# Why bother?

We typically don't think much about  
how we spend our money.  
We have bills, we pay them.  
We need goods, we buy them.

In reality, spending money is one of the most  
important and influential things we do everyday.

**Your money supports something.  
What is your money supporting?**

Where does your mortgage payment go?  
Who does your grocery money support?  
What is Visa doing with all that credit card interest?

Every dollar we spend is a reflection of our values.  
We can intelligently redirect our community wealth  
and create positive change.

This is our goal.

### About Us:

We are the Livability Project.  
We are collaborating with the Sebastopol Economic  
Forum on economic localization efforts.

### Our Mission:

To help our community transition from the  
oil economy to a local green economy.

### Contact Us:

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Sources: Facts and statistics in this brochure are a compilation of the  
latest census data, accepted national averages & studies referenced at  
[www.livingeconomies.org](http://www.livingeconomies.org)



## LOCAL ECONOMY PROJECT

Pacifica, CA



[www.livabilityproject.org](http://www.livabilityproject.org)