

# growing

## FOR MARKET

## Selling at Farmers Markets

*Ideas and information to make your venture a success*

Farmers markets are a phenomenon. They continue to grow in number, sales volume, and length of season. They serve as an incubator for thousands of new businesses every year. They allow established farmers to cut out the middlemen and capture the full retail value of their products.

But farmers markets are much more than just a place to sell food. They have become important community institutions. They are a venue for socializing, where urban residents meet farmers and their neighbors. They have figured in the revitalization of downtown districts, bringing people into areas that were once vacant on Saturday mornings. In many cities, farmers markets are situated in low-income neighborhoods where there are no supermarkets, so they provide an important source of food security to the people who live in those neighborhoods. They serve an educational function, too, helping people learn to eat better.

The success of farmers markets in general is great news for you as a farmer. It means you're entering a well-established and well-regarded marketing system with great potential for growth. But even at the most successful farmers markets, success for you individually is more likely if you meet certain criteria. Throughout this special issue of *Growing for Market*, you'll find ideas for making



Mary Ellen and Austin Chadd of Old Ocean House Farm are new farmers who sell at the Deering Oaks Park farmers market in Portland, Maine.

your marketing efforts a success. Here are some of the aspects of farmers markets that are of chief importance:

- At the base of all your efforts is quality. You must offer the highest-quality products. Food must be fresh, delicious and handled with care. Flowers must be vibrant and long-lived. Everything you sell must be clean and

*continued on the next page*



**GREAT DISPLAYS**



**LIABILITY AND INSURANCE**



**SETTING PRICES**



**PROFITABLE PRODUCTS**

packaged properly. Make no mistake about this — you won't succeed if you don't have good food and flowers. Every other marketing strategy depends entirely on your quality.

- Pricing must be appropriate. You should become a student of prices, keeping track of what your customers are paying for the items you sell. What would they pay at the supermarket or the florist? What would they pay elsewhere at your farmers market? You must know the value of your products and set fair prices — enough for you to be profitable while being competitive.

- Merchandising is important, too. There are dozens of tricks of the trade that will inspire confidence in your products. You need to display your produce in a neat, well-organized and eye-catching manner. You'll read dozens of good ideas for achieving these goals in this special issue.

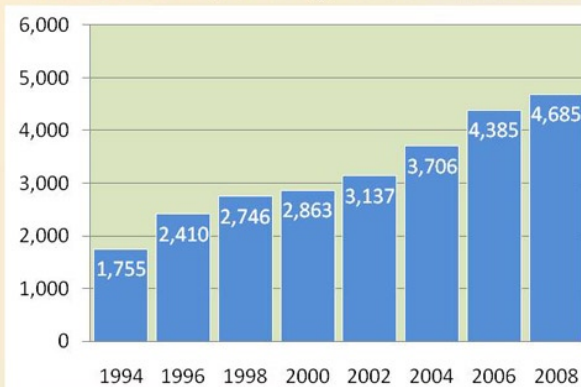
- Sampling can be an important sales tool, but you need to know what's allowed at your market. Some markets have very strict rules about sampling, all geared toward preventing food-borne illness. Whether your market has rules or not, customers will be more likely to try your samples if you practice good hygiene, such as using disposable gloves, covering your samples, and distributing samples in such a way that customers' hands don't come in contact with the food.

- The demeanor of the vendor is one of the most important elements to success. Gregarious people — those

who like to meet new people and talk about their food and farms — will always do better than the shy or aloof types. Friendliness, courtesy and respect for the customers will win you a loyal following. People come to farmers markets seeking social interactions, and the more you can help them accomplish that, the better you will do.

By paying attention to these basics, you have a good chance of making good money at farmers market. Treat your market as the golden opportunity it is, and you are sure to succeed. 🍁

### Number of Operating Farmers Markets



Source: USDA - AMS - Marketing Services Division

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## Join us as we share information and inspiration about market farming!

Recently my husband and I were honored as “Pioneers of Local Food” in our community. Although being called pioneers made us feel old, the truth of the matter is that we *have* been plugging away at the market gardening business for quite some time. We started growing vegetables and selling them at farmers markets in 1988. We started the first Community Supported Agriculture program in our state a few years after that, and the first cooperative CSA in the nation a few years later still (at my advanced age, it’s hard to remember the exact dates.)

And we started publishing *Growing for Market*, the magazine you hold in your hands, in 1992. It’s been a bit of a trade secret among market gardeners, never growing too glitzy or abandoning its core purpose in search of a larger audience. It has always been, and will remain, a publication dedicated to the sharing of news and ideas among those of us who grow and sell local food.

*Growing for Market* has a devoted following — many

of our subscribers have been with us from the very first year — and now we would like to extend our reach so that the new wave of market farmers can benefit from all the experience shared in GFM’s pages. So we put together this special free issue as a way of introducing you to our magazine while at the same time giving you valuable information that will help you as you start your direct marketing business.

The three most important things to know about *Growing for Market*:

1. All of our staff and contributing writers are market farming practitioners — they are farmers, market managers, researchers, and other bona fide experts. Every one of us understands your life and your business. We know the kinds of questions you will want answered, and we give you the details you need to put ideas into action. This fact has given *Growing for Market* an unparalleled level of credibility within the market gardening world.

2. Just like your farm, *Growing for Market* is a small business. We don’t get government funding or foundation grants. So we can’t give away our information for free — except for this special issue. If you like it, please become a subscriber. I promise you will benefit from reading GFM every month. If you don’t, I’ll refund your money. Ordering information is in the box at left.

3. We sell books that we have found to be relevant, practical and honest. (There’s a partial list on the back cover.) We don’t sell anything that we haven’t found helpful ourselves. We also don’t run advertisements from companies we wouldn’t buy from ourselves. All of our advertisers are reputable and honest businesses, most of them small, farm-based enterprises. They have made the printing of this free issue possible; please give them your business and let them know you saw their ad in GFM.

Our goal at *Growing for Market* has always been to provide a way for growers to share their experiences across the country and around the world. We have much to learn from one another. Please join us as we continue the journey.

*Lynn Byczynski is the editor and publisher of Growing for Market, the author of several books and a market grower in Lawrence, Kansas. She can be reached at [lynn@growingformarket.com](mailto:lynn@growingformarket.com).*



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# Top 10 rules of market displays

By Jessica Pierson

## 10. Have a shelter

As simple as an EZ up tent, a sturdy shelter will protect you, your products, and your customers from the inevitable weather challenges of selling outside. It is also an opportunity to create a professional look. Taking the time to put up shelter shows that you care about your products and your customers. Additionally, you can personalize your shelter by adding a banner with your farm name or using colors consistent with your style. This creates an identity that can be noticed from afar.



## 9. Create a flow

As customers and potential customers approach your stand, is it clear which direction they should go? Creating a stand that is easy to navigate will result in more sales, because more people can be accommodated. Creating an obvious direction for people to move can be as easy as placing bags at the side of your stand where you want people to start, and placing the cash box at the other end. Always try to face customers. People will make eye contact to get your attention before they will ask for help. This can help keep the flow going as each customer follows the one in front of them. You will be directing less and selling more.

## 8. Display clear signs

Along with creating a flow, clear signage will free up your time for making sales. Customers want to know what you have for sale and how much it costs without having to ask. Some people won't even stop at your booth if they don't see prices listed. Consistent colors and fonts will create uniformity which can make you recognizable and unique. The more descriptive you make your signs, the less time you will have to spend answering questions. Of course, sometimes you may want to use signs to engage customers and create discussion.

## 7. Brand your farm

Everything you do at your stand creates an identity. People come to recognize you and your products and they may become loyal to your stand as they build a relationship with you. You can make this happen faster by using a logo or a simple phrase to identify yourself. Put your logo on



Top photo: A plain white canopy becomes an eye-catching advertisement with the addition of a colorful banner. This one belongs to Kevin Irick of Linwood, Kansas, selling at the Lawrence Farmers Market.

Above: Austin and Mary Ellen Chadd, pictured on page 1, let customers know a bit about themselves and their farm with the use of multiple signs at the Portland, Maine, farmers market.

At left: A clever and inexpensive price sign holder is made from a clothespin glued to a paint stick at the Tomato Allie booth, pictured on the next page.

Photos by Lynn Byczynski.



recipe cards, on your canopy, on your hat or shirt, on your truck. By creating a brand name for your farm you will become instantly recognizable not only to your current customers, but to everyone who picked up a recipe card, who visited market that day, saw your truck drive by, or saw you at the hardware store with your logo shirt.

## 6. Keep it simple and consistent

When thinking about your logo, signage, and flow remember what you want people to notice. Your products! To this end, keep it simple. Your products can get lost on a patterned table cloth. Use solid bright colors to show off what you have for sale. Creating color contrasts will make your products stand out. Contrast creates interest and increases visibility. Consistency of color and style will keep visual distractions to a minimum which will also help customers see your products. If you don't have an assigned space, try to set up in the same area each week. People want to be able to find you easily.

## 5. Use three dimensions

Just putting your products on a nice tablecloth isn't enough. Build your display up and use all three dimensions to show off your products. Tilt baskets toward the customers. Use wooden boxes or bushel baskets to add depth. Stack vegetables high to create an appearance of abundance. You can also use display racks to bring products to eye level, where they may be more likely to catch someone's attention.

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Jerry and Jane Wohletz make an impact at the Lawrence, Kansas, Farmers Market with a signature color and neat display. Photo by Dan Nagengast.



A few other merchandising tricks for producer sellers: Above, a basket is overturned on a table with haricot verts cascading outward, creating an appearance of abundance. This technique can be used effectively when there's actually a shortage of an item.

At left, alternating berry or tomato varieties creates a colorful pattern that catches the eye from

afar. Remember that yellow is the most visible color from a distance, so put your yellow produce or flowers out in front where they will call out for notice. Photos by iStockPhoto.com.





## Display tips

continued from page 5

### 4. Keep it clean

Your stand is a reflection of you and your farm, and your neatness at market sends customers a subtle message about the cleanliness and safety of your food. It's important to keep your area looking tidy and well kept. When you aren't helping customers, pick up any debris that may have blown into your area. Pick up any vegetable scraps off the ground. Not only will this make your area look well tended, but it will save time when you're packing up.

### 3. Talk with customers

The reason many people choose to visit and buy from farmers markets is that they appreciate knowing the people who grow, make, and create the myriad of products at farmers markets. Talking with your customers will only intensify this feeling. Building relationships with your customers will increase your sales, and there is no better advertisement than the word of a happy customer. Talking with



As the Crystal Springs Farmers Market in Brunswick, Maine, winds down after a busy Saturday morning, farmers Nate Drummond and Gabrielle Gosselin of Six River Farm keep the energy high and positive. Farmers who act like they're enjoying their work are a magnet for customers. Photo by Lynn Byczynski.

your customers will also help you spot trends that you may not be aware of. Suppose sorrel was featured on the Food Network. You may have never even thought of growing sorrel, but now everyone is looking for it.

### 2. Plan ahead

Considering all of the aspects of a successful market display is no easy task. You probably aren't going to be able to get it all together on market day, so it is in your best interest to plan ahead. Set up your display a few times so you are comfortable assembling it in the dark, or the rain, or any other stressful circumstances. Look at it from the customer's point of view. Have some friends walk around and see if they can figure out your intended flow. Can your banner be seen from far away? What are the first impressions people get as they approach your display? All of these questions should be answered before you get to market.

### 1. Have fun!

Nothing is more contagious than laughter. If you are having fun, people will be attracted to your booth to see what is going on. After all, what is the market all about if it isn't fun? Smile and relax. Your display looks great, your products are selling, you're making new friends. Sounds like fun to me. 🍁

Jessica Pierson grows vegetables and raises goats at her farm near Lawrence, Kansas. She is also the office manager for Growing for Market. She can be reached at [jessica@growingformarket.com](mailto:jessica@growingformarket.com).

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# Walk 10 feet in your customers' shoes — and you'll learn what's good and bad about your stall layout

By Dan Pratt

Sometimes by late June, it feels as if we have seen it all at the farmers market: the walkers, the talkers, the gawkers, the reliable band of regulars who keep the stand afloat, the newbie who's so excited to discover your market, the mumbler who maybe sends a little shiver up your spine. By the time the calendar finally admits that it is summer, you know it is true — stand in one place long enough and the whole world passes you by. But what is it like on your customer's side of the table? Try putting yourself in their shoes to get a whole new view of your market presence. You may just discover why more customers are passing you by than are stopping in to buy.

Dart out of your booth during a market and take a look at it from a distance. What does your canopy say about your operation? Is it clean, neat and sturdy, or stained, patched and sagging? Is there an attractive order to the display on your front tables, a “hook” that intrigues, and an order that invites closer inspection? Does your booth look like the kind of place you want to spend some time (and money) or does it just blend into the general scenery at the market? Examine the flow of customers both past and into your booth. Observe their behaviors as closely as you can, because these organisms have learned habits that directly affect your success as a market grower. What makes them stop and stare, and what makes them turn their heads and hustle on down the line? Are there any barriers (real or perceived) in your booth layout that prevent easy access to your wares? Something as simple as the sharp, protruding corner of a table, or a head-bonking bag dispenser, or an ill-placed sign can actually discourage customers from entering your booth or making a purchase.

Now take a look at your stand up close and check the details of your booth. Assuming that you have brought the very best produce from your farm, how is it displayed? Does your customer have to stretch out to reach an item or bend way over and peer into a basket on the ground? Do not make it hard for your customers to get what they want! Is your display set up to be stable, sturdy and inviting, or are you getting ready to play bowling with produce? Customers want to touch, feel and smell your wares, but only if they

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Get all your products within easy reach of your customer. And don't forget that making your stand attractive to children is a great way to bring in their parents! Photo by iStockPhoto.com.



Dan Pratt's stall at the Hadley, Massachusetts, market is attractive and easy to navigate. Two tiers on his table make tomatoes accessible. Photo by Dan Pratt.



## Walk in your customers' shoes

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are attractive, and only if they do not feel at risk of creating a mess. Are there castoffs or picked over fruits still on the table, have the basil bunches shed leaves, is the lettuce drooping? You brought the best produce from your farm for sale, so don't let a few tired items drag down your whole display. Try counting the number of seconds that it takes for you to walk from one edge of your booth to the other. You may have just five seconds, maybe less if they are talking with friends, to catch your potential customer's eye as they walk those few precious feet in front of your booth.

All too often, you may think that your booth stops at the drip line of your tent, but take a moment to look beyond that imaginary line and see what your backdrop presents to the public. Is it a jumble of empty crates, overflowing compost pails and unused display baskets? Is the back of your truck open and piled with your lunch cooler and your early morning layers of clothing? No matter how glorious your produce looks, no matter how creatively it is displayed, if the scene behind your booth looks like a tag sale gone bad, you are sending the wrong message to your customer. The plainest background causes the least distraction, so close up the truck, stack your empties neatly, put a cover on your compost and let your produce shine.

Finally, look at the ground around and in your booth. Is it littered with corn scraps, or even worse, something slippery or sticky? Is the surface flat, clean and easy to walk on? You really want to have your customers' full attention on your wares, and any little pothole, bump or crack in the ground can rob you of those valuable moments when you should have that full attention. If your market does not provide abundant trash receptacles, make sure that you have at least one that is easily accessible in your booth. Customers love to walk and talk and eat at the market, and the last place you want to see the resulting trash is on the ground in front of your booth, or perched on the corners of your tables. It takes extra effort and commitment to deal with other people's trash, but the payoff can be profound when you maintain a space that makes your customers feel good.

Each market layout has its own challenges, and if you stick with it for a few seasons you may eventually have the option of making a bid for a favored spot. Remember the customer flow you have observed, take seasonal sun angles and prevailing winds into account, and ask for the best spot available on the best side of the market. Depending upon what you are selling, you might crave that early spring sun flooding into your booth, or perhaps you might really need the solid shade in the coolest spot, come August. We cannot all have the anchor spots, but think strategically about where you can present your particular wares in their best light, and make your booth stand out in the crowd.

Remember that the view from the customers' side of your table can, in some cases, be overwhelming. Maybe they came to the market just looking for a head of lettuce, a fresh cucumber and a few red tomatoes for a salad, and instead they found a cornucopia overflowing with fruits and vegetables, some of which they may never have even seen before. Even experienced farmers market customers may glaze over at the height of the season. A friendly verbal greeting from you can often be the single cue that a customer needs to slow their pace, and at least consider looking into your booth. Think about how you can provide an inviting space, carefully ordered for your customers' convenience and enjoyment. An empty spot by your scale can become a "loading zone," sturdy bag dispensers near loose items can facilitate shopping, and your friendly presence can set the tone for a mutually rewarding market experience.

Sage advice to prospective growers is "Think like a plant!" Now that you have learned how to grow well, it is time to "Think like a customer!" 🌱

*Dan Pratt markets his crops primarily through the Amherst, Massachusetts, Farmers Market, to local chefs and natural foods co-ops, and direct to consumers through a developing network of delivery systems. For more information, visit his web site: [www.astartefarm.com](http://www.astartefarm.com).*

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# Food sampling strategies

By Janet Majure

What better way to show customers the marvels of your products than by giving them a little taste? Sampling is a great sales tool, but it shouldn't be done without some planning in the food safety department.

"You want to reassure your customers that you are watching out for their safety," said Mercedes Taylor-Puckett, coordinator of the Kansas Rural Center's (<http://www.kansasmarketcenter.org>) Farmers Market Project and a former farmers market manager. Stacy Miller, executive director of the Farmers Market Coalition (<http://www.farmersmarketcoalition.org/>), adds that vendors not only boost their customers' confidence by using excellent food safety practices but that they also guard against greater government regulation. Besides, she said, safe food-handling builds on market farmers' reputation as being accountable for their products. Currently, rules regarding food sampling vary from state to state and market to market. Check with your market manager to determine your local and state rules. Even in the absence of rules, however, it's a good idea to take these steps if you plan to provide food samples.

## Food prepared at market

1. Wash it down. That means your hands, tools and food. Arrive at the market with thoroughly washed and sanitized cutting boards and knives, and then set up a hand-washing station. Clean hands are critical!

A handwashing station can be as simple as warm water in a large container with a hands-free spigot (that is, you can leave it open without holding on to anything) plus liquid soap, paper towels and a large bucket to catch the flowing water. Wet your hands in the flowing water, add soap and scrub 20 seconds then rinse well.

If the food has been prepared at a certified kitchen in advance, you don't need to wash it further. Food to be cut and served, however, needs to be washed first. Remember, dirt or germs on the skin of a fruit or vegetable will be pushed into the flesh when you cut into it. Some states or markets may require that foods with records of contamination this way, notably melons, be washed and sanitized before cutting. And when you cut, make sure you do so only with thoroughly washed utensils.

If you cut items on more than one occasion at the market—say before the market opens and again two hours later—you will need a multi-tub washing station like the one you may have used in Scouts. Wash the tools in hot, soapy water in the first tub; rinse in the second tub (clear hot water), then disinfect for 30 seconds in a third tub, with a mix-



Essentials for offering samples at farmers markets: washed produce in clean containers that can be covered; food service gloves; and toothpicks to spear the samples for customers.

ture of 1 tablespoon household chlorine bleach to a gallon of water. The items should be allowed to air-dry.

Providing a convenient and visible trash receptacle for used sample cups, utensils and related trash is part of keeping it clean at sample time.

2. Serve it right. The goal is to make sure nobody touches the food, except for the one person eating one item. How

continued on the next page

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## Sampling

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to accomplish that goal? Try these steps:

- Wear plastic or latex gloves when serving (and replace them if you touch anything else).

- Place samples in individual serving cups.

- Provide single-use utensils, such as toothpicks. Best plan is for you to insert a toothpick into each sample, thus discouraging people from using the toothpick they already ate from to spear another sample.

- Keep samples covered. A clear, hinged-top container or an unbreakable cake dome work well.

- Keep an eye on the customers—especially the little ones. Those darling little fingers that have been petting the dog and picking up interesting bits of trash are also eager to snare a little sample of whatever you're offering, after inspecting two or three. Try placing a sample directly in the child's hand or diplomatically asking a parent to assist. Adults, of course, may use bad hygiene too, so be ready to step forward to offer a toothpick, fork or sample.

## Food prepared in advance

Samples prepared in advance are handy in that you can package them and have them ready to serve when you arrive at the market. Then all you need to do—almost—is keep your hands and tools clean and follow the serving ideas above. The other consideration will be keeping food the right temperature. Baked goods are probably fine as they are, but otherwise the old “keep hot food hot and cold food cold” rule applies. “Hot” generally means at 135°F or above, and “cold” means at or below 41°F.

## For more information

You can find a list of food-safety resources at the Farmers Market Coalition [www.farmersmarketcoalition.org/resources/resource-library/?cat\\_id=4](http://www.farmersmarketcoalition.org/resources/resource-library/?cat_id=4). Stacy Miller especially recommended the Marin Farmers Market Association's Hand Washing and Food Sampling Requirements, Guidelines and Procedures and the Farmers Markets Guidelines from the Oregon Department of Agriculture, both at the above address. 🍷

## Food safety must begin on the farm

Small-scale produce growers should do everything possible to sell food that is clean, safe, and wholesome. An outbreak of produce contamination at a farmers market would imperil small farms everywhere, as it could result in federal regulations that will be costly and time-consuming.

In an effort to head off federal regulation, growers groups are urging small farmers to self-regulate. They also are developing food safety programs that may eventually be used as a food safety certification, possibly in coordination with organic certification. These programs are similar to the Good Agricultural Practices (GAPS) used by industry groups. They are based on the Hazard Analysis Critical Control Point (HACCP) certification that is increasingly being required by supermarket and other wholesale buyers. But they are more scale-appropriate for small and medium-sized farms.

On the East Coast, the Leafy Greens Working Group is a coalition of farming organizations creating a do-it-yourself guide to a HACCP system. On the West Coast, the Community Alliance with Family Farmers (CAFF) has created a set of GAPS for small growers.

For more information on these programs, and for some basic advice on ensuring the safety of your produce, please read the detailed article “Food safety: Let's work on this together!” at [www.growingformarket.com](http://www.growingformarket.com).

Another useful resource is Cornell's guide to Good Agricultural Practices for Fresh Fruits and Vegetables, available at <http://www.gaps.cornell.edu/Educationalmaterials/Samples/FSBFEngMED.pdf>.



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# Setting prices: a balancing act

By Lynn Byczynski

Setting prices is one of the most critical tasks for farmers market vendors. The difference between financial success and failure may hinge on this one aspect of farming. You have to balance your costs of production against market factors. It's a delicate maneuver to hit the perfect place where your prices are fair to both you and your customers, where you make a decent livelihood and your customers keep coming back for more.

## Be fair to yourself

In general, the most important thing to remember about farmers' markets is that your produce should not be cheap. The whole point of farmer's markets is to allow farmers to capture the full retail price, because you can't make a living selling wholesale when you're farming on a small scale. Experienced farmers know this, market managers know this and most consumers know it, too.

The first factor to include in pricing calculations is your cost of production. Some growers keep excellent records and figure out their costs of production for each crop. If you want to learn how to do this, search online for "vegetable crop enterprise budgets" or see the crop budgets in the book *Sustainable Vegetable Production from Start-Up to Market* by Vern Grubinger. (See page 20 to order.)

New growers may not yet have the records to be able to figure cost of production for each specific crop. But you can still generate some useful rules of thumb to employ while setting prices throughout the season. Once a year, add up all your production and marketing expenses (don't forget a decent wage for your own labor) and divide them by your production area in some unit of measurement that makes sense to you (acres, beds, square feet). Divide that number by the pounds of marketable produce you harvest from each of your units, and you'll have at least a crude version of your cost of production per pound.



## Be fair to customers

Once you know what it costs you to produce a crop, look around at what the same item is selling for elsewhere. What are other vendors at your farmers market charging? What are local supermarkets charging? Is your crop in short supply, or is there an overabundance of it locally? Do you have a lot or a little to sell?

To be fair to your customers, you may want to keep your prices close to supermarket prices. That's your starting point. But your prices might be higher than grocery stores for several reasons:

- First, produce is often a "loss leader" for supermarkets. Produce managers buy big quantities of an item and sell it

for barely above cost as a way of enticing shoppers into the store. Don't try to compete with these deeply discounted prices. You'll go broke.

- Freshness gives you an edge over supermarkets and you should be able to charge accordingly. Potatoes, for example, may be selling for 10 cents a pound in the supermarket. But those potatoes may have been in storage for months, and their flavor will be far inferior to your freshly dug spuds. In fact, the two aren't even the same item. Freshness equates to better flavor in virtually all kinds of produce. Consumers know it and are willing to pay more for it.

- Quality should be higher at farmers' market than at supermarkets. Green beans that were mechanically har-

Continued on the next page

## Pricing

continued from page 11

vested and have been sitting in a box for a week will be noticeably limper and duller than your fresh-picked beans. Lettuce varieties that withstand a thousand miles of shipping will be tougher than your crisp greens. Charge more for higher quality.

•Specialty items just aren't available at many supermarkets, so you're going to have to make up your own prices. Heirloom tomato varieties, ripe and flavorful, are worth considerably more than the pale, hard tomatoes sold in stores. Purple potatoes, fennel bulbs, arugula, specialty melons - those kinds of exotic items command a higher price than some vaguely comparable supermarket item.

### Don't undercut

The biggest complaint farmers have about selling at farmers' market is that new growers or hobby growers will often come into market and sell

their produce way too cheaply. Please don't be guilty of this. You'd be hurting other farmers, the market's image, and ultimately yourself.

There's a certain dynamic that occurs around market prices. At the base of this dynamic is the fact that people don't buy more food than they need. If someone wants a watermelon, they're going to buy one watermelon. They're not going to buy three watermelons just because the price is cheap. So low prices will not affect the market's overall sales. One vendor's low prices may shift the volume within the market, so that the low-price vendor picks up more customers. But a farmer can't keep artificially low prices indefinitely and stay in business. You have to make a profit. When you raise your prices later, you're going to alienate your new customers who think of you as the cheap place to buy. In the meantime, you may have hurt farmers who depend on the market for their livelihood. And you will have cheapened the tone of the market overall. Customers will start expecting bargains, rather than quality, and the entire market suffers.

Many farmers have found that they sell out despite having the highest prices at the market. You know the old expression, "You get what you pay for." People believe that. If your prices are lower than everyone else's, many people are going to assume there's something wrong with your produce. Conversely, if your produce is of high quality and you charge more for it, customers will think you've got some-

thing special, and they'll want to buy it.

Most customers will respect you for charging a good price for your food; it shows you have pride in your produce. But occasionally you will have someone gripe about your prices. The best response is a polite one: "This is what I have to charge if I'm going to stay in business." Most people can understand that; some will get huffy and walk away, but who wants that kind of customer coming back every week anyway?

If you're in a state that charges sales tax on food, consider getting a cash register that adds the tax to the customer's bill. Many growers don't charge sales tax because they think it's too much trouble to add those percentages. And in some markets, it is easier to round all prices to the quarter or dollar. But the farmer still has to pay sales taxes to the state. Charging sales tax is like giving yourself a raise of 7% (or whatever your sales tax rate is). And customers won't notice; they're used to paying the sales tax.

It is far better to go to a new market with high-quality produce, charge at a level that everyone else is charging, and build business slowly and honestly. You will win the respect of both farmers and customers. You can hold your head up at the end of the day. And over time, you'll build a base of loyal customers who come to you because of the quality of your produce, and your marketing venture will be a success. 🍅

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# Keep your customers and your money safe

By Zachary Lyons

Most people probably experience farmers markets as among the safest places to be, whether it's their own local market, or one anywhere else in the world. Markets offer sustenance, socialization, entertainment, community and political networking and more. They are friendly places of one-on-one interaction. But that appearance of security at farmers markets must not be accidental, lest an accident shatter it. Market vendors need to be ever-conscious of those little threats lurking out there that can cause physical or economic injury, so that everyone else at the market can blissfully ignore them. It is like the standard of a successful concert sound engineer. If you go to a performance, and the sound quality never draws your attention, then the sound engineer has done the job well.

Safety and security issues are brought to the market by vendors, customers, neighboring businesses, market management, and even the site of the market itself. Be it a pothole, a bicyclist, an extension cord, or a customer from the neighboring furniture store who needs to pick up a couch during market hours, planning ahead for such inevitabilities is vital to avoiding problems.

## Site issues

If you are able to select your own site at a market, look not only at its visibility and accessibility. Look also for safety hazards, and make sure they can be overcome. Potholes, pavement heaves and depressions, drainage grates and gullies, curbing, speed bumps, and any other ground hazard that can cause someone to trip or stumble must be clearly marked. Use bright cones, signs, flags - whatever it takes to draw your customers' eyes down to see the hazard below. Remember, people at farmers markets should be looking at your display. That means they are not looking down at their feet.

## #1 safety issue

How many times does it need saying before everyone gets it and obeys it: Vendor canopies must be safely and sufficiently weighted to the ground from the moment the canopy is opened at the start of the market day to the moment the vendor is ready to collapse it. The minimum canopy weight standard is 25 pounds per leg. That's per leg, meaning every leg. Anything less, and a canopy can be tossed easily by a sudden gust of wind. It doesn't matter if winds are calm at the start of the market day; most canopy accidents happen at the end of the day.

A gallon jug filled with water is not sufficient; one gallon of water weighs only eight pounds. Cement blocks and sandbags create tripping hazards. A better choice is a set of manufactured canopy weight bags, which can be purchased where canopies are sold. For about \$25-\$50, you can buy a set of four bags that you fill with pea gravel or sand and attach to the canopy legs. Some vendors make their own canopy weights by filling lengths of PVC pipe with concrete and hanging them inside the canopy poles.

In any case, canopy weights must be safe. They should not have sharp corners or edges. They should not cause a tripping hazard. Their cords should not stretch out into pedestrian traffic where they can entangle someone. Weights work best when they are placed at the bottom of the leg, but tethered to the canopy framework at the top of the leg. This lowers the

## Canopy weights



Canopy weights need to be flexible and unobtrusive so they don't trip or poke customers. On the left is a commercial leg weight from King Canopy, which can be filled with sand and wrapped around the leg. On the right is a homemade weight, which consists of a PVC pipe filled with concrete, hanging by a chain from the canopy frame.

center of gravity of the canopy. It also eliminates the chance someone will hit their head on the weight.

## Electrical cords

If you need electricity at your booth, and the cord must be stretched across the public walking area, it should be covered with a special cover to reduce tripping hazards, make the cord more visible, and still allow for the passage of wheelchairs, strollers, scooters and such. Many vendors try to expand their territory and enhance their displays by jutting them out into the walkway of the market. But unless these displays are at least waist-high to the tallest person at the market, they are a hazard, and they definitely obstruct traffic flow.

continued on the next page

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## Safety issues

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### Preventing theft

Another important issue for vendors to consider is theft. Farmers markets are places where enormous amounts of cash are changing hands. Vendors may have thousand of dollars in cash in their cash boxes by the end of a market day. One of the biggest mistakes market vendors make is to be too casual about the security of their cash boxes.

Vendors should never leave their cash box in plain sight, or where anyone can quickly snatch it while they are distracted, and vendors will be distracted. Thieves working in teams can be talking to a vendor about potatoes while simultaneously making off with their cash. Vendors should keep nothing larger than a \$10 bill in their box. Bigger bills and any checks should be kept on their person. Vendors should not leave cash boxes in their vehicles. Thieves have scoped out market vehicles. And everyone should watch out for their neighbors, too. Now, I know many may think I am being alarmist, but I regularly hear about vendors having their cash boxes robbed or stolen. Simple, preventative measures can keep you from becoming a victim. Remember, many farmers may come from communities where they never have to lock their doors. They need to be reminded that they are not in Kansas anymore (well, except for those of you, like the GFM staff, who are).



If you have to run an electrical cord across a walkway, cover it with a cord cover like this one, seen at a farmers market in Seattle. Photo by Zachary Lyons.

It is a tired old saying, but it bears repeating: An ounce of prevention is worth a pound of cure. Look for potential hazards and issues (I am sure I have not listed them all), and take the necessary steps to head them off at the pass. Then you can feel more relaxed about your market, while you sit in the audience at the next concert you attend, listening for the sound engineer to slip up. 🍁

*Zachary D. Lyons is a freelance food and agriculture writer based in Seattle. He served as Executive Director of the Washington State Farmers Market Association from 1999-2005, and he served on the board of the National Association of Farmers Market Nutrition Programs. He speaks about direct marketing and local food economies at conferences, workshops and market meetings and provides market consulting. He can be reached at zach@cowswithguns.com.*



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# Credit and debit cards at market

Credit cards are such a part of American life that many farmers market vendors wonder whether it would be advantageous to accept them. In fact, credit cards *are* gaining a foothold in farmers markets, because they help increase sales. And wireless technology makes it easy. But accepting credit cards is a complicated issue, and there are many cautions to consider before signing up for a merchant account.

In the early 1990s, in an effort to make the food at farmers markets available to people who receive food stamps, Electronic Benefit Transfer (EBT) terminals began appearing at farmers markets. EBT machines are usually owned by the market organization and customers can swipe their EBT cards in exchange for tokens to spend at individual vendors.

Wireless EBT machines cost \$800 to \$1,000. They are often funded by government agencies or other organizations that think it is in the best interest of both consumers and farmers for food stamp money to be spent on healthy, local produce.

EBT machines also can be set up to accept bank debit (ATM) cards or credit cards, so once a market or a vendor has an EBT terminal, the door is open to accepting other types of plastic. Vendors also can apply for their own credit card terminals, which can be wireless or wired, requiring electricity and a phone line. Some of the newest terminals can be used on site at a market to capture the customer's credit card information, which is uploaded later when the vendor gets home. If a transaction is declined, the vendor loses the money but the terminal retains the information and alerts the vendor if the customer tries to use the same card at a later date.

The second issue to consider is the cost of accepting debit and credit cards. According to a 2009 report by the Kresge Foundation, markets providing credit and debit wireless services along with rewards card services showed sales rising to an average of \$30 or more in some markets. But merchant fees range widely among



providers. In addition, there is a big difference between the fees associated with debit cards versus credit cards. Debit card transaction fees are based on the number of transactions, whereas credit cards charge a flat fee and an additional fee based on a percent of each sale. With a debit card, the fee would be the same for a \$20 transaction as for a \$40 transaction. With a credit card, a \$20 purchase might cost you 72 cents, and a \$40 purchase might cost \$1.13. Different types of cards, such as rewards cards or corporate cards, charge different rates, which makes the fees unpredictable.

Additionally, a convenience fee can be charged to the customer for debit card transactions, but not for credit card transactions.

With that said, if individual farmers are participating in multiple markets, have a farm stand or CSA, the farm may benefit from having its own machine. According to the Kresge Foundation study, a farmer in a Washington, D.C., farmers market reported that his sales increased 30 percent with a wireless card reader for debit and credit. At the Takoma Park Farmers Market in Maryland, installation of a wireless, token-based credit and debit card reader increased sales \$40,000 in the first month of use. At other markets, vendors of high-value products such as cheese, meats, flow-

ers, and baked goods, have seen significant increases in sales with the addition of a wireless credit/debit card reader.

So while it is possible to increase sales by offering wireless transaction services, it is important to carefully research all your options to find the best prices on equipment and fees. Stair-stepping card services is an option. If you begin by offering a combination of EBT/debit card service, you can generate interest, educate your customer base, and provide them with convenience, while keeping your costs predictable. Later, as more people begin to take advantage of the convenience, increased sales volume may allow you to offer credit card services.

For more information, see the report "Wireless Card Services: Supporting SNAP (Food Stamp), WIC and Senior Farmers Market Nutrition Programs." in the resources section of [www.farmersmarketcoalition.org](http://www.farmersmarketcoalition.org).



# Do you need insurance to sell at farmers markets?

Many farmers markets have specific requirements for vendor insurance. Generally, these are mandated by a city government or other entity that owns the land where the market is held. If you want to sell at one of these markets, you obviously have to buy the insurance required. Read the market's regulations to find out how much insurance, if any, is required of vendors. It's not uncommon for markets to require each vendor to provide proof of \$1 million liability coverage, with the market named as an additional insured.

If your market does have such a requirement, ask the market manager or some of the veteran growers whom they would recommend as a provider. Insurance companies and independent agents tend to specialize, so you will save yourself a lot of time calling around by getting recommendations from a few other growers. GFM cannot recommend specific companies because insurance varies tremendously from state to state; Farm Bureau insures many direct market farmers, as does Farmers Union in the Midwest and Rocky Mountain region. But there are many other companies that are registered in several states, but not all. There is no single best option for the nation's market farmers.

If the market does not require insurance, then you have to decide for yourself whether to get insured. If you're one of the few free spirits who aren't bothered by risk, you can stop reading right now. But if, like most people, you would feel uneasy without insurance, read on about your options so you will be prepared to talk to an insurance agent about your needs.

If you own a home or farm, you most likely have a home owners' or farm owners' policy. These types of policies usually include liability, but they may apply only to accidents that occur on your farm, not at market. Check with your insurance agent to be sure. You may be able to add the market location to the policy.

If you're not covered at market, you may need to buy a commercial liability policy, which covers the activities of your business. If your canopy blew over and injured someone at market, you would be covered. If your produce made someone sick, you may or may not be covered. This is an important question to ask the insurance agent. You may need to purchase a separate product liability policy, which many supermarkets and wholesalers require before they'll buy from you.

Neil Hamilton, director of the Agricultural Law Center at Drake University, covers the issue of insurance in very complete detail in his book *Legal Guide to Direct Farm Marketing*. He makes two very important points about insurance. First, he advises, tell the insurance agent the truth about your business. Don't think that you should conceal any activity so your insurance costs less. If you do,

you could find yourself in the worst possible position: paying for an insurance policy that won't cover you when you need it.

The second important fact that Hamilton emphasizes is that you should not assume that you won't be sued because your customers like you so much. In truth, your customers may have no choice. They have probably agreed to a subrogation provision in their own insurance policies. Subrogation means that the insurance company has the right to seek recovery from someone else who is at fault. The customer has to agree to support the insurance company in this effort, even to the point of going to court as a witness against the other party. If a customer is injured on your farm, or at your market, and goes to his or her own insurance company for the medical expenses, that insurance company is likely to come after you to recover what it pays out. Your customer may not want to sue you, but may have no choice under his own insurance policy. So don't depend on good will to protect you from lawsuits.

Insurance is extremely complex as it pertains to direct marketing. Hamilton's book provides excellent, thorough guidance on figuring out what you need for your own farm. It is available from Growing for Market, on sale for a limited time, for \$16. See page 20 for more information.



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# Efficiency is key to profitable bouquets

By Frank and Pamela Arnosky

Here at the Arnosky farm, we are in the bouquet business. Pamela has made tens of thousands of them, and we are often asked how she does it. So we thought we would describe the process for those who want to get into mass bouquet production for farmers markets, supermarkets, and other accounts.

Our mixed bouquets, called Texas Garden Bouquets™, became important to our business in the second spring of operation. We first started selling straight “consumer bunches” at the new Central Market in Austin, and it appeared we could probably sell only limited amounts of the straight stuff. Pamela groaned at the prospect of making mixed bouquets, but then called the manager and offered to deliver an initial 35 bouquets. The manager said, “I thought you’d never ask.” The second delivery was around 125 bouquets, then 175, then 250, 350, twice a week. For Mother’s Day Week we have made over 1,000 bouquets. We have been limited only by what we can physically produce. The demand is relentless. We always ask ourselves if this is really worth it. Other small farmers have gotten out of the bouquet business...too much work...not enough payback...are we charging enough... So, if you do this thing, don’t say we didn’t warn you!

In order to assemble bouquets quickly later, how the flowers are picked is important. First, start with



Pamela Arnosky lays out flowers on tables around her, then moves clockwise, gathering a predetermined number of stems from each bucket or pile. The finished bouquets in the foreground are recut, placed in sleeves, then into shipping buckets. Photo by Frank Arnosky.

very clean buckets—we wash ours in dish soap and bleach. Just about everything is picked into a hydrating solution. We use OVB, a product from Pokon & Chrystal. You can use Floralife’s equivalent, Hydraflor. Just follow directions on the labels. We mix the OVB in the field, using water the same temperature as it comes from the well, about 65 degrees. Our picking buckets are 2.5 gallon seamless nursery buckets, dark green or black, and sitting in the bright sunshine, they heat up quickly. The gallon of

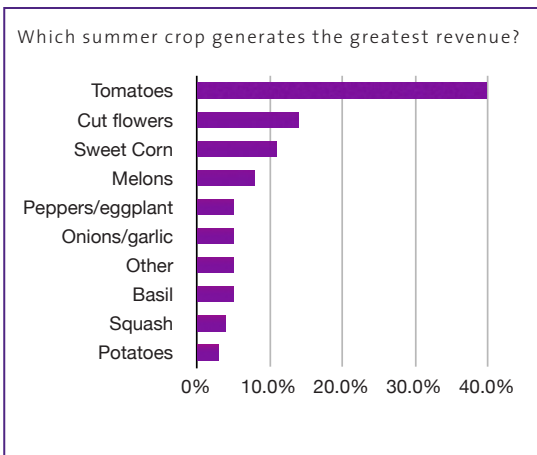
water in them gets quite hot. No one has ever taken a thermometer to see how hot. Some people go to greater lengths to put flowers into hot water. But it is mechanically difficult to get hot water to the field. The hydrating solution has the same effect.

We pick all of every crop twice a week, on Mondays and Thursdays, since we have a market for every stem we can pick. This simplifies picking—not having old flowers to look through speeds things up. The grad-

*continued on the next page*

## The most profitable crops to grow for market

What will fly off the table at farmers market? It’s impossible to know for sure because quality and supply will affect demand in any given market. But, as a whole, growers nationwide say that tomatoes bring in the most money in summer. The table at right shows the results of a poll at [www.growingformarket.com](http://www.growingformarket.com), in which more than 500 market growers named their biggest selling crop. Tomatoes got 40 percent of the vote, with cut flowers a distant second at 14 percent and sweet corn running third at 11 percent.



## Bouquets

continued from page 17

ing of flowers takes place in the field, so that we don't have to scrutinize each flower so closely when assembling. The stage of the flowers' development is crucial, but some people just don't seem to be able to see when a zinnia is old. So certain pickers pick certain crops. We pick as rapidly as possible. You grab hold of one to cut, and as your cutting arm reaches out, your eyes select the next flower to cut. You develop a rhythm. The various flowers have to be of a minimum length in the bouquets, so it is best to pick every stem of a variety the same length. Regardless of the height of the plant, when we reach down to cut, the measurement against the length of our arm is automatic. Pamela likes to work with a minimum of 18" for most things. Spikier flowers are picked even longer.

### Stripping leaves

As we pick, the question is to strip or not to strip the foliage. Most varieties are stripped in the field, but with thin-stemmed flowers such as daisies we just leave the stems on because typically three stems will go into a bouquet, and those can be picked up together and stripped as a unit while the bouquets are assembled. We can get 1,000 stems from a bed of daisies per cutting, so not stripping those individual stems really saves time. Some plants like sunflowers and echinacea will wilt if you don't strip part of the leaves off. Cinnamon basil wilts unless picked before 10 a.m. around here, but is often picked as a total plant, and is not stripped until it is processed later. The water totally destroys the leaves under the water, but they get stripped off anyway, so we don't worry about it.

Someone ferries flowers to the buckets for all of the pickers. As the individual buckets are filled, they are placed in the shade, usually the old van that we take into the field. Then at the shed, the varieties are off-loaded in some kind of order that will make it easier to find them as they are needed for bouquets.

Since we sell our flowers at specialty supermarkets, we have to use sleeves. But if you're selling at an outdoor market, sleeves are not recommended for display because they heat up your flowers. Wait until a bouquet is purchased to put it in a sleeve or wrap it in paper.

### Which flowers?

We're often asked how we decide which flowers to put together into a bouquet. Our first rule of thumb is that a bouquet should not have too many kinds of flowers in it. Pamela has talked with several other growers who have said that 12 or so is the maximum variety they would use in a bouquet of 20 stems. Usually, our bouquets are 15 stems and have seven varieties of flowers.

Spring and summer flowers are entirely different around here. Once things heat up, the beautiful early flowers die off, and we have fewer varieties to mix into bouquets. A sunflower, a gladiolus, a tuberose, or some other big flower is the "focal" flower, the one that is the

focus of the bouquet. The sunflowers are grown close together, and so are appropriately sized to not overpower the bouquet. We grow smaller glads, too, to use in bouquets. Showier, pricier flowers can be balanced by using "fillers." Fillers are typically the leafy, smaller flowered things like solidago, solidaster, gypsophila. Longer-stemmed basil works well, too, picked as the flower is blooming, providing lots of green and fragrance, too. The other things we use in bouquets this time of year are simply the things that will grow here. Pamela doesn't think that she could even make a bouquet that would have a lily and a zinnia in the same bouquet. Celosias and centaurea just don't look "right" together down here.

### In the packing shed

Now it's time to assemble the bouquets in the packing shed. Pamela arranges the groups of flowers on the table in the order of assembling. None of this walking about, picking out one of these and one of those from buckets scattered around the shed. The basic layout is in a squared-C shape and is a few inches higher than a standard kitchen table. She works clockwise, starting with the "focal flower". Those are usually left in the bucket, since only one is pulled out at a time. The rest of the bouquet is built around this one. When the ambient temperatures are still high, only a handful of flowers should be laid out on the table at a time; as things cool down, Pamela pulls out a bucketful at a time.

The focal flower goes first, then something spiky, like pampas plume celosia and *Salvia leucantha*, usually three



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stems of those. Then a “filler” like a tall stem of leafy basil or a spray of solidago, two or three marigolds, a stem of ageratum, two to three zinnias, and two to three stems of tall gomphrena.

As Pamela lays the flowers in her left hand, she turns the bouquet, sometimes opening it slightly to nestle showier flowers among the leafier stems. Anything that has had leaves left on below the water line is stripped as she assembles the bouquets. The spiky things are taller than everything else, and they ride above them like flags. The zinnias and other flowers with soft petals ride at the top of the bulk of the flowers so they don’t get crushed in the bucket. Sometimes the shortest things can be added last in the line so they are on the outside of the bouquet, and are seen. You have to be careful about what is down low, since some flowers will crush and rot. Bouquets are much more interesting if the flowers are in several planes. A picking bucket full of flowers will yield about 7 bouquets on average, so 60 buckets would yield 420 bouquets.

Sometimes, there are limited amounts of some kinds of flowers, so Pam might make 150 bouquets, say, with *Salvia leucantha*, and then replace that with tuberose for the rest of the bouquets. Having variety within the display at market is a good thing. Anything white makes things sparkle. A wavy purple thing beckons for attention.

## Cut stems evenly

Last thing in the assembly line, the stems are recut, evenly, so as you assemble the bouquet, you must be aware

of where you lay stems in your hand. The stems **MUST** be recut because they have been out of water for a time. Evenly cut stems will all be in the water, and are more professional looking as well. We band each bouquet with a #32 rubber band, wrapped twice. Then they are dropped into sleeves, and put into water. Some folks do an extra step of “Quickdip,” a Floralife product, to rehydrate the stems.

The bouquet making was Pamela’s domain, but recently, Frank suddenly jumped into the arena and whipped out 100 bouquets in record time. How did he do that? There isn’t really anything sacred about bouquet making. Bouquets are the culmination of hot grueling days, picking, picking, picking. They are made on long nights and early mornings. Just get the job done. Get the truck loaded and off to market. From the first year of figuring out the mechanics of stem length, stripping, and the layout on the bouquet table, the main impetus has been to improve the speed at which they are made. It requires energy to keep going, and some upbeat latin music. Although Pamela makes a basic formula for the bouquets after each picking, no two bouquets are really exactly the same. We’re tens of thousands of bouquets into this thing, and are still at it.

*Frank and Pamela Arnosky are the owners of Texas Specialty Cut Flowers in Blanco, Texas. They write about cut flowers regularly in Growing for Market. Visit their web site, [www.texascolor.com](http://www.texascolor.com).*



Camille Brunel, Boulder Farmers Market

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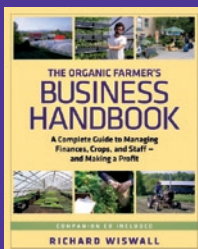


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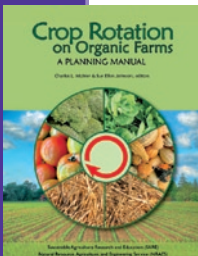
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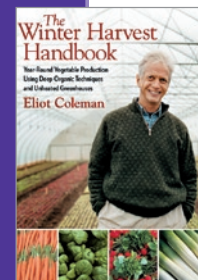
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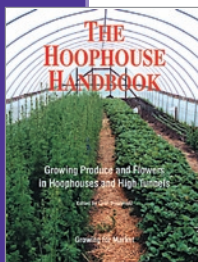
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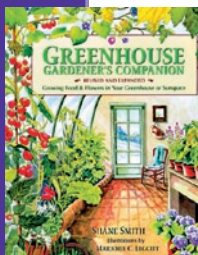
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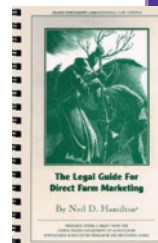
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