

StraightTalk

solutions for smart consumers

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What You Should Know About Shopping Online

Shopping online is rapidly becoming a way of life for more women looking to save time and often money. However, to take full advantage of cybershopping you have to be a savvy consumer who is ready to integrate online shopping with the rest of her retail world.



After all, online shopping sites are much more than places to click and buy. They are also great for browsing around, researching specific product information, hunting down hard-to-find items, comparing prices, even selling your own valuables.

As Richard Seltzer, a Boston-based Internet consultant and author of *Shop Online the Lazy Way* (Macmillan, 1999) points out: "It was just a few years ago that people would only buy computers on the web after they'd gone into a retail store, checked out the product firsthand and talked to a sales clerk

about its features. After that, they'd go back home and order online to get a better price."

The scope has broadened immensely. "These days, people are using the web to compare products, run searches and get a handle on pricing," continues Seltzer, pointing out that there's a good chance the consumer will complete the purchase on the Web. "But they might also use the information to go to the store down the street and ask for the best price."

If you're new to shopping online, the best way to get started is by shopping with category leaders and trustworthy organizations. "Test the waters at Amazon.com, Lands' End and J.C. Penney," recommends Donna Childs, President and CEO of the Better Business Bureau office in Dayton, Ohio. "Start with small purchases and build from there. You'll gain confidence as you go along."

"Shopping online for the first time is like when you used an ATM for the first time," adds Seltzer. "We all had illogical qualms about it and wondered if it would really work. But after you do it a couple of times, you realize it does work and you don't worry about it anymore."

Following are some tips for shopping online:

Be as smart a consumer online as you are offline. Shop for good values and high quality products from reliable merchants. Whenever possible, opt for established vendors with a track record of providing attentive customer service, either offline or online. To check out what other online consumers have to say about a particular vendor, look at comparison shopping sites, such as

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MONEY MATTERS

Who to Tip and How Much?

With the summer travel season ready to begin, questions about tipping etiquette come into play full-force. Confusion and misinformation about who should be tipped and the appropriate amount to tip are inevitable.

"There are two major mistakes people make about tipping," reports Hilka Klinkenberg, founder and Managing Director of Etiquette International, a business etiquette firm in New York City. "The first mistake is not tipping sufficiently. Usually this is because someone doesn't know what to do or can't be bothered. The other mistake is being showy or flamboyant about tip-

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DID YOU KNOW?

More than half of all online shoppers are women.

Want to Have a Yard Sale? Here's How to Get Started

If you're constantly cramming bags of old clothes in the attic and tripping over the junk that's been accumulating in your basement, now just might be the right time to have a yard sale. Not only does a yard sale give you the impetus to get rid of all that unnecessary paraphernalia, but it's also a way to earn some extra money.

"There's been a movement toward simplicity and that means getting rid of the things in your life you don't need," says Deborah Gussoff, President of In Order, Inc., a Montclair, New Jersey company that specializes in helping people organize homes and offices. "Trouble is, people hate to just throw things away. But having a yard sale means giving the things you own a chance at a second life. It's also a way to regain some dollar value, especially if you aren't in the habit of itemizing donations on your taxes."

Ultimately, how much you make on a yard sale depends on what you're selling, how well you advertise and what the weather is like on the day of the sale. "I've had a client make \$200 and another make \$4,000," says Gussoff. Following are some pointers on organizing and running a successful yard sale:

Set the date. "It shouldn't be imminent like next week, but it shouldn't be four months away so that you end up procrastinating," Gussoff explains. Generally speaking, scheduling a few weeks in advance gives you enough time to check your town's ordinances regarding yard sales, publicize the event and assemble all your merchandise.

Designate a collection area. "It can be in the house, the garage, or the basement," says Gussoff. "The point is to put all your items in the same area, so you can go there to sort and organize. "The last thing you want to happen is to walk in your house after the sale and find things you forgot to put out."

Organize, sort and categorize. "People often come to yard sales looking for specific items they need or happen to collect," Gussoff reports. "So, you're much better off having a box for books, another for children's toys and another for kitchen gadgets."

Price your merchandise. There are three

basic ways, the most time-consuming of which is to price things individually. Therefore, use individual pricing only for big-ticket items like furniture. "It's much easier to price certain types of items all the same—50 cents/book or \$1/toy," advises Gussoff. "You can also use color-coded dots. Put different colored dots—red, blue, yellow, green—on different products and then post a sign explaining the amount each dot represents."

Advertise. "To be successful, you have to tell everyone you know about the sale and tell them to bring their friends," says Gussoff. Post signs at the library, church, synagogue and the post office, on telephone poles and other visible spots around town. On the day of the sale, make sure there are arrows and signs at intersections leading to your home. It's also helpful to put balloons out front so buyers know which house is having the yard sale.

Another strategy is to place an ad in your local newspaper to appear within a week of the sale. Mentioning key items that will be for sale—such as furniture, rugs, books, old record albums, toys and

collectibles—will help attract the right buyers for the products you have to sell.

Looks do matter. Attractive displays, clean products, original packaging and clearly labeled components go a long way in improving sales. Gussoff recommends hanging clothes on racks, spreading items neatly on tables, arranging books in boxes by categories and setting a table to display teapots and dinnerware.

Have the necessary accouterments on hand. This includes a minimum of \$100 in change (coins, one-dollar bills and ten-dollar bills). You should have a calculator to add up purchases, a yardstick to measure furniture and an extension cord running from the house so that buyers can test electrical appliances. You'll also need paper bags and newspaper to wrap purchases.

Gussoff strongly recommends wearing a waist wallet. No sense leaving a cigar box filled with money unattended on a table while you talk to a potential customer. She also suggests liquid refreshments and snacks. Free coffee is always a good idea, but you can get kids involved in selling cookies, popcorn and lemonade.



Yard Sale Pricing Tips

Hardcover books:	50 cents–\$1
Paperbacks:	25 cents–50 cents
Children's toys (excluding large play equipment):	50 cents–\$10
Linens:	25 cents–\$10
Costume jewelry (unsigned, not collectible):	50 cents–\$10
Coats (non-designer):	\$10–\$20
Carpets/rugs (room-size, excluding Orientals):	\$15–\$100
Furniture (excluding antiques):	\$5–\$150

Source: Good Housekeeping magazine

DID YOU KNOW?

More than 60 million people go to garage sales each year.