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# **Spare time dollar\$**

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# CONTENTS

<b>PLEASE READ THIS FIRST.....</b>	<b>4</b>
<b>ABOUT THE AUTHOR.....</b>	<b>5</b>
<b>INTRODUCTION.....</b>	<b>6</b>
<b>I - FIRST STEPS.....</b>	<b>8</b>
INSURANCE; .....	8
THE ITEMS THAT YOU SELL.....	9
FINDING STOCK.....	10
TAXATION.....	11
<b>II - AUCTIONS.....</b>	<b>12</b>
PREPARE YOUR ITEMS .....	12
RESERVE PRICES .....	13
INTERNET AUCTIONS.....	13
<b>III - BOOT SALES.....</b>	<b>15</b>
PREPARE YOUR STOCK .....	16
YOU WILL ALSO NEED .....	16
SECURITY .....	16
<b>IV - CLASSIFIED ADVERTISING.....</b>	<b>18</b>
WHERE TO START .....	18
<b>V - FAIRS.....</b>	<b>20</b>
YOU WANT TO KNOW .....	20
FUND RAISING TIP .....	21
MORE SUPPLIES .....	21
<b>VI - GARAGE SALES.....</b>	<b>24</b>
GET AN ANSWERING MACHINE.....	26

CLEARING UP .....26

**VII - MARKETS .....27**

    RESTRICTIONS AND RULES .....27

    BEGINNERS WELCOME.....27

**VIII - THE LITTLE THINGS .....29**

## Please Read This First

The book is a simplified view and based on the author's research and experience.

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## About The Author

John Williams is a professional magician whose other main activity is writing ebooks - books that are sold and distributed over the Internet.

John also sells products through markets, exhibitions, his web sites and by mail-order.

His sites are:

<http://www.ezymagic.com/> (his on-line magic shop) and

<http://www.ezyebook.com/> (everything else).

He started selling simple Magic tricks at a local market as a sideline to his magic shows in 1970. He has sold a wide range of products since then, from astrology charts to shrunken heads.

He worked in all kinds of venues from one-off car boot sales, organized by community groups that were raising funds, to exhibitions in entertainment complexes and agricultural shows that lasted several days.

He likes to visit markets, fairs, and exhibitions, even when he is not working at them. He looks for new and different presentation ideas and products and enjoys meeting other people that work these venues.

[He would like to hear your comments about this book](#) and your experiences with markets, fairs and other "**\$pare time dollar\$**" events.

# Introduction

Everybody that I know would like a few more dollars but many people (probably the majority) are not interested in selling through Party Plan, Network Marketing, other organized systems or taking on part-time work.

This book is meant to help you explore some well-proven options and it has some advice from my hard-won experience, that I wish I had known much earlier in my market and other activities.

I love markets and never had any great problem with selling - I had to do it, so I tried always to learn the best ways to do it from other sales people that I met, and those who tried to sell me something.

You may not like selling but want to add a few dollars occasionally to your loose cash and perhaps get rid of some clutter (sorry, treasures) that we all seem to collect. Or, you may do craft work or be involved in a hobby that produces items you could sell to recoup at least some of the costs of your hobby and maybe a lot more!

This book also has information that will be helpful to community-minded people that operate fairs and boot sales or market stalls to raise funds for projects they support. However, that is not its primary focus.

All "**\$pare time dollar\$**" activities have their advantages and possible drawbacks.

This is my view of those I have used. Remember that something I regard as a feature may be a complete turn-off to you and vice-versa.

I decided not to hold back any relevant comments so there may be some material in this book that you might not want young members of your family to read. This subject covers all types of people and I feel that it is important not to leave out anything that might be helpful to you, just to maintain the same 100% family friendly focus that you will find in my other books and my web-sites.

Ask the EbookWholesaler Member that supplied this book to you about books that will give you more information, in depth, about any of the areas that are discussed in this book and may be of particular interest to you.

Their name and contact details are shown at the front of this book.

# I - First Steps

Some readers always skip introductions and jump into chapter one (or read the last page first. So I'll put this as the first chapter though it has some stuff that would be in the introduction.

## Insurance

Even though you do these activities more or less as a hobby, you do need to get insurance coverage. This mostly comes under the title of public liability insurance. Rules, rates and options will vary according to where you live, where you do your "**\$pare time dollar\$**" activities, the level of premium that the insurance companies are able to get (notice that I did not say "justify") in your area and, to some extent, the perceived risk in the activity that you undertake.

It's just not worth being part of a public activity if you don't have insurance coverage because some people sue "just because they can" and some judges and juries will reward them for trying it on! There is always an actual potential for someone to be injured by something you did or something you supplied to them, and you naturally want to be able to help them out of such difficulties without selling your house!

If you are a member of an organization and you volunteer to help out at a function, such as a boot sale or some kind of fund-raiser, check to see that the organization's third party and public liability insurance definitely covers volunteers such as yourself. It may not. It may or may not be available, either for free (just for the asking) or by payment of a small extra fee - so you check for your own piece of mind.

If you are taking on the "**\$pare time dollar\$**" activity on your own account, you need to get your own coverage. This can be quite expensive, but some insurance companies may add a cover note to another policy that you already have with them (your home and contents insurance, for instance) and that cover note will protect you for the duration of your boot sale or market stall or whatever.

Whichever way you arrange the cover, get it in writing before the event and make sure that there is no misunderstanding about the type of activity that is involved; the items (products), the times and the location. You may also need to specify any reasonably valuable items that you take from your home to the venue even though you are not selling them. This might include a portable television that you take along for family members to watch - you really won't need it because you won't have time to switch it on at the first couple of events that you attend!

## **The Items That You Sell**

You may enjoy a hobby where you produce items that you could sell. Often, people find that their craft items will not attract prices that will make them a profit after the costs involved in their hobby are accounted for. But they may overlook that they undertook the craft work for the pleasure they get in doing it, and they need to factor such relatively intangible benefits into their thinking.

That's certainly not always the case. I know several people, women mostly and a few men also, that get very good prices for the crafts they produce. I lack any such talent so I just do miracle, well, magic tricks actually.

I have prepared and sold Numerology Charts. Not everyone approves of, or is interested in the New Age area, but if you have the knowledge and apply yourself, you can probably turn any skills that you have already developed in that area to good account.

The shrunken heads? I will leave that story for another time.

There are obvious advantages to starting with excess items that you gather from around your home; they're paid for, and you know of any bad points that could affect their usefulness to a buyer (never sell anything that is not at least 99% fantastic - you will get so much grief that it will ruin your week, not just the event!), and your family might even be persuaded to help you load your treasures (they call it junk) into your car.

## Finding Stock

Most of us start our **\$pare Time Dollar\$** activities by selling some of our own possessions that we no longer use. That's best if our funds are low or we don't want to put much of our money into this activity before we see if we are any good at it.

After we get some experience you may gain a taste for it. When you have depleted the "extras" around your home, where do you find items for your next sale?

One good source is other stalls, garage sales and fairs! It's not unknown for some stall holders to cruise round other stalls during the setting up time, trying to buy items that they will sell for a higher price on the same day at their own stall! If you try this, you will get off to a bad start with some other stall operators who may resent you making a profit on items that they sold you.

The worst thing would be to get a reputation for getting in their way when they are preparing their displays and unpacking their stock.

It's better to have a separate day just for visiting other markets, fairs etc.

If you sell second hand goods (that you get from other people) even if it is just a community market, you should have a second hand dealer's license and record every item in a special "dealer's book". These procedures don't take much time (except for a token appearance before a magistrate) or cost much and ignoring the regulations that exist in your area will probably cause you higher cost, loss of time and aggravation - it just isn't worth it. Also, anyone that is caught flouting regulations is going to find it much harder to get a license in the future.

You can also buy items from local stores when they are on "special". Discount stores have long been a favorite haunt of market sellers, not for their main stock but for items that relate to their regular range of stock.

You can also scan your local paper's classifieds, under "For Sale" and "Auctions".

Your phone book and business directories will have listings for wholesalers and manufacturers representatives. Often pre-sorted for you by type of product.

These people generally deal in quantity purchases, and you may not be able to buy from some wholesalers because they supply only to stores that sell their type of product.

Others will welcome your business so long as you meet their requirements for minimum quantities of particular items and/or a minimum order that may range from fifty to several hundred dollars!

You may also find that the wholesalers have odd items from time to time, partly full boxes, or slightly marked items that the established stores won't accept.

## **Taxation**

This also probably lessens the possibility of the tax authorities being interested in your first few events. That may not be correct in your particular circumstances and you must check with your accountant or other financial professional before doing the events - that's one of the areas where I will not offer any opinion on anyone's obligations.

If you have to collect any state, federal or local taxes when you sell something, don't mess around! Tax people are easily upset and relentless, with very long memories that will ensure that anyone they find who has done the wrong thing may be subject to increased surveillance for years.

## II - Auctions

Most auctions are almost as easy to take part in as having your own garage sale!

Survey the Auctions that are run in your area.

Auctions vary with the type of items that they will accept, the type of potential buyer they attract, their system for handling submitted items (receiving new items and time allowed for collecting unsold ones) and their accounting system.

Try to attend at least one Auction at each venue that you may use before you submit any items. You should try to get there during viewing times (often the day before the auction) as well as attending the auction. You will learn how well the auctioneers display items, whether there is adequate security, the support given to potential buyers, the level of knowledge of the floor staff and the sort of people that regularly attend that Auction.

If you have questions to ask the operators, phone them - do not try to get them to answer you on auction day when they will have their hands full!

### **Prepare your items**

Get all the information you can that might be of interest to any potential buyers and, if possible, track down your receipts for the items. The auction house won't require those, but it doesn't hurt to have them available.

When you have prepared a list of items, phone the auctioneers and confirm when you must deliver them to the venue and check what information or written material they might want.

Pack your items securely and take them to the venue.

Allow as much time for this as possible. It's no use hoping that you'll be able to get in, unload and zoom away - that only happens when you have plenty of time.

You'll have to fill out forms for the items and probably provide identification as well as your address and phone numbers.

It is unlikely that the auctioneers will accept any liability for theft or damage of your goods while they are at the auction venue. It is, obviously, in their interests to have effective security and most do.

Secure any small accessories, such as keys, within the item you are offering for sale. Sometimes, the staff may take them separately into the office and tag them so that they can be handed to the purchaser when they pay for the goods. Otherwise, the staff will return them to you when you collect the unsold items.

## **Reserve Prices**

You may want to set a reserve price for some or all of your items. This may incur a small extra fee as the auction staff has to monitor that during the auction. You decide (before you submit your items) whether you definitely want that item back if you can't get that amount for it (and run the risk of losing a sale at a price that is just below your reserve). If you do not set a reserve, the item may be sold for much less than you expect.

## **Internet Auctions**

You can also offer items, just about anything, through on-line auction sites such as eBay®. This is a fairly painless process but incurs some costs, and also requires that you pack and dispatch the items to the successful bidders within a couple of days of getting payment.

You need to check the current postal rates for the items you offer to all countries from which you will accept bids. There are restrictions on what sort of items may be posted, and you need to check possible customs requirements if you accept bids from outside of your own country, and what methods of payment you can handle.

It's a good idea to gather at least some of the necessary boxes, tubes and packing material that you may need in advance, so that you can estimate your actual postage costs and include the cost of any packing material that you have to buy when you work out what you want to get for each item.

Even if you specify that the successful bidder(s) will have to pay the postage costs, you will get a better response if you can answer any queries from potential

bidders about the postage, weight, and size of the packages they will be paying for if they are successful in winning the item.

## III - Boot Sales

This is an informal, unregulated (apart from rules imposed by the organization that runs the boot sale) smaller version of the neighborhood market.

You may not have much advance notice of this unless you are involved with the organization that sets up the boot sale.

There may just be a small advertisement in your newspaper (buried among hundreds of others), a scrawled note pinned to the notice-board at your supermarket, school or community center, or signs may suddenly spring up in the streets near the venue where the sale will be held.

It's not essential to approach a boot sale (or most of these other "**\$pare time dollar\$**" options) in an organized way but, if you don't, then you may decide that your first experience will be your last!

You should phone the organizers, as far in advance as possible, if there is a phone number provided. You should ask:

The cost for you to be a seller?

When is your fee collected and, if it is not collected when you arrive, how can you identify the right person to give the fee to?

Do you get a receipt?

What time do sellers need to be at the venue to have time to set up?

What time do you have to be finished packing up and leave the venue?

Will the boot sale operate if it rains on the day?

Are there any under-cover alternatives if it rains on the day?

Are there any restrictions that affect the type of items that you intend to sell (food, animals, used clothing ...)?

If you have time, check the venue in advance to locate toilets, food outlets (it's always a good idea to bring food and drink with you as well) and the area where you would most like to set up (if you get the choice).

## **Prepare Your Stock**

Prepare your "stock" well in advance

Make 2 copies of your list. It's very easy to lose a piece of paper at these venues.

Write the prices you want on the list against each item, in case a family member or someone else has to look after the stall and they don't know the prices.

Put a price sticker (or tie a price tag) on every item. Some will inevitably get lost - that's where the lists will save the day.

Secure small parts such as keys inside the larger item they belong to or, better still, keep them in your cash bag or pocket so that you can give them to the purchaser when you get the payment.

## **You Will Also Need**

Food and drink for everyone that is working on your site. You may want to get something from a food vendor while you are there, but it's handy (and also cheaper) to carry your own as well.

Take jackets, hats, sunscreen, insect repellent (depending on your area), moist cleaning tissues, regular tissues, toilet paper, hand towels, cloths for wiping tables, stock and possibly yourself.

## **Security**

Put small, easily pocketable items, inside a glass or plastic box so that they can be seen but not removed if you are distracted. If you cannot find a suitable method of protecting the small but possibly valuable items, it's probably best to leave them at home. Otherwise, they will certainly tend to disappear.

Keep your money secure. I use a waist bag, except if I am wearing a suit at an exhibition. I don't keep very much money in the bag - extra notes are inside my

clothing. The different coins and notes are separated and easy for me to get at. My bags have strong closures on them, they cannot just be flicked open or off my waist.



I would never use a small cash-tin.

Take plenty of change with you and enough bills to be able to make change for your first few customers if you can.



You don't have to change large currency just because someone wants to buy a cheap item. If you do that, you may be left short of change when the next customer wants to buy a more expensive item - you're a casual seller, not a bank!

If someone wants to come back for an item later on, get the money first, bag the item and put their name on it. You could also get their phone number just in case they don't get back before the finish. But they almost certainly will since they've paid for it. If you put the item aside just on their promise to return, you'll probably take it home with you.

If you do run very short of change at the boot sale, the best places to ask for change of a note are the organizers who have been collecting the fees, or ask the food sellers. But, if you do get change from a food stall, make sure that you buy something there that day - you may need their help again sometime.

## IV - Classified Advertising

Writing successful classified advertising is difficult for most people, including me. But these tips will help you to reduce your time on the learning curve and increase the power of every advertisement that you write.

If you do any other kind of writing, the time that you spend composing classified advertisements will all be repaid as it helps you to develop your ability to write clear, brief, and focused copy.

### Where to Start

Start with the essential information that has to be in your advertisement Brief, accurate description and price(s) of the item(s). Your contact details and general location.

Don't give your full street address unless you don't mind callers at your door very, very early. Remember that some areas have reverse phone directories available so that people might be able to get your street address from your phone number.

State the time-frame when you will answer enquiries and stick to it.

For me, the best way to begin writing any classified advertisement, is to decide:

the most likely purchaser of the item(s) that you want to sell, the classification that they will be looking in for those items, their price range and the features that are likely to be most desirable to them.

Then you are ready to write the advertisement **from their point of view**. Your aim must be to grab the interest of the item's next owner. You will have just a few seconds to do that while your advertisement is competing against maybe dozens of similar entries, and that's just the advertisements in that classification!

Cut any adjectives (descriptive words) that are not also informative.

Include any important defects.

Try to write about three or four versions of your advertisement - make them as different as possible, not just minor variations.

Take at least a short break and then compare the advertisements against each other with a relatively fresh eye.

Abbreviations will reduce your success rate. Just look:

**"abbrev will red yr success rate"** doesn't have the same clarity, does it?

**LINES THAT ARE ALL CAPITALS ARE HARD TO READ.**

Don't put your bottom-line prices in your advertisements because people will probably expect to haggle on the actual price that they want to pay and, if they don't, you might get a couple more dollars than you expect!

## V – Fairs

I'm not going to discuss the large Country fairs that draw thousands who may spend hundreds of thousands of dollars over several days.

This section is about the neighborhood af-fairs, usually associated with a school or other local organization, that is basically organized as a fund-raiser for that group.

You might pay a fee to operate a stall at the fair to get some money for yourself.

If you volunteer to help on a stall that is run by the organization, that is running the fair or another organization that you are involved with, read on because some of the information in this section will help you and your community-minded co-workers to maximize the amount that you raise.

As with the other "**\$pare time dollar\$**" options, I recommend that you prepare as much as you can well in advance.

Phone the person who is organizing the fair.

### **You want to know**

What time you need to arrive to have sufficient time to set up your display?

The time you will have after the fair closes to pack up and leave?

The cost to have a stall (for yourself or an organization)?

When the fee needs to be paid?

This may be when you arrive at the venue but sometimes you will have to send the fee in advance. If you do, phone a couple of days after you send it to ensure that your payment was definitely received in time.

Do you get a table to display your goods and

If they supply the table, is there is an additional fee for that?

## Fund Raising Tip

Some community groups have a working bee and make some trestle tables in advance of a fair or boot sale that they are running. They hire out the tables to stall-holders at their function and then continue to gather a healthy ongoing flow of more funds by renting their tables to other organizations when the other organizations run their own events.



The tables are simple to construct. You just combine a flat board that becomes the top and a few slats across the width of the board where you will position the 2 "saw-horses" that become the legs of the table.

Make a stencil, or have one made, so that you can mark the name of your organization on every bench-top and saw-horse.

If you provide your own table, check the permitted length. It's no use bringing a 12 foot table when the allotted space is just 10 feet!

Are there any restrictions that might apply to any of the products you want to sell?

## More Supplies

You need the supplies that I listed in the section on "Boot Sales". You also need some bags to carry away any rubbish that is generated from your stall and a broom to sweep up the area you used.



It's also a good idea to carry a couple of mats (fabric or rubber) and at least a couple of chairs with you. They will make standing for relatively long periods much more comfortable. It's not just a matter of comfort; you may suffer years later with foot or leg problems if you don't look after your limbs and your back in these situations.



Try to be reasonable and patient when dealing with the organizers and other stall-holders, especially at these events that are probably being run by well-meaning, community-minded people with limited or even no experience of running these sort of events.

There is a tremendous amount of work and pressure involved. Most of that often lands on just a few people, even when there are supposed to be a larger number doing the required work of organization and operation of the event.

I have been impressed about the way some people that had little or no previous experience, have run some events of this type that I've taken a stall at, probably driven by their enthusiasm and desire for a positive outcome for the event and the reputation of the organization they support.

A little patience and a kind word can help everyone a lot.



It's the same with regard to dealing with other stall-holders. Everybody will be very busy in the time allowed for setting up your goods before the fair officially opens. Some will probably look right through you, others will try to be more friendly than you want - just like any other cross-section of the community. Be pleasant and understand that other stall-holders are

under the same pressure that you are.

At many of these events, you will find people looking over your products well before the official opening time. Don't tolerate anybody handling your stock unless you are completely set up. That's not being rude, that's just common sense. You have too much to do while setting up to maintain a watch on your goods and accommodate social gestures of visitors, whether they are part of the organization, other stall-holders or the general public.



Always maintain a neat appearance. Dress appropriately; tattered jeans are as inappropriate as a suit!

Keep your stall tidy so that you know where your stock is and, as far as possible, when something isn't where it should be. As a rough guide, stand behind your table and spread your arms sideways. You should keep most of your stock in the area that you cover when you swing your arms forward. Your eyes may have good peripheral vision but there will probably be a lot of things that might distract you, so this is a good way to set things up.

You can possibly look after a wider area when you have gained some experience.

And you must realize that just a few people could want you distracted from watching your goods for their own reasons!



If you approach these events in a good frame of mind, and you are fit enough for the effort, I believe that you will find them rewarding in many ways, even if you are not going to profit directly from it.

## VI - Garage Sales

The garage sale is probably the easiest "**\$pare time dollar\$**" option for many people. You don't leave the comfort of your own home and have few concerns about the weather if you don't let the prospective customers in to the main parts of your home.



It's one that will probably get a lot of support from other family members. They'll see it as a chance to finally get rid of some of that junk you've accumulated over the years.

Of course, you may strike problems if you want them to add any of the junk that they've gathered to the sale or volunteer "a few hours" either setting up or actually helping during the sale!

You may get a higher level of cooperation if you decide to put a large part of the proceeds from the sale to a goal that will be enjoyed by all the family - no, a new lawnmower would not qualify!

You will probably advertise your garage sale in the community's newspaper. Run the advertisement on the day of the week that you have seen the most advertisements for other people's garage sales. This is one time that the advertising truism, "See what others are doing, then do the opposite" can be very unwise. That will probably be the paper that comes out on the day that you have your sale.

Re-read the "Classified Advertising" section for some tips about the best way to develop and word your advertisement.

Most people that I know who have garage sales, make signs and attach them to light poles and other "public furniture". This is generally tolerated as long as your signs do not obscure official ones and you make sure that you remove them at the end of the sale. Do it that day, even if you are very tired.

The easiest way to make your signs is probably with your computer. Most desktop publishing programs even have included designs and artwork that could be suitable for your signs.



Being both frugal (okay, cheap!) and wanting to have signs that will get noticed while using a lot less ink than the provided designs, I set the text to only outlines. When the signs are printed, I fill in the letters with cheap poster paint. They aren't museum, or even market quality, but they work to catch the attention of passing motorists.

A friend got a couple of pieces of thin card in fluorescent colors and his young children cut the required letters out of that, then stuck them on thicker plain cardboard. The signs should have very few words because the amount of time the average motorist will have to read your sign is just a few seconds.

Make sure that all your sale items are visible, especially to you or a member of the family at all times. Secure any small, essential parts like keys. Keep them with you so that you can give them to the buyer when you get the money.

Don't try to sell anything that you haven't tested as working and don't give any guarantees.

Try to arrange a convenient power outlet in the area where you are holding the sale so that potential customers can plug in televisions, etc.

If you have a television or even a radio in your sale, turn it on and tune it to the football or whatever is the current hot sporting event, but turn the sound down so it doesn't distract too much from the serious business of buying and selling. You don't want to give the impression that you think the game is more important than your customers, even if you really think that it is!



## Get an Answering Machine

Switch it on before you go to bed the night before your sale. You might be amazed at what some people, especially second-hand dealers, who think that you will want to answer their questions about your goods! Your computer modem may have software that will do a reasonable job as a fill-in answering machine if you don't have one and don't want to buy one.

You should put set times for the sale in your advertisement and on your signs. It will reduce the number of strangers knocking on your door at other times, but probably won't eliminate that nuisance entirely.

## Clearing up

If you have just set one day for your sale, you probably won't feel like returning unsold goods to their usual position in your home at the end of the sale. That's probably okay as long as you can close and lock the door of the garage or wherever you displayed the goods.

Just remember that you're probably not going to feel like shifting them around the next morning, especially if you are sore from your exertions on sale day, and you'll probably have to go to work as well.



The garage sale is one "**\$pare time dollar\$**" option where it can be a good idea to give away bonuses to good customers or any customers that have children with them.

I'm NOT talking about candy, but small extra items that you place no great value in but you might have seen the customers or the children giving more than a second glance.

Never assume that the adults are the parents of the children that are with them or vice versa!

## VII – Markets

This "**\$pare time dollar\$**" option is the one where I have probably spent more time and made more money than any of the others in this guide.

Markets include small, community-based affairs that may only operate once a month to large, fully commercial businesses that run seven days every week and have established national or even international reputations.



### Restrictions and Rules

Most markets have restrictions about the types of goods that can be offered at their venues; food, animals and other items may be subject to regulation, restriction or even banned entirely.

Some only accept stalls that offer products related to a general theme such as craft, new age products, hand-made goods or produce. Sometimes the market operator will restrict the stalls to people with goods that are made locally.

Abide by their rules - if you think you have found a way that you can slip around some restriction, you could find your site closed down without notice and be unable to get a refund, another site at that market and possibly even other markets in the area!

### Beginners Welcome

Most markets accommodate and encourage people just starting out as well as experienced stall operators. It is in their interest to do so because they will inevitably lose some current stall-holders over time and need to have others coming up. They probably won't have time to answer questions that don't relate directly to their market, but you will be surprised how helpful that many professional marketers can be if they see someone who is genuinely trying to get along, working hard, but who occasionally needs a quick hand.



The people that sell products at markets are as varied as the forms that markets take. Respect the differences and be prepared to cooperate where the request seems fair. Never take responsibility for looking after someone else's property, but be prepared to "keep an eye on it" if they have to leave their site for a short time.

You will also meet all kinds of people who mostly stay on the other side of your table - you will wish that some never even came that close, while others will inevitably add a bright moment to your day, aside from those who actually buy something from you.

There will be some who worry you, deliberately or otherwise, then there are the talkers that will try to monopolize your time and attention and some who are just plain nice.

The ones that I do not tolerate are people who try to sell things to stall-holders. The item can be anything from raffle tickets to the latest get-rich-quick scheme "so you won't have to keep working at these awful markets"!

My view is that, if the product they are touting for is so good, their best option is to set up their own stall, just like the rest of us. And, if their scheme is such a sure thing, then why are they so desperate that they have they got to bother us with it?

You may feel that I am not a charitable person? Well, I'm not so charitable that I will give money to anyone who is so ignorant that they interrupt my work to demand money for their cause, which may be quite unknown to me.

Some people make all the right preparations but just can't get anywhere with markets.

Others will start slow but start to soar once they have some experience.

You won't know which group that you fit in to until you give it a go.

## VIII - The Little Things

I guess that even after reading this book, some of you still do not like selling, are not interested in being part of party plan, network marketing, or other organized selling programs, and maybe don't really get any buzz from doing the "**\$pare time dollar\$**" activities that I've outlined here.



At the least, you now have basic information to save you stress, time and expense when a time comes that you want to raise some "**\$pare time dollar\$**", either for yourself or to help an organization that you are part of.

I hope that most of you will try one or more of the "**\$pare time dollar\$**" options we've discussed. I predict that a significant percentage of those who do will come to like some of the activities they try and even find that they are pretty good at them!

You don't need to feel that you will be discriminated for any reason.

Your age, racial background, education or other traits will not affect your chances of success unless you think that they will.

Each time that you do any of these activities, the better you will become at them. You will also find that your skills in interacting with people in general will be improved because of your experience dealing with customers and other "**\$pare time dollar\$**" earners.

These skills are transferable too; it doesn't matter where you may decide to live, you will find that you can start earning some "**\$pare time dollar\$**" in a very short time.

That will help you to reach any other goals that you set for yourself faster and make your journey smoother.

Good Luck and Stay Well.

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