

## Bartering

Even when your income drops, you are not without resources. Take stock of all non-money resources you have as a family. Among these assets are time, knowledge, possessions, property and creativity.

Swapping resources with others is a time-tested way to stay in control when money is tight. Be creative. Think through the assets you have. List your skills, talents, and interests. Next, try to match your skills and talents to community needs. Try making your first swap with a friend, neighbor or relative to build your confidence.

### Why Barter?

Bartering places value on human resources and not commodities. It increases buying power, stretches resources, extends goods and services to those on low or fixed incomes, taps relatively unused talents and resources, and can involve all family members.

The challenge of bartering is making the right exchange. Some communities have a clearing-house, civic groups or publications to help. There are also national groups and clubs for this purpose. One obstacle that discourages some individuals from bartering is determining value given for value received. Any material expense should be paid before services are rendered and should be paid for by those receiving goods and services.

Determine your expectations in advance to avoid misunderstandings.

### Guide to Successful Bartering

- Know who will supply needed materials. Usually it is the receiver; but the provider, in some cases, may have the needed tools, such as a lawn mower. When materials must be purchased, work together to determine specifics, cost limits, quality of materials, deadlines and other details that could become irritants.
- Don't assume anything. Be sure to agree on the details of exactly what will be done. Be sure expectations are clear to all. In some cases a contract or written agreement may be necessary.

#### When You Provide a Service

- Be sure you are clear on details of expected service. Don't take on tasks that you cannot do well.
- Keep the receiver well informed on your progress. Inform the receiver also of any problems or delays.
- Decide on the time the service is to be provided. If needed by a certain date, be sure sufficient time is allowed to complete the service.

#### If You Receive a Service

- Carefully explain and supervise work to be done. Don't be caught with a completed job that is not what you expected.
- Don't hesitate to check the provider's qualifications.
- Make sure the delivery of service is convenient and within the time you want the work done.
- If the task requires your presence or help, make sure you are aware of this.

### Bartering Ideas...

#### Appliance Repair

- stove
- refrigerator
- television
- radio
- air conditioner
- furnace
- audio/video equipment

#### Arts and Crafts Making

- painting
- scrap book
- flower arranging

#### Auto

- jump starts
- tune-ups
- oil change
- wax
- wash

- interior cleaning
- rotating tires

#### Carpentry

- bookcases
- decks, fences
- furniture repair

#### Childcare/Elderly Care

- day care in your home
- home nursing

#### Companionship

- visiting
- travel companion

#### Computer

- hardware set-up
- software set-up
- tutoring
- install memory
- trouble-shooting

#### Entertainment

- singing
- playing musical instrument

#### Food Preparation and Service

- special occasions
- cakes/cookies
- pies
- breakfasts
- canning
- catering

#### Food Production

- fishing
- berry picking
- hunting
- garden produce
- food preservation

#### Hair Care

- cut/trim
- color
- braid
- style
- perm

#### Home Repair/Maintenance

- painting interior/exterior/trim
- replace boards
- insulation installation
- plumbing
- electrical work

- storm windows/doors on/off
- screens/doors on/off

- roof patching

- minor fix-up
- window washing
- wall papering

#### Housework

- window washing
- floor care
- replacing light bulbs
- vacuuming
- dusting
- carpet shampooing
- dish washing
- laundry

#### Lessons/Tutoring

- music
- sewing/handiwork
- canning/preserving
- flower arranging
- gardening
- computer

#### Moving and Hauling

- furniture
- trash
- garden supplies
- wood

#### Office

- typing
- word processing
- bookkeeping

#### Pet Care

- sitting
- walking
- feeding
- grooming
- training

#### Photography

- portrait
- special events
- video taping

#### Sewing

- mending
- alterations
- custom-made
- handwork

### Shopping

- grocery
- errands

### Take Care of Summer Home

- lawn care
- winterize
- house-sit

### Transportation

- errands
- rides
- chauffeur

### Yard work and Gardening

- tree trimming
- grass cutting
- garden tilling
- weeding
- hoeing
- planting
- watering
- hedge trimming
- edge trimming
- wood cutting
- wood piling
- snow plowing
- snow shoveling
- lawn and garden tool