

Job Opportunities During Hard Times

During hard times the economy contracts, some companies go out of business, and the remaining companies layoff many of their employees. Good jobs are very difficult to find during hard times. Most people will usually accept whatever work is available and they will also agree to work for whatever wage is currently being offered. Beggars can't be choosers. Most people will wait for a job to become available at a local manufacturing company, retail store, restaurant, service provider, government organization, or other institution. During hard times the competition for these jobs is significant and therefore most people remain unemployed.



When a person first becomes unemployed he or she may be eligible for unemployment or welfare benefits for a short period of time. During this time the individual should make every effort to find another job, even if that job is something the person has not done before but which the individual could learn to do. During hard times almost any job is better than no job.

However, there is one exception. Sales jobs are usually easy to find but most sales jobs only pay you a commission on each individual sale. And your sales are so few and far between they don't generate enough income to offset the many, many hours invested in earning the one small, tiny commission you receive. Therefore most of the people who try sales jobs don't keep those jobs very long because their outlay of energy and expenses far exceeds the tiny trickle of income they receive in return. A smart person will keep this in mind as they read or listen to the sales pitch of the person who is trying to recruit you onto their sales force by quoting statistics of how much easy money a successful sales person can earn. Some sales people do earn a good living but the overwhelming vast majority of the sales jobs available during hard times are not worth your consideration.



During hard times many people decide to try their luck at self-employment because it is something they have wanted to do for a very long time. This is a reasonable option and three self-employment opportunities will be discussed in detail below. On rare occasions these self-employment opportunities gradually and slowly begin to generate a very reasonable income. However, most of the time the income the average person earns from self-employment is inadequate to pay his or her normal living expenses. Therefore, even if you are forced into becoming self-employed for a period of time, you should also continue your search for either a full-time or a part-time job with a company or organization. Even a part-time job pays better than most self-employment options.

One of the most common mistakes people make when they begin a self-employment venture is to invest more money in start-up costs than they eventually earn during the entire period of time

in which they are self-employed. This is a mistake a wise person will try to avoid. Most self-employment ventures do not generate enough money to pay all your monthly bills, and usually they don't even generate enough income to pay your rent or house payment. Therefore if you have a little money saved it would **not** be very smart to spend it all on a business start-up venture and then quickly regret your investment. If you decide to try a self-employment career, then try to minimize your start-up costs to the absolute minimum that would be necessary to begin your new job.

Some self-employment activities are regulated, such as carpenters, plumbers, and electricians. Although you may do these types of repairs on your own home if you wish, in most states you can't perform these activities for hire unless you comply with a set of rules and regulations. Therefore, this article will not discuss these self-employment possibilities. However, if you are already qualified to do these jobs and you work for a larger company that goes out-of-business, then you might consider marketing your services yourself. On the other hand, if your company went out-of-business because of the lack of work in your profession, then there may be very little or no work available for someone with your skills at the current time. Therefore, you might consider trying your luck at some other type of part-time self-employment activity in addition to trying to market your current skills.

During hard times most of the individuals who are out of work spend the entire day doing nothing of any real value. It would be much better to have something to do to occupy your time than to just idle the day away. Even if the activity you were engaged in only provided a very, very small income, you would feel better about yourself at the end of the day and you would have that money in your pocket. Although it may not be much, any amount of money is better than no money.

With these thoughts in mind, the following self-employment jobs are usually possible during hard times and they can be done by almost anyone. Each of the following occupations could generate a very small income stream while you continue your search for a full-time or part time job:

1. Bicycle repair mechanic.
2. Cook or chef for a middle-class or upper-class family.
3. Seamstress or tailor working independently.

A person could specialize in any one of the above areas, or a person could work in all three areas as the opportunities presented themselves.

Bicycle Repair Mechanic

During hard times people can't make their car or truck payments, and they can't afford the gas for that vehicle, and



eventually the loan company repossesses the car. When that happens the person immediately considers other transportation options, and the option that has universal appeal is a bicycle. During prolonged hard times, however, everyone has the same idea and the demand-supply curve takes over. Bicycles quickly become limited in availability and their price skyrockets.

(Historical Note: During World War II on April 2, 1942 the United States government ordered that the production and sale of adult bicycles be completely stopped in order to redirect those resources to the war effort. The sale of new and used tires were also rationed at the beginning of the year 1942.)

If you anticipate the approach of hard times in your life, then you should try to obtain a good bicycle **before** the hard times become widespread so you can buy the exact bike you want at a reasonable price. Detailed information and suggestions about the purchase of a good bicycle can be found at the following link:

[Bicycles for Emergency Transportation.](#)



Bicycle repair is not difficult and it does not require formal training. One of the most common bike repairs is fixing flat tires. If you had an inventory of inexpensive tire patches, a good bicycle air pump, and a few very inexpensive hand tools, then you would be in business. Other repairs include adjustments to the brake and gear controls. To make these repairs all you need is a reasonable level of mechanical knowledge about the function of small hand held tools, and a good bicycle repair book. The book recommended at the above link is "**Bicycle Maintenance & Repair**," 5th Edition, by Todd Downs.

If you had this repair manual you would be able to keep your own bicycle operational, and you would also be able to earn a small income repairing the bicycles of other people who live relatively close to you. You could easily repair bicycles in your living room if you had no other work area available. You could purchase replacement bicycle parts on an as needed basis to complete specific repair jobs and bill your customers accordingly. If you discovered that certain parts have a higher frequency of needing to be replaced, then you could keep a small inventory of those parts in your home. Some common examples might be brake pads, chains and chain links, and cable wires.

One individual working as an independent bicycle repair person would not be able to compete with a large established bicycle repair shop unless you were located a reasonable distance from the established repair shop. If the established bicycle repair shop is several miles from your home, then you could establish a small repair business for individuals who live relatively closer to you than to the other repair shop. If you priced your repair services about 10% below the other repair shop then you should be able to successfully compete in a small market area of one or two miles in every direction from your home.

Even if you decide not to go into the bicycle repair business, you will still need to keep your own bicycle in good running condition so you can commute to your place of regular

employment. Although walking is an option, the average person can only walk about 3 miles in one hour. This would seriously limit your job opportunities. However, the average person riding a bicycle can cover between 10 to 30 miles in one hour, depending on the terrain, the road conditions, and the physical fitness of the rider, and this could significantly increase your employment opportunities. It would also allow you to easily transport groceries and other items from the store to your home or apartment.

During hard times bicycles quickly become a high theft item. Therefore, always take your bicycle inside your place of employment or home and lock it with a chain to something secure.

If you had your own bicycle then you could pursue one of the following job opportunities.

Cook or Chef for a Middle or Upper-Class Family

During hard times many food items that were readily available during normal times become unavailable, or they are sold at a much higher price, or they are rationed.

(Historical Note: During World War II on May 4, 1942 sugar was rationed in the United States.)



If a person knew how to prepare really tasty meals from an assortment of common ordinary food items, then that person could find employment as a cook or chef for a family that was not experiencing the hard times.

During the past 40 years the cooking skills and knowledge of our ancestors has gradually been replaced with all-in-one-package meals and frozen meals. There are two reasons for this change. It takes less time to prepare a pre-packaged meal, and the pre-packaged meal cost less than what you would spend if you bought each of the ingredients individually. Therefore, the trend in most families has been towards pre-packaged food that is easily and quickly prepared in the home kitchen.

During hard times many companies go out of business, and other companies prune their product offerings down to their most profitable products. This means that many of the easy-to-prepare food items that exist during normal times may not be available during hard times. However, basic food items are usually still available, but they are frequently in the form of staples, such as flour, sugar, salt, baking powder, white rice, pasta, and basic vegetables. If a person knew how to convert these basic staples into a variety of appetizing meals, then that person could find work as a cook or chef for a middle to upper-class family that was not experiencing the hard times. Sometimes these families hire a live-in cook who receives a small wage and room and board. This would be an ideal situation for an unmarried individual with no children, such as a

young person, or an older person with grown children. However, most of these cooking jobs are usually day or afternoon jobs, and the individual would need transportation back and forth to work. This is where a bicycle would be very useful.

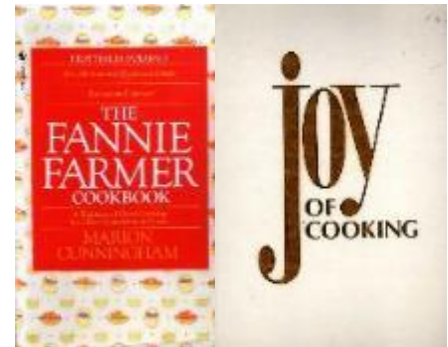
Although cooking is both an art and a science, it is something that most people can learn in a very short period of time, if they are willing to learn how to cook and if they have access to some good cookbooks or recipes. Over the past thirty-years I have purchased and read more than 100 cookbooks. Although they were all somewhat entertaining, most of them were of very little value from my point of view. Most cookbook recipes require special ingredients, herbs, spices, and wines that are not easily attainable during hard times.



Over the past thirty-years I have compiled a wide variety of very tasty recipes that can be made from simple common ingredients. Some of my recipes are original, such as "[How to Make Delicious Ice Cream Using Instant Powdered Milk and No Ice Cream Churn.](#)" I suggest you take a look at my recipes and print a hard copy of the ones that appeal to you. My recipes are at the following link:

[Index to Grandpappy's Basic Recipes.](#)

Although my recipes do include a reasonable variety of ideas, they do not cover every possible situation a cook may encounter. In order to be properly prepared to earn a living as a domestic cook or chef, you will also need at least one multi-purpose cookbook. I strongly recommend the purchase of **both** of the following cookbooks:



1. **Fannie Farmer Cookbook**, Paperback or Hardcover, 1990 edition or any printing before 1995, \$20 or less.
2. **Joy of Cooking**, Rombauer and Becker, 915 pages, 1975 edition or any printing before 1986.

The **Fannie Farmer Cookbook** was first published in 1896 and it was the official textbook for the "Boston School of Baking." It has been updated many times since then with the addition of new recipes, but not one word from the original edition was omitted. Therefore, if you want to know how your ancestors really cooked, then this is the cookbook for you. However, you should probably look for a printing from the year 1995 or before because the publishing company may have made changes to their 100th anniversary edition in order to improve its marketing potential.

The **Joy of Cooking** cookbook was first published in 1931. It has been through several edition updates since then and each time more recipes were added to the original cookbook. This practice continued until the 1975 edition which contained 915 pages. The 1975 edition was

reprinted for several additional years with no changes until at least 1986. However, when the number of pages was changed from 915 pages, many of the really good old fashioned recipes were removed from the book and they were replaced with modern quick recipes and how to cook using the microwave. Therefore, I suggest you buy an older printing of the cookbook from 1986 or before, if you want to be able to prepare really good recipes from the basic staples such as flour, salt, and sugar.

There are a lot of other cookbooks that many people like, such as the Betty Crocker Cookbook, and you may purchase any cookbook you wish. However, I believe the two cookbooks recommended above contain the very best general cooking advice and they also contain the best old fashioned recipes. You can find good clean copies of both books at Amazon.com and on Ebay and at other places.



If you do become a domestic cook then you will not need to worry about buying your own cooking equipment because it will be supplied by the family you cook for. They will supply the kitchen, the pots and pans, and the food items. You will supply the knowledge and experience. Since your continued employment will be based on what you know, it would probably **not** be a good idea to take your cookbooks or recipe collection with you to your place of employment. Instead you might consider copying the recipes you think you would use most often onto some 3" by 5" white index cards in your own handwriting and **use abbreviations and symbols that only you can decipher**. Depending on how creative you are, you may be able to get two or three recipes on one index card, or twice that amount if you also write on the back of the index card (use permanent ink). When you go to work each day you could take the index card recipes you think you will probably need that day and leave the rest of them at your home or apartment. This would be a very simple method of ensuring your job security. If someone asks about your handwriting or your abbreviations, you can simply reply that you have always made your recipe notes that way, and it would be the truth. However, if you believe this would be inappropriate for any reason, then you may certainly follow whatever procedure you think best. Just remember that during hard times everyone is thinking of ways to save money and layoff employees.

Another option would be to provide **catering services** for special parties and other events. Each of these events is typically a one-time affair and therefore the income from this source may not be dependable on a regular basis. However, some events such as weddings do take place at the same location several times throughout the year. In addition to a nice wedding cake, these events also typically feed the wedding guests a reasonable selection of food items in a variety of different ways, such as a buffet or as a sit-down meal. If you are a member of the local church or if you know the minister who usually performs the wedding ceremony, then you would have an opportunity to have your catering services recommended when one of these wedding events is still in the planning stages.

If you had a good bicycle and a bicycle trailer then you could attach one or more large food coolers (or food heat retainers) onto the bike trailer and transport your food to its destination.

Information about bike trailers is discussed at the bicycle link mentioned above.

One way to determine a **fair market price** for this catering event would be to add up the total cost of all the food items you will provide and then multiply by three. This will cover all your out-of-pocket expenses and it also yield a reasonable profit for your services. If you will also require the assistance of servers or waiters, or if you need extra transportation services on the day of the event, then be sure to include those fees in your original price quote, but do not multiply these additional expenses by three. You should also require a standard non-refundable 50% deposit in **advance** of the affair with the balance due on the day of the event **before** the party begins. The original 50% deposit will provide enough money for you to purchase the food items and it will prevent the possibility of a total loss in the event that you are not paid on the day of the event or if the event is called off at the last minute. The 50% deposit will cover all of your expenses plus a little extra for your time. On the day of the event you should politely ask for the balance due when you show up with the food.

Even if you have no desire to become a domestic cook or chef, you will still need to eat and feed your family during hard times. Therefore, the two cookbooks recommended above would still be a wise investment because they would help you to prepare whatever food might be available during hard times in a recipe that would be more appealing to yourself and to your family. In addition, if you had those two cookbooks in your possession then you would have the option to change your mind if the hard times continue longer than you anticipated and the only work available was as a cook or chef for a middle to upper-class family, or in a really nice restaurant. Almost anyone can get a job waiting tables but getting a job as head cook is usually more challenging and it also usually pays better.

Seamstress or Tailor

During hard times most people can't afford new clothing. Almost everyone has to make do with the clothing they currently have. The problem is that our clothes gradually wear out, and they need some simple basic repairs, such as replacing buttons or sewing up seams or putting patches on the knees of blue jeans or on the elbows of shirts. These types of repairs are not complicated and they could be performed by anyone who has reasonable eye sight and hand dexterity, and is willing to learn a few basic sewing skills, and has access to the basic tools of the sewing trade.

Basic tools does **not** have to include a sewing machine. Sewing machines are generally for high volume production work, or for making clothing after cutting some cloth to a specific pattern and then sewing all the individual cloth pieces together in the proper manner. When sewing an entire garment together from scratch a sewing machine will produce more consistent looking stitches which will make the garment appear to be more valuable in the eyes of the individual who wears it. However, when making a simple repair, such as sewing on a button or repairing a seam that has started to unravel, it is usually easier and faster to use a hand sewing needle to make the repair. (**Historical Note:** This is the meaning behind the old saying, "A stitch in time

saves nine." If a simple repair is made when it is first needed it can usually be done relatively easily and prevent the need for a more extensive time consuming repair later on.)

Most repair sewing tasks can be done with a needle and thread and scissors and thimble. These are inexpensive items that could easily be worked into almost anyone's budget. However, during hard times these simple sewing items are among the first things to disappear from the market place. Therefore it would require a little planning on the part of an individual to acquire these items **before** the hard times became wide spread and deep.

Let me begin by recommending the best general purpose sewing book of which I am aware. It is the **Reader's Digest Complete Guide to Sewing** and it can be purchased at Amazon.com or at Ebay or at other sources. This book contains all the practical knowledge a seamstress or tailor would normally need to know in order to be successful in this trade. It discusses sewing machines, sewing supplies, patterns, fabrics, basic garment construction options, and tailoring. Although the book does have a section on sewing machines, the actual sewing procedures could be done by hand with a simple needle and thread.



To be successful as a seamstress, tailor, or garment repair person, you will need the following items:

1. cloth scissors and cloth pinking shears,
2. a supply of sewing needles,
3. some thread in a variety of colors, and
4. a thimble, tape measure, and seam ripper.



Scissors/Pinkers

Needle Assortment

Thread Assortment

You could purchase all the above items at a store such as Walmart, or at a specialty sewing store.

The two most important items you will require are **needles and thread**. Without them you cannot sew or repair clothing. Therefore, let's take a closer look at needles first, and then we will

discuss thread.

There are two basic types of **sewing needles**:

1. Sewing machine needles (two pictures below left).
2. Hand sewing needles (three pictures below right).



A **sewing machine needle** has the thread eye at the tip of the needle near its point. (**Note:** Even if you do not have a sewing machine it would probably still be a good idea to buy a few of the "universal" sewing machine needles that fit almost every sewing machine ever made. Most of the people who have a sewing machine only have one or two spare needles and when those needles wear out or break they will be very eager to purchase a replacement.)

A **hand sewing needle** has the thread eye at the opposite round end of the needle. Even if you have a sewing machine, you should still have a reasonable supply of hand sewing needles in order to do simple repair tasks like sewing on a missing button. During hard times everyone becomes extremely interested in how to do hand sewing because their clothes are wearing out and they require simple repairs. For that reason, needles and thread are among the first items to disappear from the stores when the hard times begin to impact more and more people. Therefore a prudent person would take advantage of the low price and availability of sewing needles and thread **before** the hard times become wide spread.

(**Note:** The reason people will be concerned about the appearance of their clothing is because they will all be competing with one another for the few jobs that become available. Employers sometimes make hiring decisions based on their first impression of the person applying for the job. A person who is clean and who is wearing clean clothes that are in reasonable condition will have a much better chance of being hired. Therefore, during hard times people quickly learn the importance of looking respectable when they appear for a job interview. The current fashion today among younger people of wearing torn and faded clothing will gradually be replaced by the traditional fashion of looking well groomed. As the hard times continue, people will gradually become ashamed to be seen in public wearing the ragged poorly fitting clothes currently being worn by our fashionable younger generation.)

Most **hand sewing needles** have extremely small thread eye holes near the round end of the needle. This is the correct size eye for the most common types of sewing threads currently in use. However, these small holes are very difficult to see and to thread. A simple **thread guide** will help you to easily put the thread through the eye of the needle. A silver and a red thread guide are shown in the picture on the right. Push the pointed wire loop through the eye of the needle, place the end of the thread through the wire loop, and pull the wire loop and thread back through the eye of the needle.



A slightly larger needle will have a noticeable larger thread eye hole. This makes it much easier to thread. These larger needles are also easier to use when you are sewing by hand, in my opinion. They are easier to grasp and to hold onto. If the hard times continue for an extended period of time, then the quality of the thread and cloth that eventually becomes available may not be as good as what was available before the hard times began. If that happens, then it would be useful to have a larger needle with a larger eye that will accept larger thread diameters. These larger needles can also more easily penetrate thicker fabric and other heavier materials such as buckskins. Therefore, in addition to a package of assorted regular size hand sewing needles, it would also be advisable to purchase some yarn darning needles and other large needles in assorted sizes.

Pause for a moment and think about how difficult it would be to make a good sewing needle by hand using primitive methods. It won't take long before you realize that a hand sewing needle will become a very valuable item that commands a price premium as the hard times continue. An individual with a small supply of these needles would be in a very favorable bargaining position. These needles are very small, very light weight, and they could be easily transported to a hard times market place and be kept completely out of sight during transit. Instead of selling a full package of needles to one customer, you should consider selling your needles **one at a time**. Your customers will only need one needle per family to make sewing repairs. **A needle and a few yards of thread** would be all the average family would require to make simple sewing repairs by hand. If you think about this for a moment, you will soon realize that a small investment in hand sewing needles **before** the hard times occur could yield a very reasonable profit after the hard times become widespread. With the passage of time, it may eventually become possible to sell one needle for the price you originally paid for an entire package of needles.

In addition to needles you will also need **thread**. Thread comes in a variety of sizes, colors, and materials. However, during hard times you could easily standardize on one type of thread for most sewing jobs. But you will still need different thread colors if you want your work to look professional. There are three basic ways to buy thread:

1. Small 10-yard spools in a package of multiple colors (picture on right).
2. Average size spools of 100 to 500-yards in a single color (not illustrated).
3. Large size spools of 3,000-yards in a single color (picture below).



Most people are familiar with the average spool of thread that contains between 100 to 500 yards of thread. The price of these spools varies depending on the quality and type of thread on the spool. For hard times these **normal** size spools are probably **not** your best investment.

The small **10-yard spools** (see picture) come in an assortment of 24 colors in one package for 88 cents at Walmart. That works out to 3.7 cents per spool of 10-yards of thread. A simple repair usually requires an average of about 1/2 yard (18 inches) of thread. That means that one of these small spools could be used to repair about 20 garments. Therefore you would have invested about \$0.002 (or 1/5 of a penny) of your money to make the repair, plus your time. The worth of the repair would depend on the market conditions during the hard times in which you are a participant. In addition to 24 spools of thread, these packages also contain three hand sewing needles and a needle thread guide (the silver colored item in the lower left part of the picture). In my opinion, these 24 spool packages are an extremely good value for just 88 cents per package.

The large **3000-yard spools** (picture on right) are sold in seven standard colors at Walmart for approximately \$2.94 per spool. This works out to approximately one penny for ten-yards of thread. During hard times thread usually becomes a very valuable commodity because everyone needs thread



to keep their clothes in some reasonable state of repair. Therefore, a small investment in a few 3000-yard spools of thread **before** the hard times become wide spread would be a very sensible investment. An individual could later sell the thread in two, or five, or ten-yard lengths by wrapping the thread around a small piece of flat cardboard about three-inches long and two-inches wide. This would also be a small and light weight item that could be easily transported to a hard times market place.

If you are considering the occupation of a seamstress or a tailor, then it would be a good idea to purchase some of the 3000-yard spools **and** several of the smaller ten-yard spool packages. The larger spools contain the most common colors currently in use, and the smaller spools would allow you to more closely match the thread color to a specific garment for a customer that required a more professional looking repair job. If you decide to sell some of your thread, then you should probably sell short lengths of thread from your 3000-yard spools and keep the small ten-yard spools for yourself. The reason is that the smaller spools come in a wider range of colors and you will probably need those unique colors to make your sewing repairs look more professional.

You will also need a reasonable supply of dressmaker pins with the large heads, some safety pins, and a **seam ripper**. In the picture on the right the seam ripper is the small tool on the far left. Some hand held sewing snips are in the center of the package and a sewing stitch gauge is on the right of the package. A seam ripper is a very useful tool when you have to remove the thread from a seam prior to making a repair.



If you are seriously considering sewing as a hard times occupation, then you are probably also wondering about the purchase of fabric, zippers, buttons, elastic, and a variety of other sewing items. If you can afford these items, then you may purchase them if you wish. However, if you are doing sewing repairs during wide spread hard times, then some of your customers may not be able to pay you with money, but they may be willing to give you one or two of their other used garments in exchange for your repair work. When you carefully examine these other garments you will probably notice that only the fabric is in poor shape, and that in many cases the fabric is only damaged in one or two places. Any buttons, zippers, or elastic will probably still be in very good condition. One option would be to take the garment apart and salvage the buttons, zippers, belt loops, and/or elastic for use on another sewing project. You may also be able to save and use some pieces of the fabric for use as "patches" on other garments, or in the construction of a hand-made quilt. However, the one thing that cannot be easily reused is the thread. Therefore, if you had a supply of good thread, you could gradually acquire the other sewing basics you need by trading with some of your customers for your sewing services.

There is also another possible use for the used garments you occasionally receive as payment for your sewing services. During hard times most people lose weight. Therefore, the garments you accept in trade will usually be larger than the garments most people are currently wearing. In some cases you may be able to disassemble a larger garment and strategically remove the damaged areas, and then reassemble the garment into a smaller size garment of the same basic shape. You would then have a nice looking used garment in a smaller size that you could sell to the thinner individuals who visit you. You could put these nice reconditioned used garments on a clothes rack in the corner of your living room and assign a reasonable price to each one.

Instead of putting a "price tag" on each item you might consider having an "**official price sheet**" with a handwritten description of each item along with its price. You could have one price sheet for men's clothing, one for ladies' clothing, one for children's clothing, and so on. When an item is sold you could mark through its description and write the word "Sold" beside it. This would prevent the intentional or unintentional transfer of price tags from one garment to another garment and the unpleasant conversation this usually leads to. An unintentional transfer could occur if the person wanted to try on a few of your used garments to find the best fit. This usually involves the removal of any price tags attached with "straight pins" or the removal of any "masking tape price tags" in order to carefully inspect the fabric below the masking tape price to make sure the tape is not covering some type of material defect. An "official price sheet" would prevent these potential price misunderstandings from occurring.

Even if a used garment only had about 50 percent useable fabric, you might still be able to reassemble the garment into a size suitable for a child and then sell it in on your used clothing rack. Even in today's "normal" economy there is a market for good used clothing. During hard times this used clothing market will gradually increase because there will be fewer companies making new clothes, and there will also be fewer people who will be able to afford the price of new clothes.

If you are offered one or more used garments then you should inspect those garments very

carefully before you make a decision about them. They may contain mildew, rot, or they may be totally ruined and worthless. You should obviously refuse garments such as these.

It would also be helpful if you had a **standard policy** for picking up and paying for garments left with you for repair. For example, your policy could state that if the garment is not picked up within 30 days of its promised completion date, then the garment itself will be used to compensate you for your repair work and it will be added to your used clothing rack. Any income received from its sale over and above your quoted original repair price will also be yours when and if the garment is eventually sold. If the person comes back for the item after the 30 day period has expired but before you actually sell the garment, then you should have a standard policy that the person can buy the garment back from you for the original repair price quote plus 20%. This 20% is fair because you were not paid on time and you do not want this practice to become the norm for this customer or any of your other customers.

During today's normal economy, most good used clothing sells for between 50 cents up to about 5 dollars, depending on the item (small child's nightgown or a man's cool weather jacket). This is the average current market price at used clothing "Thrift Shops" and at "garage or yard sales." During really hard times these prices will probably decline so you should keep that in mind when you think about how to price your sewing repair services and how to price the used garments on your used clothing display rack. If you price your sewing repair services near or above the cost of a similar used garment in reasonable condition, then you will not attract any customers.

One way to determine a **fair market price** for your sewing services and for your used clothes is to visit the "Thrift Shops" and "yard sales" in your area during the hard times event in which you are a participant. If you want to firmly establish your repair services and your used clothing business then you will need to set your prices a little below the other sellers in your area and also provide clothing of a slightly higher average quality. During hard times everyone quickly learns where the "true bargains" are being sold.

During hard times it takes a little while to determine what a fair price really is for the different things that are available during hard times. Usually there is less "real money" in circulation and the price of necessities gradually increases while the price of non-necessities gradually decreases. This happens because everyone is trying to sell their non-necessary items in order to buy the really necessary items. At first any extra used clothing is viewed as a non-necessary item and it will be sold to buy food and other necessities. However, with the passage of time, clothes wear out and clothing will once again gradually become a "necessary" item. If you are aware of this changing trend then you can more effectively price your used clothing based on its current market value during the unfolding hard times tragedy.

One way to increase the **perceived value** of your used clothing is to add a **little bit of needlepoint or embroidery or decorative stitching** to the children's and ladies' items that you are selling. A detailed discussion of these techniques is beyond the scope of this brief article. However, there are a few simple things you can do. For example, instead of matching the thread color to the fabric use a contrasting thread color to sew the border hem of the garment. This will

usually give the garment a more distinctive and attractive visual appeal. Zigzag stitching not only has a functional application but it can be used creatively with a contrasting thread color to add even more visual appeal to your garments, such as around the collar and down the front button area. The use of a contrasting thread color works well on solid colors and on very subdued patterns, but it should usually be avoided on fabrics with very distinctive prints or patterns.

During hard times most people will want to **bargain** with you and they will ask you to accept less than your original asking price. Don't let this upset you. Each of these individuals has to go home and face their other family members and it helps them to feel better if they can brag a little bit about getting you to take 5% or 10% off the price of the garment they just bought from you. However, you should also be prepared to say "No" if the person offers you a price that is totally unreasonable. During hard times the word-of-mouth network in a small area is very efficient and the first time you sell an item for 25% off your asking price **everyone** will want 25% off your asking price from then on. If you will keep this in mind then you will gradually learn how to "bargain" with your customers and gradually negotiate with them and still keep all your price "reductions" to no more than 10% off your original asking price. You should also remember to be **very patient** with each of your potential buyers and take as much time with each one as the individual requires. During hard times it takes a long time to earn enough money for any type of purchase and the buyer needs to feel good about exchanging his or her hard earned money for your product.

Shoplifting usually becomes a bigger problem during hard times than it is during normal times. If there are two or more people present in your home then one person may try to distract you while another person takes advantage of you by stealing something (anything). One way to control this problem is to only allow one person, or two people from the same family, into your place at the same time. You can justify this practice by saying that you want to give each of your customers the full attention he or she deserves. For example, you could put a sign on your door as soon as a customer arrives and then lock your door. The sign should say "I am currently working with a customer who is being measured or fitted, or who is trying on clothes, and I will open my door as soon as my current customer is finished." You should also have a sign on your bathroom door that says "Sorry. No public restrooms." It is not possible to make a business profit if you have to replace items that are stolen by untrustworthy individuals.

After you have gradually developed your sewing skills by repairing used clothing you may decide that you are ready to make a new garment using new fabric. A **hand-tailored garment** will command a much higher price than a reconditioned used garment because the new garment will be custom fitted and made to the exact body dimensions of one person. Therefore, you will first need to find a middle or upper-class family that can afford hand-tailored new clothing. You will also need to collect a non-refundable 50% deposit on each new item **before** you begin work on it. If your client is willing to pay half the money in advance then you will have a much better chance of collecting the balance due when the garment is finished. You can justify this advance deposit because you have to purchase special fabric, patterns, zippers, buttons, elastic, and other materials before you can start sewing the item together. One way to determine a **fair market price** is to add up the total cost of all the materials you will need and then multiply by three.

This will cover all your out-of-pocket expenses and it will yield a reasonable profit for your services. Just remember that people who are not experiencing the hard times do have money to spend and they do not wish to buy cheap items. If your client later decides he or she does not want the item then you might be able to sell the garment to someone else but at a much lower price because it will not have been custom tailored to exactly fit the other person.

During hard times there will still be the **occasional nice wedding** in middle and upper-class neighborhoods and the bride will sometimes want to have a custom made bridal dress. These **wedding gowns** usually sell for a minimum of several hundred dollars and sometimes for a lot, lot more. If the family has a lot of money then they may also hire you to make matching gowns for the bride's maids. Or the bride may have a family "heirloom" bridal gown and she will need you to alter it so it will fit her. Since it is a family "heirloom" the bride's family will be very interested in getting a good quality seamstress or tailor to do the work in order to avoid the possibility of any type of damage to the wedding dress.

The last thing you might wish to consider would be a **sewing machine**. As already mentioned, a sewing machine is **not** absolutely necessary. Sewing was done by hand for thousands of years before the invention of the sewing machine in the 1800's. However, if you already have a sewing machine, then you are in great shape. If you don't have a sewing machine and you really want one, then you have three options: electric, battery operated, or manual. The electric ones are really nice but during hard times electrical power may not be dependable, or you may simply not be able to afford electricity. The battery operated units are relatively small and they are okay for the occasional repair job, but they are not suitable for continuous heavy usage. That leaves the manual sewing machines.

Ebay has the old manually operated sewing machines at reasonable prices, even after you add in the shipping expense. There are two basic types of these old manual sewing machines: hand crank and foot treadle operated. The **foot treadle machines** require more skill to use properly and the sewing tables are bigger and therefore they usually cost more to ship. The **hand crank sewing machines** have the **same exact sewing head** as the treadle machines, but they are operated with a hand crank instead of a belt that is attached to the foot treadle. My opinion is that most people would probably prefer the hand crank version because it is just as reliable, it is easier to learn how to operate, it is more reasonably priced, and it will fit into a smaller carrying case that will allow you to more easily transport it between locations. If you are interested in these old machines then I suggest you look at the Singer Model 66 (see picture on right) or the Singer Model 99. Both can be found in the hand crank version on Ebay. For your search words just use "Singer 66" or "Singer 99" or "Singer hand crank" and then read the item descriptions carefully, and look at the shipping cost, and make note of any sewing presser foot attachments that are included with the machine.



(Technical Note: It would be wise to purchase a sewing machine with a "left side" presser foot thumb screw. The needle thumb screw is on the right side and the presser foot thumb screw is

on the left side. The Singer Model 66-1 is a "rear" pressure foot thumb screw model and it should be **avoided** unless you know how to convert it to a "left side" thumb screw and you have all the necessary conversion parts. Most other Singer Model 66's are usually "left side" presser foot thumb screw models. If the presser foot thumb screw is not clearly visible on the left side of the machine then ask the seller where it is before you bid on the machine. The Singer Model 99 is the same as a Model 66 except it is only 3/4 of its size which makes it more convenient to transport between locations. There are a wide variety of other Singer Models that also have a "hand crank" and you may purchase any one you believe is a good value. However, a "left side" presser foot thumb screw would be desirable on any machine you purchase.)

It is also possible to convert some of the old Singer **electric** sewing machine into a hand crank unit by removing the electric motor and attaching a **manual hand crank** unit that sells for less than \$20. Some of the old Singer sewing machine models that can usually be converted are the following model numbers: 15, 27, 28, 66, 99, 127, 128, 185, and 285, and maybe a few others. If you had an old sewing machine that you could modify to use either electricity or hand power then you could use whichever method was most suitable depending on your current situation. You can purchase these manual hand crank conversion attachments at the following internet sites:

<http://www.1sewingmachine.com/>

http://www.sewingmachineparts.net/sewing_machine_handcranks.html

Even though some of these old sewing machines are already approximately 100 years old, many of them still work really well today, if they were properly cared for and maintained. My opinion is that these old sewing machines will still be working 100 years from now, if you get a good one, and if you maintain it the way you should.

These old sewing machines use the "**universal**" **sewing machine needle** that is used on almost every model and make of sewing machine ever made. Therefore the needles are not difficult to acquire and you should buy several because the needles do get dull and they do break. Without a needle, your sewing machine is of little practical value except as an interesting antique. These "universal" sewing machine needles are sold under a wide variety of names including 15X1, HAX1, 130/705, and by needle diameter such as 10/70, 11/75, 12/80, 14/90, 16/100, 18/110, etc.

However, there are differences in the **bobbins** used on the different brands and models of sewing machines so you should purchase several extra bobbins of the style that works in whatever sewing machine you purchase. The same type of metal bobbin will work in either a Singer Model 66 or a 99, but they will not fit in most other sewing machines. If you purchase several spare bobbins, you can leave a different color thread on each bobbin and put it in your sewing machine when you switch back over to that particular thread color.

If you purchase a Model 66 or Model 99 Singer Sewing Machine with a "left side" pressure foot thumb screw, then you might also want to consider purchasing the standard sewing machine attachments that are usually sold in a dark green box (ruffler, hemmer, tucker, binder, etc.), and an automatic buttonhole attachment, and an automatic zigzag attachment. All of these

attachments are mechanically operated, either by hand, or by a cam that operates mechanically inside a device that attaches to the presser foot and needle bar of the sewing machine. None of these devices require electricity. For close sewing work you may need a light source. You could purchase a desk lamp, a floor lamp, or you could wear a head mounted LED flashlight.

It is easy to become enthusiastic about a new self-employment venture and spend a lot more money on supplies and equipment than you should. Therefore, you should think very carefully about the total cost of a sewing machine before you make an investment in one.

Do not attempt to intellectually justify a sewing machine using the argument that you will save lots of money by making all your clothes yourself. This is an invalid assumption which you can easily prove. Visit any cloth store and select a fabric you like and then note the price per yard. Then look at the price of all the other items you will need, such as a pattern, zipper, buttons, and/or elastic. Add all these individual cost numbers together. Then walk over to the new clothes racks and look at the price of the same item already sewn together and ready to wear. You will note that the sum of all the individual sewing parts far exceeds the price of a garment already assembled. There are two reasons for this. First, the clothing company makes huge purchases of supplies and they receive huge volume discounts. Second, the sewing operations are primarily done in countries where labor is very, very cheap so the labor cost is a very minor part of the total garment cost.

Summary

The above three jobs are reasonable ways to earn a small but honest income during hard times. None of the jobs require formal or extensive training and each can be learned as you practice the techniques of the trade. Each one requires a **very small initial investment** plus the application of your labor to earn a small but continuous income stream. These jobs also do not depend on a nationwide infrastructure as a basis for their continued existence, such as an Ebay business that sells items over the internet. An Ebay business is a very good option during normal times if you have items to sell or if you have access to a supplier who will sell to you in volume at a deep discount so you can resell the item a little below the current average market price and still earn a profit. However, during hard times an Ebay business may not be as effective as it is today for a wide variety of reasons, such as problems with the dependability of electrical power, or expensive shipping costs, or your main supplier going out-of-business, or the fact that the vast majority of your customers may be without jobs or an income of any kind.

Even if you have no interest in doing any of the above three jobs on a part-time basis to earn a little extra money, you may still wish to invest in the books and the basic tools so you can do each of these jobs for yourself. During really hard times each one of us will probably need our own bicycle that will need occasional maintenance, each one of us will still need to prepare food to eat, and our clothes will still wear out and require simple repairs. If you could do all these things yourself then you would be able to spend whatever money you do earn on other more

useful items. Knowing how to do all three of these basic necessary jobs would also take you one step closer to becoming a resourceful independent human being in God's natural order of things.

Conclusion

It would be nice if our economy did not experience ups and downs. However, based on about 6,000 years of recorded world history, no country has been able to avoid the occasional recession, or depression, or outright war or natural disaster that completely destroys the nation's infrastructure. A wise person will prepare ahead of time for a possible change in his or her economic status and make simple inexpensive investments to help smooth out the inevitable transition into really hard times.