
THE LITTLE BOOKS OF BIG BUSINESS



BOOK #5
TIM YOUNG TURNS CLOUDS INTO COINS

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Success Street Coaching LLC

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To Snohomish, my chosen hometown. This one is for you.



My name is Tim Young, and I'm eleven years old. It's spring in my neighborhood, and the grass is growing in my backyard.

I'm starting my own business and need an idea for a product to sell. My mom signed up Tori and me to have a table at the Farmers Market for Kid Vendor Day. Tori is my twin sister.

Adults who sell at the market are called vendors. They sell things like fresh vegetables and fruit, candles, and jewelry. The main rule for participating in the market is that you have to sell something you make or grow.

Tori has been busy sketching ideas for her products in a notebook. I don't grow vegetables, have never made a candle, and don't want to make jewelry. I'm interested in starting a business, but I'm stuck on coming up with an idea.

CHAPTER 1

Tori and I spend every Saturday morning in the tree house in our backyard. The frame of the tree house sits in an old maple tree, and we have to climb up a ladder and through a trap door to get into the square room.

My dad originally built the tree house for our older brother, Ryan, but about four years ago, Ryan moved his stuff out, and Tori and I moved in. We each have a rug and a few pillows on our side of the room, and there is a low table in the middle where we play games or eat lunch.

Tori's favorite color is purple. She has purple pillows, a purple rug, and a purple curtain on her window. She has black and white pictures of our bunnies, Daisy and Theo, tacked up on her wall, and her collection of glass crystals hangs in the window to catch the light.

Last Saturday, Tori and I were in the tree house after a rainstorm.

"Look, Tim, a rainbow," she said. "The sun is coming out."

I didn't look up from my book. I lay on my blue rug, my head propped up on my pillow with the cloud pillowcase on it.

"Summer is on its way," I murmured.

"What will you make to sell at the Farmers Market?" she asked.

"I have a couple of ideas," I said, putting the bookmark between pages. "What are you going to make?" I asked.

"I'm going to make jewelry. Probably earrings."

"Do you know how to make earrings?" I asked.

"Aunt Emmy is going to bring some supplies over tomorrow and help me. I'm so excited. Girls love earrings. I think they will be great sellers."

Tori kept talking. When we were little, everyone called her Tori the Tornado. She wore a princess dress with purple cowboy boots almost every day.

My dad is a musician and plays at many small-town events and festivals. When we would watch him play at festivals, my sister would dance and spin around the whole time. My mom would bring some small plastic cones and set them up to mark an area, so my sister had her own space and did not bump into the people around us. I would usually pick a spot near one of the cones, lay on a picnic blanket and watch the clouds drift by.

"I think if I make earrings that look like animals, they would be popular," Tori continued.

"You could make earrings that look like Daisy and Theo," I suggested.

"Oohh, good idea!" she exclaimed. "Everyone loves bunnies. I will call Aunt Emmy and see if she has bunny charms. Did you feed them yet?"

I just looked at her. It was her turn to feed our pet rabbits today.

"Right," she said. And Tori was down the trap door in a flash.

I laid my head back on my pillow and looked out the tree house window. The clouds were drifting by in the slight breeze. I started imagining what the clouds could be.

Two fluffy clouds were side by side. One looked like a mouse. The other looked like a piece of cheese. I then imagined the mouse cutting the piece of cheese and serving it on a plate for dinner.

As the wind pushed the clouds past the window, another cloud formed. It looked like a giant piece of pizza. I closed my eyes. I imagined the horse carrying this giant pizza slice on its back as it galloped toward a castle. I allowed myself to daydream about the big meal that would be served to all the royalty in the palace.

I opened my eyes, and the pizza cloud had passed. Now, the cloud was starting to form into a round ball. At first, I thought I could see a soccer ball, but then I realized it was a scoop of ice cream on top of a cone. Then my stomach growled, and I realized all three cloud dreams were about food. I must be hungry.

I put my book on the shelf and headed down the tree house ladder. It would be easier to think of a business idea or product on a full stomach.

After lunch, it started to rain, so I followed Tori down into the basement so she could work on her business idea.

My family and I live in an old farmhouse that was built in 1923. It has wood floors that creak when you walk on them, and a basement once used as a cellar to store all the food harvested each year.

We use the basement as a place to make things. My mom was already downstairs making her first batch of strawberry jam of the season. She's a vendor at the Farmers Market already. She uses a small kitchen in the basement to cook up the sticky jam, pour it into clean glass jars, and add a handmade label to each jar.

"Tim, come stir this for me," my mom called as I descended the stairs. "It's almost ready."

She handed me the wooden spoon, and I looked at the bubbling red jam that would go on my bread tomorrow morning at breakfast. Our family always gets the first jar of the season.

"The weather cooperated this year," my mom said as she cleaned up the sugar and pectin used in the jam recipe. "The strawberries are ripe about a week earlier than usual. I will be able to start the market with three dozen jars of jam."

Tori was sitting over at the craft table. "I'm going to be ready with my products, too," she said. "Aunt Emmy is coming with the earring supplies tomorrow, but I'm already working on two necklaces."

"Have you decided for sure on jewelry?" my mom asked. "It might help to attend class before you make any final decisions."

That was good to hear. I still didn't have a product idea or the supplies to make something.

"I just want to get going," Tori said. "I've been to the market enough to know that people buy jewelry there."

Ryan came down the stairs carrying a stack of egg cartons. His hens were already laying eggs, and he had cartons for sale in a box at the end of our driveway. Neighbors could stop by, pick up a dozen eggs, and leave the money in a jar.

“What’s going on down here,” he asked as he tried to sneak a sample of my mom’s jam. “Is it ‘Jam Sunday’ tomorrow already?”

“Yes,” my mom said, laughing as she turned him around and gave him a nudge in the other direction. “Dad’s been practicing a new song.”

Tori, Ryan, and I glanced at each other and made funny faces. We call the first time we get to enjoy mom’s jam at our family breakfast on Sundays “Jam Sunday.”

About three years ago, my dad, who likes to “jam” with his bandmates, decided we needed to eat jam while listening to him “jam” on his guitar. It’s a pretty bad dad joke, and we give him a hard time. This year it’s going to be the same.

“That’s a lot of cartons,” I said as Ryan stacked them on his worktable.

“Yeah, I’m going to get all of my labels on the cartoons in a big batch this year. Now that I have twelve hens laying eggs, I have to have my supplies prepared to be ready for the market.”

I watched as Ryan peeled the labels off the plastic roll and placed them on each carton. I looked over at my mom as she placed the lids on the small jars of jam, and then I looked at Tori with her head down, working on a necklace.

They were all hard at work getting ready for the market. I need to come up with something to make, soon.

CHAPTER 2

Two weeks later, Tori and I walked into the community hall with my mom. It was time for the three of us to attend our business class.

My friends, Nick and Max, were behind the welcome table, checking people in.

"What are you guys doing here," I asked. I knew both boys from school. They were a grade above me, but I had gym class with them last year.

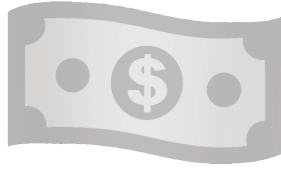
"We volunteered to help kids learn about business," said Max. "A lot of people helped me when I started my pet business. I thought helping others who are just starting their businesses would be a good way to develop my leadership skills."

"We helped Cat when she started her brownie business," he continued, "and we want to help other kids learn about entrepreneurship."

Max reached down and gave his dog, Sammy, a stroke on his neck. Sammy was sitting quietly at his feet.

"I spoke up and suggested we teach kids about saving money in an account that generates interest," said Nick. "My grandpa

taught me about it when I was learning to be a carpenter last summer. All kids need to know about it, so I volunteered, too.”



I was interested in learning about starting a business and saving money. Tori and I have savings accounts, so I couldn't wait to hear what Nick would teach.

Tori stood quietly next to me while I talked to the boys. Even though she could talk like a tornado, she could stand by my side and be quiet when it was my turn to talk. She always made room for me.

Max handed us several worksheets and a business book in a small carrying case. We found an open spot at a table and waited for the rest of the kids to get checked in. While we waited, Mrs. Smith, the town's business coach, provided us with blank paper and pens.

"The first thing to do when you want to start a business," Mrs. Smith said at the beginning of the class, "is to brainstorm ideas. Draw a picture of a business idea on the blank paper."

Tori and I each took a piece of paper and started to draw. My mom took one, too, and started to sketch.

"Mom, why are you drawing a picture?" I asked. "You already have your jam business."

"That's a good question," she said as she picked up a yellow marker. "I am thinking of adding a new product, so I thought I would explore whether that is a good idea."

Tori drew a pair of earrings. She wrote "Jewelry by Tori" across the top of the paper. She was excited about the five pairs of earrings she had already made. She had them in her bag in case there was time to show them. I found a pencil and drew clouds on my paper.

Once everyone was checked in, Mrs. Smith asked the kids to introduce themselves by saying their name and business idea. She started with the kids across the room.

"My name is Jared," a boy from my class at school said. "I'm going to sell plant starts and herbs from my garden."

"I'm Robert," the kid next to him said. "I'm starting a dog collar business. I weave rope to make unique dog collars."

"Hi, I make earrings and bracelets," said an older girl named Heidi.

Another girl stood up and said she was also making earrings, and by the time it came over to our side of the room, I had counted that there were five jewelry makers.

When it was Tori's turn, she stood up and introduced herself. "I plan to make purses for girls," she said.

I looked up at her but wasn't surprised. Tori was quick, and she decided on the spot she didn't want to sell the same thing as other kids.

It was my turn. "My name is Tim," I said softly after I stood up. "I'm selling my artwork." I wasn't sure my idea to sell my art was good. There were already other kids selling art. I wondered if I should change my plan quickly, just like my sister, but I didn't have another idea.

Next, Mrs. Smith had us pull out the worksheets in the carrying case. Then we were separated into small groups to work on developing our businesses.



BUSINESS IDEAS



INTERESTS

DEMAND

- _____
- _____
- _____
- _____
- _____
- _____
- _____
- _____
- _____
- _____

- _____
- _____
- _____
- _____
- _____
- _____
- _____
- _____
- _____
- _____

BEST IDEA 

I walked into Room A and sat down at one of the round tables. Sammy the Smart came over and sat by my feet while Nick and Max were helping kids with the worksheets.

The first sheet was called "Business Ideas."

I listened to Nick talk about how he came up with the idea for his carpentry business. When he arrived on the island where he and his family spent their summer, he immediately got requests for help with carpentry projects. The Martinez family needed help repairing a table and assembling a bookshelf. Mrs. Hanes needed help building a new counter in her ice cream shop. There was a high "demand" for carpentry services, so he and his grandpa planned for him to learn and start providing handyman services.

I drew clouds on my paper. I turned each of the clouds into characters. One was a mouse with a hat, and one was a cat with glasses.

Max walked over to check on Sammy. As he pet Sammy, he looked over my shoulder. "Great cloud characters," he said.

"Thanks, but I think I need a different product to sell. A bunch of the other kids are selling artwork, and I don't think there will be a high demand for my drawings."

"I've never seen anyone draw cloud characters. What do you think, Nick," he asked as Nick came over.

"You do a lot of pet sketches," said Max. "People always want pictures of their pets. Plus, you walk and train their dogs," said Nick. "That's in high demand."

"You're telling me," laughed Max. "I walked six dogs this week. My limit is usually five, but one of my customers had an emergency and needed help."

Mrs. Smith walked over and looked at the worksheets at our table. She looked at my cloud artwork and started to laugh. "That's funny, Tim," she said. "You have a good sense of humor."

Nick and Max looked at her, puzzled and then at my paper. Max was the first to see it and started to laugh. Then Nick got it, and pretty soon, everyone wanted to see what was so funny.

My cloud mouse was bossing around my cloud cat and making her serve him a piece of cheese. Under it, I had written, "And the cat served the big cheese."

"We've never had anyone sell comics before," said Mrs. Smith. "What a 'pun' idea."

"Do you think there would be a demand for comics?" I asked.

"Sometimes we have to build up demand, especially with artwork. One way to do that is to think about things people need, like bookmarks or notebooks and put your artwork on those items. That could help increase the demand for your artwork."

That sounded like a good idea, so I wrote down "bookmarks" and "notebooks" on the demand side of my worksheet.

My sister had already filled out her worksheet. She wrote down "cute things for girls" on the "demand" side of her paper. She didn't want to compete with the other jewelry makers for customers, so she planned to see if there was a demand for cute purses.

Our next step was the "Business Plan" worksheet. We each wrote down things we needed "to do." We also wrote down supplies we needed to get and things we needed help with.



BUSINESS PLAN



THINGS I NEED TO DO:

- _____
- _____
- _____
- _____
- _____
- _____
- _____
- _____

THINGS I NEED TO GET:

- _____
- _____
- _____
- _____
- _____
- _____
- _____
- _____

I NEED HELP WITH:

My list looked like this:

Things I need to do:

Draw 2 or 3 new cloud comics.

Find out what size to make a bookmark.

Things I need to get:

Paper

Watercolor paint

Watercolor paper

Paper for printing bookmarks

Things I need help with:

Turning my artwork into a digital file to print

Making bookmarks

I was proud of my business plan. Mrs. Smith said we would find other things to add to the plan as we went along, but the first step was getting the plan started. Next, it was time to learn about making a profit.

CHAPTER 3

After a short break, Tori, my mom and I walked into Room B to learn about making a profit. I was wondering how to make money writing cloud comics, so this would be interesting.

The instructors in this room were Cat Casey and Emma Mason.

Cat was known in our town for her Twinkle Bar business. Every holiday, she makes different flavored brownies for Mr. Adams so he can sell them at his Blue Moon Cafe. The first order he placed was for 500 pumpkin brownies for the Halloween Spooktacular. They were such a big hit that Mr. Adams now orders new flavors throughout the year and lets her use his big kitchen.

My mom placed a special order for Cat's Sprinkle Twinkle Bars for Tori's and my birthday party last month. The rich, gooey brownies were covered in white frosting with rainbow sprinkles across the top. Tori and I each got our own brownie with a candle in the middle.

Emma is a bookkeeper and helps business owners keep their paperwork and financial records up to date. She learned about sorting receipts for expenses into different categories by helping her grandmother. Her grandparents live on a Christmas tree

farm and her grandma was her first client. Some of her other clients include Mrs. England's bookstore, the Hanson Scissors Salon and Mr. Spellman's shoe repair store.

After everyone had arrived in Room B, Cat started explaining how to determine the price of a product. She pointed to a chart that Emma was holding.



COST OF GOODS SOLD



DETERMINE THE COST OF YOUR PRODUCT.

Raw Material	Bulk Cost	# of Units	Price per Unit
	\$		\$
	\$		\$
	\$		\$
	\$		\$
	\$		\$
		TOTAL PRODUCT COST	\$

*Raw material is the ingredient or supply needed to make your product. For example the raw materials to make a candle might include wax, wicks, and fragrance oil. The bulk cost is how much you will pay for the large bottle of fragrance or big box of wax. The number (#) of units will be how many candles can be made from that large or bulk purchase. The unit price is how much it costs for one individual product.

Add up the Price per Unit column to find out how much it will cost to make one product. This is your Cost of Goods Sold (COGS).

HOW MANY PRODUCTS WILL YOU MAKE TO START? ____

HOW MUCH MONEY DO YOU NEED TO BUY THE RAW MATERIAL? _____

“When you are ready to sell a product, you need to determine the price. Before you decide on the price, you need to find out how much it costs you to make your product.” She pointed to the whiteboard at the front of the room.

“For this topic, we asked Jamie of Jaime’s Jewelry if we could use her data. These are the supplies she used to make her first twenty earrings.”

Earring-making kit

Modeling clay

“In this example, Jamie bought an earring starter kit for \$10. The kit had one hundred earring posts, meaning she could make fifty pairs of earrings.

Ten dollars divided by one hundred means that each post costs 10 cents.

$$\$10 \div 100 = .10$$

“Jamie uses colored modeling clay and molds it into shapes that she attaches to the earring posts. She usually makes earrings that look like fruits or vegetables, like these carrot earrings,” said Cat, picking up a pair from the table.



The Farmers Market customers love them," said Emma.

"They are in high demand," I thought.

"I bought three pairs of pumpkin earrings," said Cat. "It's my signature look."

Emma laughed, "I am a bookkeeper and help businesses with their paperwork. There weren't any fruits or vegetables that matched what I did so I special ordered earrings that looked like paper receipts. I help my clients organize their expense receipts and records, so my earrings are a fun way to remind people what I do."

"I guess I'm going to need to see if Jamie has strawberry or raspberry earrings," my mom chimed in. "Those are my best-selling jam flavors."

I looked over at Tori. She was scribbling down notes fast, and I could see her mind whirling. As her twin, I could often guess what she was thinking before anyone else.

She looked up. "How did Jamie figure out the cost of clay for each pair of earrings?"

"Great question," said Cat. She glanced over at Emma.

Emma pointed at the whiteboard. "The first time she made earrings for the market, she used clay she already had at home, so she didn't think about the cost."

"That's right," said Cat, "she used her personal supplies, so it didn't feel like there was a cost."

"The problem," Emma said, "is she only charged customers one dollar for each pair of earrings. She bought a box with eight more colors of clay when she ran out of clay at home. That box was \$10. She had enough clay to make 20 more pairs of earrings. That meant her earring cost went up to seventy cents per earring."

"Here's the chart I made for her," said Emma.

Raw Material	Bulk Cost	# of Units	Price per Unit
Earring Posts	\$10	100 posts	\$.10 each
(second post)			\$.10 each
Modeling Clay	\$10	20 pairs	\$.50 pair
			\$
			\$
		TOTAL PRODUCT COST	\$.70 pair

“The total cost of one pair of earrings is seventy cents (.70),” continued Emma. This is Jamie’s total cost per earring, which is also known as the Cost Of Goods Sold.”

Tori looked up from her paper. “You mean it cost her seventy cents to buy the supplies for one pair of earrings, but she only charged one dollar for the pair?”

Emma nodded.

“That means she only made thirty cents in profit,” said Tori.

“You’re right, Tori. Usually, people double the cost of their supplies to find the price to put on the price tag. But Jamie missed two other important numbers.”

The room was quiet as we all listened to hear what Jamie missed.

“She forgot to charge for her own time,” said Emma. “It took her about an hour to make that pair of earrings. She needed to charge for her ‘time’ as part of the Cost of Goods Sold.”

“How did she decide how much to charge for that hour,” Tori asked.

“That’s another great question,” said Emma, looking over at Cat.

“We helped her discover how much her time is worth,” they both said at the same time.

I smiled. As Cat and Emma went back and forth explaining how to cost out the price of a product, they sounded like twins!

“Jamie was also babysitting for kids in the neighborhood,” said Cat. “If she earned \$10 per hour babysitting, we encouraged her to use that same hourly rate in her jewelry-making business.”

“I helped her add it to her chart,” said Emma.

Raw Material	Bulk Cost	# of Units	Price per Unit
Earring Posts	\$10	100 posts	\$.10 each
(second post)			\$.10 each
Modeling Clay	\$10	20 pairs	\$.50 pair
			\$
Hourly Rate	\$10 hour	1 pair per hour	\$ \$10.00
		TOTAL PRODUCT COST	\$ 10.70 pair

I was starting to get the picture and I glanced over at Tori. She was scribbling out numbers on the back of her paper.

“Now, we can get to the pricing,” said Emma. “So far, that pair of earrings has cost \$10.70 to make. Many people simply double their cost to come up with a price.”

PRODUCT COST EACH



x 2 =

MY PRICE



“When I started making Twinkle Bars, I didn’t know this rule of thumb. My cost for each bar was .33 cents, and Mr. Adams’ original offer was .50 per bar. It was okay because it was my first time selling 500 bars to Mr. Adams. I made up for my low price

by selling a large volume. Since then, I have adjusted my costs by buying in bulk and I've added in the cost of the time it takes me to do the baking."

"There is one other problem Jamie faced when deciding how much to charge for her earrings," said Emma. "Does anyone know what that might be?"

I raised my hand. "Twenty-one dollars and forty cents (\$21.40) seems like a lot to pay for a pair of earrings."

Max patted me on the back. "He's going to be good at this," he said.

"Good catch," said Emma. "When Jamie tried to sell earrings for over twenty dollars, she didn't sell a single pair.

"We did some brainstorming, and Max gave her a great idea," said Cat.

"Mass production is the key," said Max. "Just like I told Cat when she was starting the brownies business, you need to think about mass production. Henry Ford did this when he started manufacturing cars over one hundred years ago. He found a way to make cars faster by being efficient with each of the jobs the workers did to make the cars."

Nick agreed. "Jamie was taking too much time making her earrings one at a time. She needed to find a way to make them more efficiently."

Cat finished the story. "Jamie set up an earring-making station at home to speed up the process. She started making them in batches. She will make eight pairs of pumpkin earrings in one hour or eight pairs of tomato earrings in another. Her system is so efficient that the cost for her time is now only \$1.25 per pair of earrings."

Raw Material	Bulk Cost	# of Units	Price per Unit
Earring Posts	\$10	100 posts	\$.10 each
(second post)			\$.10 each
Modeling Clay	\$10	20 pairs	\$.50 pair
			\$
Hourly Rate	\$10 hour	8 pairs per hour	\$ \$1.25
		TOTAL PRODUCT COST	\$ 1.95 pair

“Jamie’s final Cost of Goods Sold is now \$1.95. When she doubles that cost, it makes her price \$3.90,” said Emma.

“She sells each pair of earrings for \$5.00,” said Cat. That helps cover the little bags she puts the earrings in and other expenses in her business.”

“I had that same problem when I started making jam,” my mom said.

I looked up, surprised. Tori did too, and my mom continued.

“I was picking berries from our garden, so it felt like they were free or didn’t cost me anything. I bought jars and lids and priced my jams accordingly. When I ran out of berries and had to buy them from the farmers at the market, I realized I wasn’t charging enough for the jars of jam.”

“Your chart needed to include the berries,” said Cat.

“And your time,” said Tori.

My mom smiled. “I had to learn this lesson the hard way. After my first season at the market, I made some big changes. It cost me a lot of time and money to learn those lessons. That’s why this class is so important when you are starting out.”

It was time to rotate groups, and I felt more confident about pricing a product. Now, it was time to think of some cloud comic ideas.

CHAPTER 4

Tori and I were down in the cellar the next day while my mom put labels on her jam jars. My mom has labels printed that stick directly to the glass.



While she was putting stickers on jars, her iron was plugged in and warming up. Her strawberry tablecloth was in the dryer and she would iron it when it came out so it would be ready for her display table.

Ryan worked at his table placing more stickers on egg cartons. He planned to keep the box at the end of our driveway full all summer.

Tori was carefully cutting out fabric to make her first purse. She made a pattern out of newspaper and was pinning it on the fabric.

I took out a fresh sheet of paper and started sketching.

After about an hour, Tori asked, "Does this look like a bunny?"

We all looked up, and Ryan said, "It looks like a mix between a cat and a bunny."

"I think it needs longer ears," I said.

"How about a cotton tail on the back?" my mom asked.

Tori shook her head. "If I put the tail on the back, it will rub off when someone wears the purse. Plus, you can't see it that way."

"How about on the side," I suggested. You could hint at it being a bunny by adding a tail, but people will understand if it is on the side."

My mom agreed. "That's the benefit of doing a prototype of your product so you can figure out what works best."

"It seems like it takes a long time to make this first draft of the purse," said Tori. "I want to get fast and make a lot of purses to sell."

"It's good to get fast at producing a product," my mom agreed, "but, believe me, it's better to get your product designed correctly."

"Tell them about the 'funny runny jam,'" said Ryan with a laugh. "I thought my arm would fall off from stirring so much."

Tori and I looked at my mom and she blushed. "Ryan remembers the first batch of jam I made when he was about your age. I picked a bunch of blackberries from our yard and decided it

would be fun to start a jam business. Remember, the people who used to live here sold jam so I thought it would be a good idea to carry on the tradition."

"Why did Ryan call it 'funny runny jam,'" I asked.

Well, I used a recipe that made enough for twelve jars of jam, but I had so many berries I decided to triple the recipe and make thirty-six jars of jam. I added the pectin, which helps the jam set up and tripled the sugar so it would be nice and sweet."

"I got the job of stirring," said Ryan. "I stirred as the berries got soft, stirred some more, and then stirred some more. It was a big, sloppy, sweet mess that never thickened up!"

"You forgot to triple the pectin," I said.

You guessed it," said Ryan. "Finally, she scooped jam into each jar even though it was still runny, hoping it would set up."

My mom started to laugh. "My prototype was a bust. I thought it would be okay once it cooled, but the next morning, it was still runny."

"I made some toast," said Ryan, "and that's when I named it funny runny jam. It ran all over my plate and made a sticky purple mess."

My mom agreed. "We ate funny runny jam for the next year. It tasted good, but it never became jam. I put it in the freezer and poured it like syrup on pancakes and vanilla ice cream."

My dad came down the stairs. "Are you talking about funny runny jam?" he asked, smiling. "Those were the good ole days."

"Why do you say they were good?" asked Tori. "It sounds like a mess."

"It was," agreed my mom, but we had a lot of fun learning from our mistakes. Believe me, I never made that mistake again.

I now use a checklist and calculate my ingredients, so I don't get sidetracked and waste berries."

"We were probably the sidetrack," I said, laughing.

"Raising twins is the best sidetrack," my dad said. "I'm sure we made a lot of other mistakes, too." My dad grabbed his guitar off the wall and headed upstairs to practice.

"That's a funny story," said Tori, but how does that help this half-cat, half-bunny purse turn from a funny bunny purse to a real bunny purse?"

My mom went over to Tori to look at her work. "The first product you make is the prototype. You can get creative with the design while you figure out how to make it useful for your customers."

"I think it is useful since it's a purse," said Tori.

"Okay, but how else can it stand out to attract customers?" my mom asked.

"I was thinking of making a coin pocket in the purse."

"Maybe the tail could be the coin purse," I suggested.

"That's a great idea," said Tori. "It could be a clip-on."

"Now, your creative juices are flowing," my mom said. "Work on the tail and make the ears longer to see how it looks. Then you can show a few people your prototype and get feedback before you make a lot of purses and waste time on something that doesn't sell well."

Tori was already digging through the material and working on a bunny tail coin purse. When she gets busy, she is still a tornado.

I sat looking at my prototype sketch. What would make my comic stand out?

I settled in with my pad of paper and started to draw a new cartoon of a cloud, shaped like a house with three little cloud dogs wagging their tails. All of a sudden, my mom shouted.

“Stand back, kids!” she yelled. “The iron is spitting hot water!”

Tori and I jumped over the couch and hid behind it. Ryan grabbed the fire extinguisher from under the sink.

The iron was sputtering and shaking as our mom unplugged it from the wall. It didn’t catch fire, but the hot water soaked the labels sitting on the counter. We peeked from behind the couch as it finished spraying and water ran everywhere.

“That was a risk I shouldn’t have taken,” said my mom, shaking her head once the hot water stopped spitting and the iron was unplugged. She reached for a large, clean bath towel in the laundry basket. “I saw the white mineral deposits that were building up around the nozzle. I should have taken the time to clean the steamer properly with vinegar. That would have cleared out the mineral deposits so the steam would release from the iron evenly.”

“I’m just glad no one got hurt,” she said as she sat down and pulled us close. “I risked someone getting burned because I didn’t have properly working equipment. Plus, I ruined about fifty jam labels. That cost me more than if I had just taken the time to clean my tools properly.”

“Maybe you could buy a new one so you don’t have to clean it. I can chip in to help you buy one,” said Tori as we threw away the wet labels. “I have some birthday money saved in my room.”

My mom shook her head. “The iron is a business expense. It’s equipment that I use to iron my tablecloths and to seal the laminated price signs I make and print. In this case, I will save money

by properly cleaning the iron. If I do buy items for my business, I always use the money in my business account. It's important to pay for things out of the proper account."

She moved the iron to the far side of the counter. "I'll wait for it to fully cool down and start the cleaning process tomorrow."

We took a break and went upstairs for lunch. I was excited to work on my business later that afternoon.

For the next month, Tori, Ryan, and I worked on our business products on the weekends. We had a few weeks left of school which included final tests in our classes and some end-of-year events.

One of our favorite events is Field Day on the last day of school. Tori and I hold the record for most wins over the past three years. Our best event is the three-legged race. We stand next to each other and tie one of our legs with a band or ribbon. Then, we throw our arms around each other's shoulders and race against other teams to the finish line.

Since Tori and I are twins, our legs are the same length. It isn't always that way with twins, but it is with us. Tori loves to run and is super competitive. I'm fast too, so we make a good team in running events and other events that involve teamwork.

This year, we entered three competitions: the three-legged race, the water balloon toss, and the wheelbarrow race. We've been practicing for about ten days, so we weren't spending as much time on our businesses.

Ryan and Cat's brother, Bobby Casey, were part of the high school group that came over to help run the Field Day. Ryan was timing the obstacle course but listening for our races to be called. Bobby was the starter for the water balloon toss. He was the catcher for the high school baseball team and gave everyone a practice round to practice tossing and catching the balloons.

Tori and I lined up across from each other about two feet apart. She picked up the first water balloon in the bucket and gently tossed it to me. Everyone else in the line did the same thing at the same time and none of the water balloons broke open.

Then, Bobby blew his whistle for the contest to begin. I tossed the balloon to Tori.

"I'm all wet," yelled a girl named Melanie as the balloon broke in her hands.

"You were supposed to catch it without it breaking," laughed her partner, Amanda.

They stepped out of line, along with two other teams. The rest of us each took a step back, and Bobby blew the whistle. Two teams dropped their balloons, and water spilled on the ground. One girl got water splashed across her shoes.

There were three teams left, and we all took a step backward. It was my turn to toss the balloon again, and I looked at Tori. She barely nodded, and I knew we were ready. More kids gathered around as Bobby blew the whistle.

Tori caught the balloon gracefully as the other two balloons crashed to the ground. We won the water balloon toss! Then, we spent time watching a few kids run the obstacle course.

"You guys ready for the wheelbarrow race?" asked Ryan.

“Yeah, we got this,” said Tori. And she was right. Between her strong balance on her arms as the wheelbarrow and my quick strides guiding her down the track, we came in first place again.

Just as we crossed the finish line and right after I carefully dropped Tori’s legs, I tripped on a clump of grass and caught my toe. I wasn’t sure if it was broken, but I hopped around on one foot, sat down, and took off my shoe. Tori and her friends were cheering and laughing, but I grimaced in pain as my toe throbbed.

“Oh no, are you hurt?” asked Tori once she noticed I wasn’t cheering. “Our final race is in twenty minutes, and all we have to do is win one more and we should have enough points to take home the winner’s ribbon.”

Sweat started running down my face. I wanted to win, but I couldn’t even stand up.

Ryan came over to check on me. “I saw you trip. Are you hurt?”

“I can’t stand on my foot because it’s throbbing.”

Mr. Baylor brought me an ice pack. He was the track coach and suggested I elevate my foot.

Ryan headed back to his timing duties, and Tori stayed with me so we could talk strategy.

“You know what we need to do,” I said.

“Yes, let’s do it,” she agreed.

She stood up and pulled me up next to her. We switched sides and started making our way to the starting line.

Mr. Baylor held up his hand. “How are you guys going to race?” he asked. “You just hurt your toe.”

“Don’t worry, Mr. Baylor,” I said with a small smile. “We’ve got this.”

Tori tied the band around her right leg and my left. I still had one good leg. We would dig deep and finish.

We lined up along with the other runners and got into position. Winning a race is all about the start, and Tori and I had practiced. We were in sync and the first ones off the line at the starter’s whistle. I don’t remember much after that because we simply focused on what we practiced. Step, swing, step, swing, step, swing . . . all the way across the finish line, in first place. And we stayed in sync as we stepped onto the winner’s box and were handed our ribbons as the best-all-around winners on Field Day.



When we got home, I put more ice on my foot and propped my leg on a pillow. My parents got home about an hour later, and I could hear them whispering in the kitchen.

“Come on, Tim,” my dad said as he walked into the living room. “We are going to go have that toe looked at.”

I closed my eyes and grimaced in pain. I didn't want to move off the couch.

"I know, buddy, but it's better to get it checked out than to risk it getting worse."

Tori took the ice, and my dad helped me limp to the car. Tori climbed into the backseat with me and put the ice on my foot again.

Since we needed to have my foot checked out urgently, we didn't go to Dr. Anderson, our regular doctor. We went to the hospital across town. The emergency waiting room was busy, and by the time they X-rayed my foot, we were so bored by waiting that Tori had started making up little stories to take my mind off the situation.

Finally, a doctor met with us and flipped open her chart.

"The good news is that you don't have any broken bones," she said. "You just have a bruised toe, and the top of your toenail is broken off. It will need to grow back."

We all looked at her as she wrote a few notes in my chart. "Keep the foot elevated and iced to reduce the swelling. It will heal itself." She patted me on the shoulder and walked out between the curtains.

"Well, I guess that's good news," my dad said with a tired smile.

The curtain parted again, and a hospital worker rolled a cart into our little room and asked my dad for our insurance card. She typed in the plan number from the card and asked my dad for our address and phone number.

"The total today is \$1,200," she said.

“I just gave you my insurance card,” my dad said, pointing toward the card that was still in her hand.

“You have a \$3,500 deductible,” she replied. “That means that you are responsible for medical treatments at the hospital until you reach the \$3,500 limit.”

“What about the school,” my dad asked. “This happened on school property. Do they have insurance?”

“You likely signed a waiver for your kids to participate in a sport or activity,” the woman said. “That means the school waives away any liability if something happens on school property.”

“Mom signed our Field Day waivers last week,” Tori said. “We turned them into the office.”

“Do you take credit cards,” my dad asked. “I don’t have an extra \$1,200 in my account today.”

“Of course,” the woman said politely. “Many people don’t have extra money set aside for unexpected medical expenses. The hospital takes all forms of payment.”

She ran my dad’s credit card through the machine and gave us our receipt.

I closed my eyes on the way home and thought about my new business and cloud comics. Now that school was out, and I would have to keep my foot protected for a few weeks, I would have plenty of time to get ready for Kid Vendor Day at the Farmers Market.

CHAPTER 5

I spent most of the next week in the tree house. I needed cloud inspiration for my artwork. I set up my paper and pencils on the low table in the middle of the room and opened a new box of watercolor paints I bought at the craft supply store for \$12. It was a special palette of white and blues.

Tori sat beside me working on her purses. Her prototype was finished, and she decided she wanted to have four purses made by the time we did a practice pop-up table at the town's monthly business luncheon. It was the time when adult business owners came together at the community hall to exchange business cards and talk to each other. As part of our Kid Vendor Day program, we would get to set up our tables at the front door and practice selling to adults when they came to the event.

In our business class, we learned about selling to adults. Mrs. Chavez covered "Business Networking" in Room C. We practiced networking by playing a game.

"Walk up to someone new and ask them about their product," Mrs. Chavez told us. "If you are the person who gets asked, explain what your product is and how people can use it."

During the game, Tori and I walked over to Robert.

“Hi, I’m Tori, and this is my brother Tim,” Tori said. “What do you make and sell?”

“Hi, I’m Robert,” the boy with dark brown hair said. “I sell dog collars. You put them on your dog and clip their leash to it.”

“That’s pretty cool,” I said.

“Unfortunately, we don’t have a dog,” said Tori.

“Do you know of anyone who does?” asked Robert.

“Yes, our Aunt Emmy has two big golden retrievers, Bear and Buddy,” said Tori.

“They make great gifts for dog lovers,” said Robert.

“Oh, I would love to give Aunt Emmy a present for her dogs,” said Tori. “I can’t wait to see your products at the market.”

Mrs. Chavez had been standing near us listening. “Well done, Robert. By engaging in conversation with potential customers, you naturally found an opportunity for them to want what you are selling. How about you, Tori, tell us what you are selling.”

“I’m selling purses for girls that look like bunnies. I’m going to call them Bunny Money purses.”

“That’s a fun idea,” said Mrs. Chavez.

“I don’t need a purse,” said Robert. I laughed because just a few minutes ago, we didn’t need a dog collar.

“Do you have a sister or cousin who needs a purse?” Tori asked without missing a beat.

“I do have a little sister,” said Robert. “I’ll be sure to tell her about your products so she will be excited to come to your table.”

“That’s a great way to help promote another business,” said Mrs. Chavez. “You are giving a potential customer a little information, so they are excited to learn more.”

"We can tell our neighbor Mr. Patterson about your dog collars," I said. "He trains dogs and might be interested in them."

"Thanks," said Robert, "How about you, Tim? What's your product?"

"I'm selling cloud comics. Here's a sample." I showed Robert the sketch of the mouse and the cheese.

He started to laugh. "That's really funny! I've never heard of cloud comics before. I wish I had that cartoon on my school notebook. It would give me something funny to think about in math class."

An idea popped into my head. "I was thinking about printing copies of this comic. I could glue it onto the cover of a blank notebook so you could use it at school."

"Really?" asked Robert. "That would be great."

Mrs. Chavez rang a bell, and we all switched partners. She did that until everyone had been paired with everyone else in the class. I heard about many different business products that people were making and started to understand why it was important to network with other business owners and talk to them.

Once I understood what to do with the herb plants that Jared was selling, I decided to start an herb garden in one of our big pots on the back porch. It would be a great gift for my mom for Mother's Day.

Tori liked Gina's artwork and placed a pre-order for a water-color card for my mom for Mother's Day. We loved the paintings of mountains that a boy named Terry had painted on wood boards. We ordered one for our dad for Father's Day.

I only had one pre-order for my cloud comics, but I learned in the next session that putting together a good display is one of the best ways to sell your products.

In the next rotation of our business class, Tori, my mom, and I walked into Room D. A table was set up at the front of the room. Mrs. Keith was in this room and had three large hand-made candles sitting on the table.

“Would anyone like to buy my candles,” she asked.

“What are they good for,” Robert asked, and everyone laughed.

“That’s a great question,” said Mrs. Keith. “It might be easier if you could imagine what they are good for just by looking at my display.”

She pulled out a metal tray, a small plant, and a yellow picture frame and arranged them on the table near the red candles.

“I’ll buy one red candle,” Heidi’s mom called out. “It will look great in my living room.”

“Sold!” said Mrs. Keith with a laugh. “That is a perfect example of someone seeing a product in a setting that makes them visualize how to use it. Let me show you another example.”

Mrs. Keith pulled out a red and silver cloth and spread it under the tray. Then, she replaced the plant with a miniature tree. She had turned it into a holiday display. We all clapped.

“Christmas is several months away so customers might like the display, but they might not be ready to purchase red candles in the summer,” she said.

She took the tree off the table and set out three candle holders: red, white and blue. She replaced the yellow picture frame with a blue and white frame and added a bowl of candy.

"I'll take all three candles," Robert's mom called out.

"I'd like two candles," my mom said as she raised her hand, and it was clear that Mrs. Keith's message was getting across. When people can visualize your product in a setting, they quickly see how it, will fit into their house or life.

Tori started writing down notes furiously on her paper. My mom jotted down something as well. I glanced at her with a question in my eyes. She already has some display stands she uses to show off her jam jars.

She whispered, "People are always asking about the labels I design. I've ordered a batch of canvas bags with my raspberry label printed on them. People can use the bag to do their shopping at the market. I think I should put some fake vegetables in it, so people get the idea."

She winked at me, and I nodded. How could I display cloud comics to help people visualize how to use them?

Tori and I were ready with our display and our first batch of products as we walked into the community hall for the networking luncheon. My toe had healed nicely, and I could comfortably fit my foot in a shoe again.

We arrived early so we could set up our displays on the tables before the adults arrived.

I'd never been to a networking meeting, but my mom explained that she attended this event every month. She exchanged a lot of business with these people; some were her best customers.

I was nervous thinking about talking to a bunch of adults, but at least we had practiced in our class. Tori couldn't wait. She was planning to sell all four of her purses and take orders.

"Don't worry too much, Tim. You know how to talk to adults," my mom said. "Plus, you will probably know many of them from going to the Farmers Market with me."

I started unloading my display items on the table that Tori and I were sharing. We brought a large white cloth to cover the table. She turned her box upside down on the table, which gave her a place to put her prototype purse on top. She made three smaller-sized purses and leaned them against the bottom of the box.

She spread some fake money on the table and finished her display with quarters and pennies to show how they fit into the Bunny Money coin purse tail section.

My display was meant to show how kids could use my comics. I brought a backpack and set it on the table. I had drawn five comic pictures of cloud animals and cloud food doing funny things. Each hand-drawn comic was pinned to a thin piece of poster board.

My dad helped me take a picture of two cartoon characters, and we printed them on heavy paper. Then, I cut the paper into bookmarks.

I also printed one of the comic scenes on regular paper and glued it on the front of a few notebooks, like Robert suggested. I figured if he wanted one, other kids might want one, too.

I also made mini flip books. I started with a cartoon and drew it over and over again, each time completing more of the image. I scanned all those images and printed several copies. Then, I stapled each set together to make the flip books. All you have to do

is flip through the pages quickly, and it looks like the clouds are blowing from left to right. In the middle of the book, a mouse runs through the scene chasing the cheese.

“Hi Mary,” called one of the ladies to my mom. “Do you have any jam for sale?”

“I will have jam on Thursday at the market, but today, it’s all about the kids,” she said stepping behind the table next to Tori.

“What an adorable purse,” the lady said. “My niece and nephew are having a birthday next week and I don’t have a gift picked out yet. How much for this bunny purse.”



Tori was a good salesperson. “This bunny purse is \$20, and the small purses are \$10 each.”

The woman picked up the purse and pulled out her own wallet. “Perfect,” she said and handed Tori a ten-dollar bill.

“Thank you,” said Tori and then she asked the lady. “Do you need a gift for your nephew? Every boy needs a cloud flip book,” she continued. “My brother makes them fun and funny.”

The lady picked up one of my books. "Great, I will take a flip book please," she said. She pulled out a \$5 bill and handed it to me. I hadn't even said a word.

"They make really good gifts," I finally managed to say.

"These will be perfect she said. "If you have a bag and ribbon next time, I won't even have to wrap it myself."

Tori and I smiled and thanked her, and without even a glance at each other, I knew we would have bags and ribbon at the next event.

The room filled quickly, and I ended up meeting many people.

Mr. Casey came by and bought a notebook for his office. "As an accountant, I work with numbers all day, and I love having fun things in my office."

Mrs. England, Max's mom, came in and bought one of my bookmarks. "I could sell some of your bookmarks in my bookshop," she said. explained. "Do you have any I could take on consignment? That means I would sell them for you and we would split the profit."

"I can make some more for you," I offered.

"That would be wonderful," she said. "I'd like to request ten bookmarks for consignment. Feel free to do a different comic on them for variety. I also love these flipbooks. Would you be willing to do a workshop and teach kids how to make them?"

I spoke up for myself directly, "Yes, I have time this summer and would be interested in teaching a class."

"Come by the bookshop this week, and we can talk more," she said.

Max and Nick came by my table about ten minutes later, and I told them what happened.

"I'm so glad," said Max. "Now you can sell products and offer a service just like me."

"What do you mean?" I asked.

"A service is when you do some kind of work that teaches or helps people. I do dog walking and cat sitting. Those are services. I also sell products. I sketch people's pets, and they pay me for the finished products.

My mom took one of my sketches of Sammy the Smart and made it into notecards to sell at the bookstore. I make money each time those sell as well."

We got interrupted when more adults came up to our table.

"We'll get out of the way," said Nick as he pulled on Max's sleeve. "We've got more talent show tickets to sell. Come on."

CHAPTER 6

Kid Vendor Day at the big market was less than a week away, and our basement was full of products. Mom had 83 jars of jam in her wooden crates. She had started the season with one hundred jars when the Farmers Market opened for the adult vendors.

My mom has all the supplies she uses for the market set aside in our garage. She has a square white tent canopy that opens to provide a cover from the sun or rain. Under the canopy, she sets up a long table that gets covered with a tablecloth that has strawberries or raspberries printed on it.

My brother made her several wooden shelves that she sets on the table and fills with jam jars. It's easy for people to see the beautiful labels and pick their favorite flavors.

My mom gets to the market about an hour before it opens and pops up her tent, sets up her table, and rolls her cart with boxes of jam into her booth.

Each Thursday, my dad, Tori, and I go to the market about an hour before it closes at 5 pm. We buy dinner for all of us at one of the food trucks. Then, we eat with my mom at her tent.

When the market ends, we help her pack up her boxes and load the table and tent to the car.

Even though we help her load up each week, I didn't realize how much preparation went into getting everything ready for my own table at the market. During the Room E rotation of our business class, we met Sarah, the Farmers Market manager. She gave us a piece of paper with a list of items to bring.

"Preparation is the key to a successful market," Sarah told our group. "If you don't have the right supplies, you can't easily run home and get them."

I looked at the suggested list:

- Cash to use for change
- Cash box or a secure bag to collect cash
- Credit card payment (optional)
- Calculator
- Bags for products
- Table
- Tablecloth
- Display items to attract customers
- Tent canopy
- Snacks
- Sunscreen
- Hat
- Sweatshirt
- Water bottle

“What do you think is the most common item people forget to bring?” she asked.

“Water,” said Tori. She remembered my mom forgot that once and now keeps a backup bottle in the car.

“The tablecloth,” said Robert.

“The real answer is . . . ‘whatever isn’t on your list,’” said Sarah. “It’s good to have a checklist so that you can review that you have everything packed and ready before you leave the house.”

“You can make it even easier by having a ‘go kit,’ she said. “My ‘go’ box has my sunscreen, hat, cash box, etc. I don’t even unpack it. It stays in my garage and goes back in my car when it’s market day.”

I realized my mom had a “go kit.” She carried a black bag back and forth to the market. I’d often loaded it in the car but never noticed what was in it. One day, I needed a band-aid for a cut on my finger, and my mom got it out of the bag.

Tori leaned over to me. “Let’s make a ‘go kit’ out of our school backpacks since it’s summertime.” I nodded. I wanted to make sure I added my favorite snacks to our ‘go kit’ because I knew I’d get hungry.



The big day was finally here. The Kid Vendor Day at the Farmers Market would be like the regular market, except all the kid vendors were grouped in one area.

“Welcome to the market,” said Cat and Emma as Tori and I walked up to the check-in area. I was pushing the cart with our supplies. Tori was carrying a display sign, and my dad was carrying our tent canopy.

Emma looked at the chart on the clipboard she was holding and checked our names. “You are in spots nine and ten,” she said. “Cat will show you.”

“This way,” said Cat. “You are right next to Robert.”

Robert was already there setting up his display of dog collars on his table. He had a big stuffed animal that looked like a golden retriever sitting on the ground in front of the table. The stuffed dog was wearing one of Robert’s handmade collars.

We started by popping up our canopy. It has four tall legs and a white cover over the top to shade us from the sun. My mom

has her own canopy that she brings back and forth to the market. We borrowed this canopy from Aunt Emmy.

“Do you need some help?” asked Max as he and Nick walked up to our area of the grass.

“Thanks,” I said, nodding, “it’s easier with four people.”

My dad returned to the car for the tables while Tori, Max, Nick, and I stood by a leg. Max’s dog, Sammy, was on a leash, but when Max let go to help, Sammy sat quietly on the grass and waited.

“All at once,” said Nick, and we lifted the legs and snapped the corners in place.

“Now, we go up,” said Nick, instructing us to each push the poles up.

The tent went up higher and clicked into place. Now we could walk under it and set up. Dad arrived with our tables, and we arranged them side by side.

“I’ll go get the weights next,” my dad said.

We had to follow several market rules that we learned about in class, including what time to arrive, where to park or pull up our car to load in, and how to secure our tent canopy.

Tori and I had seen firsthand what happens when you don’t secure a tent with weights. When my mom first started selling jam she got invited to a small market at a pumpkin farm. She borrowed a canopy from a friend, and my dad helped her set it up. The weather was sunny, and the tent provided a nice shelter from the afternoon sun. However, every once in a while, a nice breeze blew our hair around.

Tori, Dad, and I went into the pumpkin patch with a wheelbarrow to pick our pumpkins while my mom sold jam in her

booth. As we came back toward the barn where all the vendors were lined up, we saw a terrible sight. Mom's tent was tipped over, and people were scrambling to grab it, so it didn't blow away. The long metal legs were upside down, and it was lucky that no one got hurt.

The farmer who owned the land showed up with sandbags and secured them to each of the four legs.

"I'm so sorry," my mom said. "It is such a beautiful day. I didn't know the wind could catch a tent and flip it over so fast."

"Always best to plan for the worst," the farmer replied with a tip of his hat.

It was a good lesson, and my mom went out and bought her own canopy and four weights to slip over each tent leg for all her future events. We learned it was a requirement in our class and understood why.

My dad and I set up the tables, and Tori and I got busy setting up our displays. I was excited about my display. I used an old apple crate to transport my supplies. I put my light blue tablecloth down first. Then, I unloaded the crate and turned it on its side.

I leaned my artwork against the crate, so the images were easy to see as you walked up to the table. I set a rectangle basket with ten new bookmarks on top of the crate and added a bowl of large buttons I made with cloud artwork on them. I put notebooks on each side of the crate and added some cotton pillow stuffing around the table to look like clouds.

Tori finished setting up before me. She was a whirlwind of action. She decided on a purple cloth for her table. She had a collection of small boxes that she stacked on the table. She turned

the boxes sideways to put a purse in each box. The purses were propped up and easy to see. She had some pretend dollar bills like before and some pretend coins in the tails of the bunny purses to show how they worked.

It wasn't long before customers started walking through the market, so we took our places behind the tables.

"Hello," I said as a woman and her daughter walked up to my table. "How are you today?"

"Fine, thank you," she answered. "What do you have here?"

"I'm a cloud comic artist," I said clearly. "I create funny scenes that can be purchased for framing or purchased as decorations on these bookmarks, notebooks, and buttons."

Her daughter picked up one of the buttons with a cloud that looked like a coin.

"I like this one," she said. "I could put it on my backpack."

The mom opened her purse and handed me four quarters.

"Thank you," I said as they turned away. I looked down at the money in my hand and laughed to myself. I just turned clouds into coins.

The mom and her daughter were talking to Tori, and Tori already had one of her purses over the girl's shoulder. "And you can wear it across your body too," Tori said. "It's a Bunny Money purse," she continued. "I make each of them by hand."

By the time they walked away, the girl was proudly wearing the pink purse across her body, and Tori tucked a real twenty-dollar bill into her own purple Bunny Money purse that she proudly wore as a display. Before we had time to say anything, two more families came up to our tables.

In the next two hours, Tori sold all of her purses. They were very popular with the younger girls and two grown-ups bought them as gifts.

I sold two more buttons and three bookmarks. Cat and her dad walked up to the table, and Mr. Casey smiled.

“Your art humor is right up my alley,” he said. “I want to buy three original paintings and frame them for my office.”

“I’ve got some frames right here behind the crate if you’d like to buy them,” I said.

“Great upsell idea,” said Cat.

“Agreed,” said her dad. “With that kind of business sense, you’ll need my accounting services sooner than you think.”

Mr. Casey picked three blue frames from the basket. I bought them at the craft supply store for \$2.50 each and marked them up to \$5 each. Each original art piece was priced at \$10 each, so I totaled up the price and told him it was \$45.

“Do you have change?” he asked as he handed me two \$20 dollar bills and one \$10 dollar bill.

“Yes,” I said opening the zippered pouch under the table. “Here’s \$5 change,” I said and handed him a five-dollar bill.

I carefully placed each piece of art in a frame and handed all three to Mr. Casey in a gift bag. Tori and I had brought nice bags to put our products in after each sale. The bags made each item look like a ready-to-give gift and protected the item. “Let me know when you have your cloud comics printed on a canvas bag,” he said. “I’ll come back for one of those for sure.”

As he walked away with Cat, I turned to look at Tori. She was smiling and gave me a thumbs-up. What a great idea! My mom had her berry designs on canvas bags, and I could do that, too!

The first two hours of the Farmers Market were busy. Customers came to our table to look; some purchased things, and some didn't. Tori had a lot more demand for purses than I had for cloud comics, but I was still happy with my sale to Mr. Casey, and I did sell another button.

The afternoon sun was hot as we sat through the next two hours of the market. Tori and I took turns watching the tables while the other of us walked around to look at the other vendors.

We were required to stay to the end of the market. Even though we were kid vendors, we understood that leaving early would not be fair to customers who came toward the end of the day. Plus, it would be disruptive to everyone if we took down our tables and canopies.

That rule was set to make a good market for everyone, but it turned out to be the best thing for me and my business.

CHAPTER 7

I checked my watch at six-thirty and took the last drink of the water from my bottle. Thirty more minutes to go, and we could take down the tent and pack up our things.

I looked up and Mrs. Smith, our business class coach, was talking to Robert. She handed him a paper and turned to me and Tori.

“How was your market?” she asked.

“I sold all ten purses,” said Tori. “I’ve had hot sales on a hot day.”

“Good for you,” said Mrs. Smith. “What worked the best today?”

“Well,” thought Tori, “having different colors seemed important to customers. They like choosing the color they like best. Oh, and they also liked the bunny tail coin purse. One lady said that was why she bought it. It was something unique that she couldn’t buy at a regular store.”

“How about you, Tim?” asked Mrs. Smith.

“I sold three buttons and three drawings,” I said.

Mrs. Smith smiled. “What do you think helped sell the items?”

“My display worked well,” I said. “The art was easy to see, and I sold frames, which added to my profit.”

Tori nodded her head in agreement.

“You are already thinking like business owners,” said Mrs. Smith. “Here is a worksheet for you to calculate your profit.

I filled in the chart with the number of each item I sold. I multiplied the number I sold by the price of each item. I sold 3 buttons for seventy-five (.75) cents each. I also sold three pieces of original art for \$10 each plus three matching frames for \$5.00 each. My total sales for the day were \$45.75.

FINAL PROFIT REPORT



# Sold	Item	Price	Total
3	Buttons	.25	.75
3	Blue Frames	5.00	15.00
3	Original Art	10.00	30.00
		TOTAL SALES	45.75

Multiply the number (#) of items sold by the price of each item to calculate your total sales.

I was proud of my sales, but I knew there was a more important number in the second half of the chart. I bought the frames for \$2.50 each for a total of \$7.50. I also used several pieces of watercolor paper that cost five (.05) cents each. The buttons cost

ten (.10) cents each so my total Cost of Goods Sold (COGS) for all nine items sold was \$7.95.

TOTAL SALES	45.75
COST OF GOODS SOLD (COGS)	7.95
GROSS PROFIT	37.80

Subtract your COGS from your total sales revenue to calculate your gross profit.

GROSS PROFIT	37.80
EXPENSES	5.00
NET PROFIT	32.80

Subtract any other expenses (packaging, booth fees, etc) from your gross profit to calculate your net profit.

I wrote down my total sales and subtracted the Cost of Goods Sold (COGS) to find my gross profit. Robert and I started looking at each other and laughing when we first learned about gross profit. I thought the word “gross” meant something slimy or smelly.

It turns out that “gross” profit is a complete amount of money before expenses. You could also say we just worked at the Kid Vendor Day “to gross” or bring in money. Once I subtracted my Cost Of Goods Sold (COGS), I grossed \$37.80 profit.

The last box on the chart was my favorite. Tori and I had one more expense that we hadn’t accounted for, bags and ribbon. After our experience selling our products as gifts, we agreed it would be smart to have some bags and ribbon on hand. We bought a roll of purple ribbon, a roll of blue ribbon and some brown paper gift bags that we could both use.

I filled out the final section of the chart with my gross profit of \$37.80 and subtracted my share of the gift bag supplies which was \$5. This brought my “net” profit to \$32.80. This was the final number I needed so I would know exactly how much money I made. I was thrilled with my net profit, especially when I remembered in class they call it a net loss when that number is a negative number.

Mrs. Smith also gave us a review page:



REVIEW



THINGS I LEARNED:

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THINGS TO CHANGE

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★ THINGS THAT WORKED WELL:

[Large empty rounded rectangular box for writing]

I took the paper and wrote, under “Things To Change,” Selling bookmarks might not be a good idea. I gave Mrs. England bookmarks to sell at her bookstore, but didn’t sell any myself at the Farmers Market.

Under the heading “Things that Worked Well,” I wrote having frames available to sell with my artwork.

Tori was writing furiously on her paper. I looked over her shoulder. She had her review sheet filled out and was drawing a new design for a Bunny Money purse that had a front pocket.

Suddenly it was seven o’clock, and we packed up our boxes and took down the table. As we lowered the tent canopy, Mrs. England came running up.

“Oh, I’m so glad I caught you,” she said breathlessly. “I just closed the bookstore and wanted to tell you the good news. I sold the last of the ten bookmarks you made,” she said with a smile as she handed me \$25.

“Since they were on consignment in my shop, we split the sales. Each bookmark sold for \$5, so we each get \$2.50 per bookmark.”

I was so surprised that she sold so many, and I sold none. But then I realized people buying books at a bookstore would be more likely to need a bookmark than people walking through the Farmers Market. That was another thing I would add to my review chart.

“Thank you so much, Mrs. England,” I said as I put the cash in my zipper bag.

“That’s not all I wanted to tell you,” she continued. “We have four kids registered for your flip book making class. I will pay you your share of the workshop after you teach it next week.”

“Maybe you will get some more sign-ups,” said Tori. “And maybe I should teach people how to make their own custom Bunny Money purses.” She turned and wrote more notes on her paper.

“She’s right,” said Mrs. England. “I’ve been promoting the class to everyone in the bookstore. We will likely have a few more.”

I smiled as her son Max and their dog Sammy walked up. I started daydreaming about getting back to my tree house so I could make some more cloud art.

I heard Max say, “Head in the clouds?”

Surprised, I laughed. “Yes, it was,” I replied with a grin.

“Here are four tickets your dad bought for the talent show on Saturday,” he said. “We are doing our Chin-a-kins act at the fairgrounds and trying to win a blue ribbon.”

I thought about the first time I saw Max, Nick, Emma, and Cat perform their act at the town talent show. “I love watching the four of you lay upside down on a chair and pretend your chins are the tops of your heads,” Tori said. “It’s fun to watch you sing and tell jokes.”

“It’s going to be a good one,” said Max. “The four of us have been practicing, and I think it’s our best show yet.”

I put the tickets in my zipper bag for safekeeping.

We met up with my mom and dad who had the jam booth all packed up. We all headed home to unload and cool off. We still had one more thing to do, and I was excited to try it.

“Do you have your envelopes?” I asked Tori.

“Right here,” she said. “I bought five purple envelopes at the stationary store.”

We both laid our envelopes on the low table in the middle of the tree house. The sun was going down, and a cool breeze drifted in the window. I could hear my dad playing his guitar as I clicked on the lantern above the table and looked down at my sky-blue envelopes.



“The first envelope is our Savings envelope,” I said. We both wrote the word Savings on our envelopes.

We were practicing the final lesson from Cat and Emma’s business class. It was time to budget our money by sorting our cash into the five envelopes.

“Most kids make the mistake of putting all the money they make at a lemonade stand or a Farmers Market into their wallet or piggy bank. The problem is that it doesn’t help make good spending choices,” Cat explained to the class.

Max agreed. “When I earned money watching Mrs. Reed’s cat, I was ready to spend all that money and my birthday money on a bike I couldn’t afford. Learning how to budget my money was even more important than learning how to earn it.”

“First, you need to start with five containers or envelopes,” Cat continued. I started with kitty banks, which are piggy banks shaped like cats. Emma uses envelopes, and Max uses glass jars.”

“I use empty paint cans and a bank account,” said Nick. “I save money in my paint cans during the summer and then take my paint can with my savings to the bank and deposit it into my savings account. The money in the bank earns interest.”

Nick explained that interest is money the bank pays you for storing your money there. It's another way to earn money; you don't have to walk a dog or sell anything to earn it.

Tori and I decided on envelopes, and we already have a smart way to keep those envelopes safe. We each have a safe that looks like a book. When you open the front cover, there are no pages inside, just an empty box. Tori's box is designed to look like a book about bunnies. The five purple envelopes fit neatly inside. She keeps the book safe on the bookshelf in her room for safe-keeping. She calls it her Bunny Money book safe.

My book safe is titled “The History Of Airplanes.” On the front and back of the book box, old airplanes fly through the clouds. I'm going to keep my light blue envelopes inside the box, which will be stored among my books on my bookshelf in my room.

Tori and I each had a stack of cash sitting on the tree house table. We divided our profit into our envelopes.

- The first envelope was for Savings. We both set aside 25% of our profits in this envelope to save for things we need in the future.
- The second envelope was for Personal Funds. We both put 25% of our profits into this envelope for things we will buy, like the Mother's Day plants and card for our mom or the Father's Day wood sign for our dad. Also, I will use my personal funds to buy a book I like at the bookstore.
- The third envelope was for Business Funds. It's important to keep personal and business money separate. I put 25% of my profit into this account for paper and art supplies. Tori needs to use these funds to pay for materials for the purses.
- The fourth envelope is for Donations. We each put 10% of our money aside to donate to the children's hospital fund. After our family's experience with a large medical bill when I hurt my foot, we talked about donating to make sure all kids could get the care they need, even if they can't afford to pay the hospital bill.
- The fifth envelope was for Long-term Savings. Whether I decide to be an artist or an airplane pilot, I want to have the option of additional training or education. I'm setting aside 15% of my profit to use when I graduate from high school. Tori wants to do the same thing. She might start her own company or go to business school. Either way, she is twinning with me and plans to save for life after

high school. We will take the money from this envelope to the bank and deposit it in our interest-bearing savings accounts.

Learning to earn money through the Farmers Market Kid Vendor program was fun. Tori loved making the Bunny Money purses. Through the process, she also realized that she loves the sales process. She plans to join the after-school business club to learn more about sales. She likes selling things and wants to explore what a career in sales would look like.

I've been thinking about what I learned from selling cloud comics. I was surprised that people were interested in my artwork, and I can't wait to teach the kids how to make flip books at Mrs. England's bookstore.

I love daydreaming and drawing cloud comics. Last week, while watching the clouds, I saw a jet flying way up in the sky. I wonder what it would be like to be a pilot in the cockpit of a plane flying through the clouds.

When I'm at the bookstore next Saturday, I'm going to get a real book about planes. You never know what exploring a new idea or an interest could lead to. As I grow up, I'm sure I'll dream up new ways to turn clouds into coins.

The Little Books Of Big Business series follows four friends in Main Town, USA, on their journey into business. In books 1 - 4, Cat, Emma, Max, and Nick each start their own business and learn key entrepreneurial principles and financial literacy lessons along the way. Now that they have developed their skills, they are helping other kids in the town do the same!

Book #1 Cat Casey Turns Brownies Into A Business

Book #2 Emma Mason Turns Paperwork Into A Profit

Book #3 Max England Turns A Pet Project Into Pay

Book #4 Nick Frank Turns Carpentry Into Cash

Book #5 Nick Young Turns Clouds Into Coins

Printable worksheets and additional resources:

www.TheLittleBooksOfBigBusiness.com

This book is a work of fiction. All names, characters, businesses, places events and incidents are either the product of the author's imagination or used in a fictitious manner. Any resemblance to actual persons, living or dead, or actual events is purely coincidental. Business principles are intended for educational purposes only. Consult local laws and regulations for up-to-date business requirements and utilize professional services for legal, tax and monetary guidance.

Author's note: The Little Books Of Big Business series is intentionally set in a small town where characters can interact with local business owners. While this may not be easy in today's world, kids can still experiment with business principles in their own neighborhoods, schools or local communities. The story purposely leaves out technology like computers and cell phones. Just as it is important to learn to calculate math with a pencil and paper before relying on a calculator, so it is with writing up an invoice, tracking your receipts in an envelope or receiving cash and counting back change.

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www.TheLittleBooksOfBigBusiness.com

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