

# SELLING AT A FARMERS MARKET

A Plain Language Guide from the New Entry Sustainable Farming Project







## In this Guide, You Will Learn About:

Choosing a Market

Applying to Sell at a Market

Designing Your Market Displays

**Setting Prices** 

Making Sales

Keeping Records

### NEW ENTRY SUSTAINABLE FARMING PROJECT

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### PURPOSE OF THIS GUIDE

#### Who should read this guide?

This guide is written for people who have an interest in selling farm grown products at farmers market. If you are thinking about marketing your produce, it is a good idea to ask yourself a lot of questions before you plant the first seed. During the growing season, many farmers find that they are busy cultivating and harvesting their crops and they do not have time to focus on establishing new markets By planning in advance, you will be better prepared to sell your produce once the growing season is underway. This guide will help you ask the questions to find markets that are right for you and to maximize your sales.

You will benefit from this guide if you:

- Have been farming for a long time and want to try selling at a farmers market.
- Have sold at a farmers market before, but want to increase your sales.
- Have sold produce in another country and now wish to sell in the United States.

It may be helpful for you to use this workbook with someone who can guide you to more farming information, such as an experienced farmer, staff member of a farm service organization, or other service provider.

#### What is Plain Language?

This guide is presented in a format called Plain Language. Plain Language provides clear, simple, and accessible text for readers in order to reduce misunderstandings, errors, and lack of comprehension. It also helps guide you to take action steps to practice what you learn, and gives examples of other people using the information. We present this guide in Plain Language in order to make the topic accessible to everyone.



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### Introduction

When farmers sell directly to consumers, they earn a better price. Farmers markets are a good form of direct marketing. However, farmers markets are not right for everyone. How does selling at a farmers market fit with your business' marketing plan? Do you have the time and resources to start selling at a farmers market? The following list of advantages and disadvantages can help you answer these questions.

#### Advantages of Selling at Farmers Markets:

- Farmers markets bring together many customers in one place.
- The start-up costs are low.
- The market may advertise for the farmers.
- You are paid right away in cash.
- You have direct contact with your customers, who will give you feedback on your business.

#### Disadvantages of Selling at Farmers Markets

- You need a vehicle to transport your products to the market.
- Farmers markets require a lot of labor time away from the farm.
- There can be a lot of competition at the market.
- If you do not like talking directly with customers you will not like selling at farmers markets.



## **Key Steps to Success with Farmers Markets:**

Choose the right market for your business

Do your market research

Offer high-quality, unique products

Use an attractive display

Set fair prices

Be friendly and talk with customers

## STEP #1: CHOOSING THE RIGHT MARKET

There are over 200 farmers markets in Massachusetts! Each market is a little different. Some markets have many vendors. Other markets have only one or two farmers. Each market has a different customer base. It is important to choose the right farmers market for your business. Do your homework and you can make an informed choice. You can find out important information about a market by visiting and meeting with the Market Manager.



## These questions can help you decide if a market is right for your business:

- Who organizes the market and makes the rules?
- Does the market attract many customers?
- What kinds of people live or work near the market?
- Are the days, times, and location of the market convenient for you?
- How much do farmers pay to have a stand at the market?
- Is insurance required?
- Do you need to commit to the market for the whole season?
- How many other farmers sell there?
- What products do the other farmers sell? Do they sell the same products as you?
- What advantages do you have over the other farmers? Price? Variety?
- Does the market advertise?

## STEP #2: APPLYING TO A FARMERS MARKET

#### The farmers market application may ask you to provide extra information, such as:

- Your crop plan
- A copy of your liability insurance policy
- A health permit (if you sell prepared foods)

You can look at sample applications before completing your own. See Appendix B for a sample farmers market application.

#### Tips for filling out an application:

- Write specific names of your crops (for example, if you grow Chinese broccoli, do not simply write "broccoli").
- Provide a list of ethnic or specialty crops if you grow them and the application does not include these options.
- Tell the market manager if you plan to sell with a group of farmers.

#### LIABILITY INSURANCE

There are risks involved in participating in a farmers market. The market manager may require that vendors carry liability insurance to cover injuries to your employees or customers or sickness caused by a product you sold. Here are some things to keep in mind about liability insurance:

- Some market rules require a specific amount of insurance coverage.
- Some markets require that the farmer provide a document that proves insurance coverage for sales at the market.
- A few farmers markets or farmer associations provide a group insurance policy.
- Even farmers whose markets do not require insurance may want to consider purchasing product liability insurance.
- Liability policies that cover farms may not also cover risks related to their businesses at the market.
- Farmers with questions about market liability coverage should contact their insurance agent.

## **STEP #3:** SIGNING A MARKET CONTRACT

Farmers market vendors are usually required to sign a farmers market contract. The contract explains market rules and lists your responsibilities as a vendor. When you sign the contract, you agree to follow all market rules. Rules may include: having insurance, paying fees, and cooperating with the market manager.

#### INSURANCE

Many farmers markets require you to have liability insurance. Some require specific amounts of insurance. Some farmers associations, such as the Farm Bureau, provides low-cost insurance coverage for farmers. See Step Two of this Guide for more information.

#### DISPUTES

Sometimes there are disagreements between vendors and the market manager or customers. The market rules explain how to address disagreements.

#### **PENALTIES**

Many farmers market rules list penalties for breaking the rules. For example, if the vendor does not pay the market fee, the market manager may end the contract. Penalties for different violations are usually listed in the rules. Ask the market manager if you have questions about the penalties.

#### LOCAL. STATE AND FEDERAL LAWS

Farmers market vendors must also obey all local, state and federal laws. The market rules may not explain all laws. However, the vendor is always responsible for following them. This includes: health permits to sell prepared foods, providing labels on prepared foods, following rules about product claims such as "organic," having your scale certified for legal trade, and following labor laws.



By: lafa.pixellutions

## STEP #4: BRINGING THE RIGHT EQUIPMENT

Farmers markets usually ask vendors to bring their own equipment. It is important to have all the right equipment to have a smooth day at the market. Ask the market manager if any equipment is provided for vendors. If not, you should bring:

- One or more tables to display your products
- Containers to display your products
- A sign with the name of your farm or business
- A sign with product names and prices
- A cash box for collecting money
- Small bills and coins to make change
- Bags for customers
- A scale for weighing products (if you sell by weight)
- A tent to cover the table and protect you, your products, and the customers from sun or rain

#### USING A SCALE AT THE MARKET

If you are going to use a scale at the market you need to have the scale certified by the Massachusetts Division of Standards. The Division of Standards tests your scale to make sure it is accurate. It costs \$25 to have your scale certified. To schedule an appointment to get your scale certified, call the Massachusetts Division of Standards at (617) 727-3480.



## **STEP #5:** DESIGNING YOUR FARMERS MARKET STAND

The best way to attract customers is to have a good display.

#### Tips for creating an attractive display:

- Have a sign with the name of your farm or business.
- Only bring high-quality, clean products.
- Keep your display neat and organized.
- Place vegetables in attractive containers such as baskets, totes, or crates. If possible, tilt the containers towards customers.
- Keep containers full. Move products to smaller containers, if necessary, to make the display look full.
- Think about the colors in your display. Use a colorful tablecloth.
- Bring bags or containers for your customers. Put them in easy-to-reach locations.
- Keep vegetables looking fresh by keeping them out of the sun and making sure greens are moist. Bring a spray bottle with ice water to mist your vegetables throughout the day.









## **STEP #6:** SETTING YOUR PRICES

One of the hardest parts of selling at markets is setting prices. It is important to know your costs, your customers, and your competitors before deciding how much to charge.





#### **Price-Setting Tips:**

- Understand your costs before you set your prices. How much did it cost you in materials, labor, or supplies to grow?
- Set prices that are easy to multiply, add, and subtract.
- You may use different prices at different markets. Think about the types of customers who shop at each market.
- Do not just copy prices from the farmer next to you. Is your product better quality? Do you have a special variety? Is your product organic? You often have a reason to set a higher price.
- Do not set your prices too low. You can always lower prices later. It is okay to change your prices throughout the season.
- You can offer discounts for high volume purchases. For example, if squash is normally \$2 per lb, sell 5 lbs for \$8 instead of \$10.
- Do not discount prices at the end of the market or you may encourage customers to expect discounts or come later to shop. Often markets will have food donation programs for any unsold produce.

## STEP #7: MAKING SALES AT A FARMERS MARKET

Farmers markets require you to interact with your customers. This is a hard skill for many farmers to learn, but some farmers love this part of the job. The following tips can help you make smooth sales at the market:

#### Sales Tips:

- Try to use the same sales staff at the market every week. The staff will become comfortable with the market and customers will recognize them.
- Serve only one customer at a time.
- Know your products. All staff should know the names of vegetables, how you grow them, and how to prepare and cook with them.
- Keep track of when people arrive. This will help you know who to help next.
- Give samples. Encourage people to try new products.
- If you sell uncommon vegetables, provide recipes or tips for how to prepare them.
- Provide information about your farm. Bring a brochure or other marketing materials, and photos.
- Smile and thank the customer for supporting your farm.





### ACCEPTING FARMERS MARKET COUPONS (WIC, SNAP OR EBT)

#### Farmers Market Nutrition Program (FMNP)

This program gives low income seniors and women with infants and children (WIC) coupons to use at farmers markets. These coupons are called 'Farmers Market Nutrition Coupons' and 'Senior Farmers Market Nutrition Coupons.' Each coupon is each worth \$2.50. People with coupons use the coupons like cash. Customers cannot receive change when they use coupons. Ask the market manager if the farmers market participates in this program. If so, you need to get certification to accept the coupons. You can get certification by contacting the Massachusetts Department of Agricultural Resources at (617) 626-1731.

#### Supplemental Nutrition Assistance Program (SNAP) or **Electronic Benefits Transfer (EBT)**

Many farmers markets accept Supplemental Nutrition Assistance Program/Electronic Benefits Transfer (EBT) debit cards. The market manager will arrange to have a wireless terminal where purchases can be deducted from EBT cards. Alternatively, the market manager may give customers paper coupons or tokens that can be used at individual vendors. The market manager will show you how to accept tokens or EBT cards at your table.





## ONE GROWER'S STORY

Kwame farms a one acre plot on the Green Belt Farm in Plowville, MA. Kwame grew up in Liberia where he had many years of farming experience. When Kwame moved to the US he had difficulty finding traditional Liberian crops in area supermarkets. The West African community is growing quickly in Massachusetts and Kwame thinks that many other people must have difficulty finding the vegetables they are familiar with. For this reason, Kwame decided to grow many traditional West African crops, including bitterball eggplant, hot peppers, and jute leaves. He hopes to sell the vegetables to the local African community. There are some African stores in the towns near Kwame's farm. Kwame thought about trying to sell his crops to these stores. He worried that the stores would not give him a high enough price.

Some of the other farmers on Kwame's training farm sell at local farmers markets. Kwame had never been to a farmers market. He decided to ask other farmers about their experiences. The farmers explained to Kwame that selling at farmers markets is a lot of work. You need to have a car to drive all of your produce, tables, and other supplies to the market. Markets require a lot of labor and time. Sometimes the customers are very nice and other times very demanding.

But other farmers explained that they like farmers markets because they receive very good prices for their produce. The farmers instructed Kwame to do some research before deciding to sell at a farmers market. Some farmers tried markets with the wrong kind of customers. One Vietnamese farmer explained that he had difficulty selling his Asian greens at a market with no Asian customers. Now he brings a mixture of Asian and non-Asian vegetables. Kwame decided that if he wants to sell his African products at a farmers market he should sell at a market with many African customers.

Most farmers markets start in the middle of June in Massachusetts. Kwame has three months before the start of the farmers markets to decide if he wants to apply. He decides to meet with some farmers market managers to learn more about their markets. First, he contacts the market manager of a market in Downtown Boston. Kwame thinks this market will have a lot of customers and good sales. He also meets with the market manager of farmers markets in two other towns. The second market is in a city with a large African community and Kwame thinks customers may be interested in his African crops. The third market is in a wealthy community. Kwame thinks that he may receive high prices at this market. After meeting with each market manager, Kwame writes down a list of pros and cons about each market:

#### MARKET 1 Downtown Boston

Pros	Cons	Cost	Schedule
<ul> <li>Lots of customers</li> <li>Well-established</li> <li>market</li> <li>Diverse customer base</li> <li>Market manager does</li> <li>a lot of advertising</li> </ul>	- Expensive - Difficult transportation (far away and no parking) - Customers only buy small amounts - Many other farmers	- \$1,775 for the season (Monday and Wednesday) - \$900 for the season (Monday or Wednesday only)	- Monday and Wednesday I Iam - 6 pm - June I through November 15

#### MARKET 2 African Community

Pros	Cons	Cost	Schedule
<ul> <li>Many African customers</li> <li>Close to the farm.</li> <li>Easy transportation.</li> <li>Low cost</li> <li>Not many other farmers</li> </ul>	<ul> <li>New market</li> <li>Inconsistent number of customers</li> <li>Not a lot of advertising</li> </ul>	- \$300 for the season or \$30 per day	- Saturday 10 am - 2 pm - July 1 through October 30

#### MARKET 3 Wealthy Suburb

Pros	Cons	Cost	Schedule
- Lots of customers - Easy parking - Reasonable cost - Well-established market - Not many other farmers	<ul> <li>Not diverse customers</li> <li>Inconsistent number of customers</li> <li>Not a lot of advertising</li> <li>Far from the farm</li> </ul>	- \$400 for the season	- Sunday 9 am - 2 pm - June 15 through October 15

Kwame decides that he will try the second market. This location is the most convenient and has the largest African population. The market is the least expensive. Kwame asks the market manager if he must commit to selling for the whole season. The market manager agrees to let Kwame sign up for the first half of the season. This will cost more than half the market fee, but Kwame decides it is worth the extra cost. If he decides he wants to continue, he will pay the remainder of the market fee. If his sales are lower than expected he will not continue at the market.

The market manager tells Kwame the specialties of some other farmers. Several farmers will sell tomatoes, carrots, potatoes and broccoli. One farmer sells Asian greens. No other farmers will sell African crops such as bitterball eggplant. Kwame asks his cousin to help him staff the market. He purchases a small tent and folding tables for the market. He makes a sign with the name of his farm. He makes flyers with pictures of his farm. The flyers list his products and explain that he grows his crops organically. Kwame borrows old wooden boxes and baskets from a friend to display his products. He purchases plastic bags and a scale to bring to the market. He has the scale certified to use at the market.









When the first market day arrives, Kwame is ready. He goes to his farm early in the morning to harvest fresh vegetables. He gathers many of his products into bunches so that he will not need to use the scale. It is early in the season, but Kwame planted several early crops and he has a variety of crops to bring to the market. He writes down exactly how much of each crop he is bringing to market on a form so he can track his sales and earnings for the day.

Date of Market: June 14

Crop	Variety	Unit sale	Unit Price	To Market	Return	Sold	Daily Sale	Notes
Tomato	Cherry	I Ib	\$2.50/lb	35 lbs	7 lbs	28 lbs	\$70	
	Plum	Hb	\$2/lb	30 lbs	0 lbs	30 lbs	\$60	Bring more or raise price
Pepper	Red	l bask <mark>et</mark>	\$5/ basket	15 baskets	8 baskets	7 baskets	\$35	Sell by the lb also
	Green	l bas <mark>k</mark> et	\$5/ basket	15 baskets	4 baskets	l I baskets	\$55	Sell by the lb also
Collards		I bunch	\$2/ bunch	20 bunches	10 bunches	10 bunches	\$20	Make smaller bunches
Okra		l lb	\$2.50/lb	25 lbs	5 lbs	5 lbs	\$50	
Bitterball Eggplant		l lb	\$2.00/lb	15 lbs	0 lbs	15 lbs	\$30	Bring more
						Total	\$600	

The first market day is exhausting! Customers asked Kwame many questions, but they are happy to see his unique crops. At the end of the day, Kwame writes down how much of each crop he has sold. He has sold out of two crops and has a small amount remaining of his other crops. He made \$600 in sales. The cost of the market is \$15 per day. Kwame pays his cousin \$50 for helping him at the market. He estimates he used 1/4 tank of gas transporting his supplies to the market. He subtracts \$25 for gas. Subtracting gas, labor costs, and the market fee, Kwame is left with \$510. He is happy with these sales on his first day at the market, and makes notes of what he can do to make next week even better.

## **SUMMARY:** SELLING AT A FARMERS MARKET

Farmers markets can be a rewarding and profitable way to sell your produce. This guide should have given you an idea of the questions you need to consider and the steps you need to take to prepare your farm produce for a farmers market. Here is a summary of the seven steps outlined in this guide:

- Step 1: Do your research to choose the right farmers market.
- Step 2: Complete an application to sell at a farmers market and make sure you have proper liability insurance that covers market activities.
- Step 3: Sign a market contract. Be aware of the required insurance, rules about disagreements, and the laws that apply to selling at the market.
- Step 4: Bring the right equipment and supplies with you on market day, including signs, baskets, tables, bags, and tents.
- Step 5: Design your market table. Pay attention to how it looks from the customer's view.
- Step 6: Set prices that cover your costs, are easy to multiply and subtract, and take into account the type of customers at the specific market.
- Step 7: Be prepared to help customers at the market table. Keep good records of your sales so you can track your profits over the season. Know your products and prices, help the customers in the order they arrive, and smile

#### More resources

APPENDIX A: ADDITIONAL RESOURCES AND CONTACT INFORMATION

APPENDIX B: SAMPLE FARMERS MARKET APPLICATION





Thank you for your interest in this plain language guide. If you could take a few minutes to fill out a four question survey, please go to:

How would you describe your background?     Farmer
Home Gardener Educator or Researcher Rancher Non-Profit Professional Government Agent Other
2) How useful was this guide?  Not Useful  Most Useful
3) Where did you learn about this guide? Friend Internet Co-Worker New Entry Staff Other  4) How will you sue the information in this guide? Please write 2 or 3 action items.
Additional comments, corrections, or suggestions.
Please write to us with additional comments, suggestions, corrections or to sign-up for the New Entry newsletter.
Survey results can be sent to:  New Entry 155 Merrimack Street, 3rd Floor Lowell MA 01852

## ADDITIONAL RESOURCES AND CONTACT INFORMATION

#### **Federation of Massachusetts Farmers Markets**

240 Beaver Street Waltham, MA 02452 Tel: (781) 893-8222

Fax: (781) 893-8777

Website: www.massfarmersmarkets.org

#### Massachusetts Department of Agricultural Resources (MDAR)

Main Office

251 Causeway St., Suite 500

Boston, MA 02114 Tel: (617) 626-1700

Fax: (617) 626-1850

Website: www.mass.gov/agr

#### **Bureau of Farmers Markets**

David Webber

Tel: (617) 626-1754

Email: david.webber@state.ma.us

#### **National Sustainable Agriculture Information Service Guide to Farmers Markets**

Available at:

http://www.attra.org/attra-pub/farmmrkt.html

#### **Getting Started at Farmers Markets**

A guide for farmers written by the Wallace Center Available online at:

www.farmersmarketsusa.org

## SAMPLE FARMERS MARKET **APPLICATION**

#### 2010 FARM MEMBERSHIP FEDERATION OF MASSACHUSETTS FARMERS' MARKETS REGISTRATION & APPLICATION FOR MANAGED MARKETS

il you have not registered for membership in 2010, fill in Section I and mail it with your \$70.00 membership dues (aheak or money order payelale to FMFM) to: FMFM, 240 Beaver Street, Welthem, MA 02462. Please note that only current members may be considered for FMFM managed markets.

I. Membership Registrati	k y <i>au far your membersh</i> ip a on	D 477 00
NAME(8):		
FARM NAME:		ROADSIDE STAND? Yes / No
MAILING ADDRESS:		
TOWN:	STATE: ZIP:	
FARM ADDRESS:		
TOWN:	STATE: ZIP:	
BUSINESS PHONE:	HOME PHONE:	
CELL PHONE:	FAX:	
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ARMWEBSITE:		LINKED TO OURS? Yes / No
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III. Application for Partic PLEABE NOTE: THIS APPLICATION CONTAINED THEREIN ARE PAR CONSTITUTES THE BOLE AGREED FIRST MANAGED MARKETS.	Cipation in FMFM Manage AND ACCEPTANCE RESPONSES A TO F MANAGED MARKET PO- MENT BETWEEN YOU AND FMFM  I-PROFIT FARM OR NON-PROF  OUT managed markets, please of there indicated on page 4, plete unless all required do tuding owner name, complete ad twelfons trequired lights with your s TS to be differed at terms's market KURSED  GRAM, SKETCH OR MAP of all tion of goods to be differed at farm 10 and approximate some of each if and when they good. REQUIR	d Market(s)  NO ALL REQUIREMENTS AND DEADL.  LICY HERENAFTER "POLICY", WI  RELATING TO YOUR PARTICIPATION  FIT FARM   (Places check orm).  Arefully read and complete the rest of  enotose all items and return to FM  ocuments are received by FM  otion of goods offered at FMFM fam  drass (PO boxes are not acceptable)  drass (PO boxes are not acceptable)  drass (fill out and align the product list  fields, orchards, greenhouses, and a  er's merkets indicating planned boats  trop per site. You must notify FMFI  ED  or oily for any baked group, jems, je

## SAMPLE FARMERS MARKET APPLICATION

3. Apply for one or more of the following FMFM Managed Markets:

#### Note on Market Class:

- 1 = 100% Farmer Grown and Produced (as specified in POLICY, Section 3)
- 2 = Cooperating Sales System (as specified in POLICY, Section 3)
- A. Please check the market(s) that you are applying to as a Participating Farmer in Column A. required
- B. Circle your space preference (or day preference) in Column B. required
- C. <u>Enjer your enticipated start date and ending</u> date for each market as accurately as you can in <u>Column C</u>, required

Opening & cleaning dates depend on vander participation and final confirmation from each community.

The FMFM Board of Divertors has committed to providing an on-site Merket Manager for all Managed Merkets. For some Merkets, depending upon vendor participation, fee adjustments may be required to fulfill this managets.

Market Class	Market & Location	Opening & Goeing Dates	Cleg(a) of Week & Hours	Column B File per allem (PLEASE CIRCLE BPACE PREFERENCE)	Approx. squivalent daily fee	Col C Your enfolpeted etent & end deps
N	Boeton City Hell City Hell Pisza along Cambridge St.	624-11/24 Cknect 5/3, 7/5,8/8,19/11	M & W 11 - 6 (11-6 after Nov. 7)	M & W: \$2,004.00 M: \$995.00 W: \$1,125.00	\$40.00 \$43.20 \$41.46	
÷ 3 8 ¢ \$	Cambridge-Central Sq. Pathing Lnt, #5 Blahop Allen Dr. & Nortolk St.	6/24,11/22 *open all hulldays*	M 12 – 6 (12-6 wher Nov. 7)	(per 19x10 tent spece) -Single: \$615.00 -Double: \$1,187.00 -Triple: \$1,502.00	\$23.46 \$45.46 \$89.31	
2	Copley Square Along St. James Ave. & Destrouth St.	6/18-11/23	TU & F 11 - 6	{ per 19r10 space} TUL F: \$3,086.00 TU: \$1,678.00 F: \$1,620	\$51.28 \$51.28 \$51.28	
1	Framingham Village Green, Edgel Road	B10-10/26	TH 12:39 – 5:30	100 sq. ft \$455.00 200 sq. ft \$910.00	\$22.76 \$45.60	
1	Samerville, Davis Sq. Davis Square at Day & Herbert Streets	628-11/24	W 12 – 6 (11-6 after Nov. 7)	(per 16x10 tent spece) -Bingle: \$800.00 -Double: \$1,200.00 -Triple: \$1,800.00	\$22.22 \$44.44 \$68.66	_

Temporary or partial assess may be available on a ones-by-ones basis. For further information, please ountant Martha Sweet at (781) 883-8222 or small martha@massfarmeremarkets.org. You may also write to FMFM at 246 Beaver Street, Weithern, MA 02462.

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## SAMPLE FARMERS MARKET APPLICATION

#### 4. Agreement and understanding of application:

#### A. INFORMATION PROVIDED

With regard to this application, I certify that all information provided is true to the best of my knowledge and belief. I understand that I am responsible for updating the information provided as necessary, and supplying any pending information in a timely manner. I understand that my participation in the market(a) is contingent on my soceptance of Managed Market Policy (copy attached) and of the Specific Market Rules, hereinafter "RULES", of the market(a) into which I am accepted. I understand that acceptance letter(a) will contain the RULES and will be mailed to me by FMFM no later than April 20, 2009.

#### B. PENALTIES

I have read and understand POLICY and this application in its entirety, and I understand that if I do not abide by POLICY then I am subject to the terms and penaltics of POLICY. I understand that I have only until April 8, 2008 to aubmit a complete application and I understand the deadline is 10 days before the market starts to return my signed soceptance and pay the required deposit to FMFM. I understand that in the event I do not submit a complete application by the above deadline or do not return my acceptance and payment before the market is deemed full by PMFM, I will be placed on a waiting list and will be denied space at markets to which I have applied until and if space becomes available.

#### C. MANAGEMENT

With regard to the management of the farmer's market, I understand that the Market Manager (Market Master) is the official representative of the FMFM Managed Market, and that under the provisions of Massachusetta General Laws, Chapter 40, the Market Manager is authorized to enforce POLICY and any items addressed within the RULES. I further understand that the Market Manager of FMFM Managed Markets operates under the supervision and direction of the executive director of the federation of massachusetts farmers' MARKETS of which I am a Member.

#### D. FARM INSPECTIONS AND PRODUCT INSPECTIONS

With regard to farm inspections, and product inspections, I agree that in the event that a priovance is filed against me by a fermer or Market Manager, or the FMFM Executive Director chooses to make a *larm impection*, that I will adhere to all of the terms and conditions provided in POLICY in regards to those inspections. I further agree that I will make myself personally available to, and make my farm accessible in its entirety for the FMFM Executive Director and/or his/her designous to do appropriate inspections. I agree that I will arrange to be available WITH NO DISTRACTIONS for a minimum of FOUR (4) hours and in FULL DAYLIGHT. I understand that if I show an unwillingness to abide by these terms at any time during the inspection process, my actions will result in a determination of GUILTY and I WILL BE SUBJECT TO the appropriate PENALTIES prescribed in POLICY.

#### E. PAYMENTS FOR MARKET FEES (OTHER THAN DEPOSITS: SEE PENALTIES ABOVE)

With regard to Payments other than deposits, I understand that I am responsible for making paymonts on or before the achedule prescribed in POLICY, General Market Regulations, section 5, number VIII: General Payment Schedule. I understand that in the event payments are not made according to POLICY, I will not be allowed to attend the market until such payments are made. I further understand that in the case of payments by check, payments are considered pending until the transfer of funds is verified, and that if my check does not close I will pay an additional THIRTY (\$30.00) DOLLARS to cover bank foce and additional administrativo timo.

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## SAMPLE FARMERS MARKET APPLICATION

#### F. INDEMNIFICATION

I horoby agree that I will indomnify and hold harmless the Federation of Massachusetts Farmers' Markets, Inc. (a/k/a Massachusetts Federation of Farmers' & Gardeners' Markets, Inc.), the members of its Board of Directors, the Executive Director, all agents, and/or employees of FMPM from any and all claims and liabilities arising or allegedly arising from my negligent or intentional conduct, or arising from my breach of any waiver identified in Paragraph G below. I understand that this means that I will be responsible for reimbursing the above named organization and individuals for any judgment against them, any actiomney made by them in good faith, and any atterney's fees and costs incurred by them in defending or setting any claim against them, which arises or allegedly arises, as the result of my negligent or intentional conduct.

#### **G. WAIVER**

By submitting this application, I hereby agree to comply with the RULES and POLICY in all respects. I further agree to abide by the decisions of FMFM, its officers, directors, agents and/or employees regarding the interpretation and enforcement of any provision of the RULES, and/or of POLICY. I apositioally understand that, in consideration for processing my application, waive any and all rights to pursue any civil or criminal process against FMFM, its officers, directors, agents and/or employees as relates to any decisions and/or action taken in interpreting or enforcing the RULES, or POLICY by FMFM, its officers, directors, agents and/or employees. I understand that by submitting this application, I am waiving legal rights that I may have as described above, and I do so voluntarily.

#### H. SEVERANCE

If any provision of the RULES or POLICY on this application is at any time deemed to be void or unenforceable by a court of competent jurisdiction, the remaining provisions shall not thereby be affected.

#### I. ACCEPTANCE OF APPLICATION

I understand that my application will NOT be considered without my submission of a complete application and my signature below acknowledging that I have read and agree to the terms of this application of four (4) pages, and POLICY, REGARDLESS of previous years participation at any market.

I understand that I may apply for as many markets as I wish on this one (1) form. Each market I apply for on this form will be considered separately; acceptance of my application for each market is independent from any other market applied for. Any additional information that I wish to furnish for a specific market may be provided on a separate piece of paper supplied by me.

Signed under the pains of pe	erjury, this day of	,2010.
Applicant's Signature		

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