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## Does big lots sell mattresses

A stock lot, share lot or tax lot refers to a group of shares of stock that you bought at the same time. Picking out a particular set of shares to sell first may affect your tax bill, since you generally pay capital gains tax based on how much the shares went up or down and how long you've owned them. If you don't tell your broker otherwise, you will sell lots and the shares in them in the order you bought them, known as the first in first out rule. Consult with your broker if you want to sell according to another method or sell a particular share lot.

Identifying a Share Lot

Every time you have your broker buy you a number of shares of a particular security, you create a new tax lot of that security. A lot, by definition, is a group of shares purchased at the same time. In the past, a round lot size, usually a number of shares divisible by 100, could sometimes be bought and sold more easily or with cheaper commissions, but this is less true with modern stockbrokers and electronic trading. When you go to sell shares of a security, you will be required to pay tax on any gains your shares have seen in the time you owned them, minus the transaction costs involved in buying and selling the shares. You'll pay long-term capital gains tax, generally at a lower rate, if you've held the shares for a year or more. Otherwise, you'll pay short-term capital gains tax at your ordinary income tax rate. If the shares have declined in value, you'll incur a capital loss. You can use this to offset other capital gains and, if you don't have enough capital gains, deduct up to \$3,000 of your loss from your ordinary income. You can roll over unused capital losses to future tax years to defer capital gains or take further deductions. If you own multiple lots of a particular stock, the ones you sell will affect your taxes differently, since you will have different levels of gain or loss for each lot and some lots may fall under short-term gains while others fall under long-term gains. If you don't specify which lot or lots to sell shares from, your broker is required to sell your longest held shares first. This is called the first in first out, or FIFO, rule. You can ask your broker to instead sell shares from a particular lot or to use another rule to pick the shares to sell. Alternative rules include last in first out, in which your most recently purchased shares are sold first, and lowest cost, where you sell the shares that you bought most cheaply first. Your decision on one transaction may affect your decisions on others. For example, you may want to pair a capital loss in one stock with a similarly sized capital gain in another. Your broker or a tax adviser may be able to help you plan your trades to maximize your profit and minimize your tax. Get a written confirmation from your broker to confirm the right shares were sold, and keep track of what shares you bought and sold when so you know the basis of each tax lot. The Wash Sale Rule

In certain cases, you can't take a capital loss if you buy and sell the same stock or substantially identical securities within a 30-day period. This is known as the wash sale rule. Instead, the would-be loss is added to the tax basis of the newly bought stock as if it were part of the transaction cost, so the loss is essentially preserved until you sell the stock more permanently. Keep this rule in mind when you're calculating your capital gains and losses.

2018 Tax Law Changes

Generally, the rules around tax lots and long-term capital gains aren't changing for 2018. The ordinary income tax brackets, however, are changing in ways that will reduce many taxpayers' marginal tax rates. This may affect your decision about which lots of stock to sell when, since the tax ramifications of short-term capital gains may be less dramatic than in the past.

2017 Tax Law and Stock

If your stock transactions bring about short-term capital gains, you will generally pay a higher tax rate on these gains in 2017 than in subsequent years. C.T. says: "I can't understand why anyone would give this less than a 5 star review? The company is awesome, the mattress arrived 2 days after I placed the order and was in perfect condition! The product description clearly states the dimensions and also clearly states that it is medium-firm. The mattress was incredibly easy to handle and came rolled up in a box." [sic]

Karen B. says: "I would 100% recommend this for guest rooms, kids rooms, campers, dorm rooms, etc. as far as an investment in a good mattress that will last 10-20 Years." [sic]

To extremely negative. . .Austin says: "I just received this mattress a few minutes ago, but I went even open the plastic around it because I looked around the rolled mattress and it is absolutely infested with bed bugs!!" [sic]

To be fair, Linenspa responded to this claim, writing, "Our mattresses are compressed immediately following quality inspection. They are then double wrapped and sealed in thick plastic and then placed in a thick cardboard box. This process eliminates any type of environment suitable for a bug to survive, but if the mattress was placed outside, it is possible a bug living outside climbed aboard and was mistaken as a bed bug." [sic]

Amy K. says: "First off, the product description would lead one to believe the mattress would have memory foam qualities. It does not. So if you are looking to have the mattress conform to and support the curvature of your body in the way memory foam does, continue your search elsewhere. On a scale of one to ten, ten being the firmest, I'd give this mattress a rating of three for firmness." [sic]

Thank you review writers, the world needs more people like you. But I was left as unsure as before. In the end, I went back to (shopping) basics. There are essentially two key factors to consider when purchasing a mattress: personal preference and price. It's ultimately your priorities, more than the specific design of the mattress, that will determine whether you buy it. In the case of the ten-inch Linenspa, a good number of people seem to have the same needs—medium firmness versus especially soft or firm; an easy, inexpensive option versus a pricier, longer-term investment—and this mattress seems to serve those needs (and maybe pops up first in search results?). Regardless of whether you bite the bullet yourself, I highly recommend scrolling through all those wildly amusing customer reviews. Fernando Cobelo

There's something about the start of a new year that always has people itching for new beginnings. And as the Kon Mari craze sets in and the redecorating but takes over, there are bound to be quite a few things in your home you're ready to be rid of. But what if, instead of tossing these into a dumpster, you could sell these unwanted items for some spare change? While we're all about incorporating antique hand-me-downs and cleverly reimagining tired furniture (reupholstery, new stains, or a fresh coat of paint can work wonders!), if you really want to let a piece go, you might as well earn some cash for it, right? And if you're thinking it's just blue-chip antiques or expensive, like-new furniture that will earn you a chunk of change, think again: with the right knowledge (and the magic of the internet!), you can sell pretty much anything in your home: furniture, appliances, tableware, lighting, rugs, accessories—even mattresses. Read on for our expert advice, and get ready to pad your redecorating budget.

And, if it's more about getting rid of the items than making a profit, we've got you covered on how to donate your unwanted home goods too. After all, you know what they say about one man's trash... How to Sell Used Furniture

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Many mature industries have had their teeth kicked in by smaller players doing what they do better, and even more have seen themselves rocked by worse products that out-price them. In revered marketing expert Clotaire Rapaille's The Culture Code, he bluntly states that the American mind-set is one that looks for something that 'just works,' which means that providing a similar product at a better price can oftentimes win.

Take Uber, the ubiquitous car service that competes with the traditional taxi industry that is raising a new round of funding at a valuation of \$62 billion. They began by providing an easier, more-accessible cab service to the vastly under-served San Francisco metro area. However, they really began to grow when they provided a cheaper alternative to a classic cab by getting normal people to work for them using their own vehicles. While a Prius isn't as regulated or as reliable as a towncar or even a yellow cab, people would rather use their phones to conveniently and cheaply get from point A to point B.

Even further back was Amazon, who grew out of the stagnant brick-and-mortar book industry and began selling the same books, at times for the same prices, without the cost of real estate or in-person staff. They've now become one of if not the largest e-commerce player simply by providing the quickest service, the largest inventory and the cheapest shipping. By nullifying the shipping cost that oftentimes stops customers from ordering, they're reliably not having to lose margins on costly sales - they lock customers in using Prime (customers like me, in fact - I literally won't order something if it's not on Prime) and Amazon constantly.

As a result you're finding an increasing amount of companies taking the same margin-hit with shipping to try and lock in customers. That's why sites like Newegg have started programs like Premier, which offers (like Amazon) fast shipping for free, or faster shipping for cheaper, for a yearly subscription like Prime's.

Beyond shipping, others have seen success in their industries by undercutting their competitors without losing the soul of their product. Everlane, an online clothing company based in San Francisco, all-in-all isn't cheap clothing-wise, but the quality of their product (in my opinion) rivals things you'd find at Saks 5th Avenue. They manage to make quality products at much cheaper prices by having small amounts of inventory and specificity in what they do. They also, while charging comparatively less, don't do regular sales much like you'll find on almost every major clothing store or website. It worked, too, making them \$12m in revenue in 2013.

Better yet, try something utterly boring people are willing to pay for because they need it. Founded by George Shanine, a 15-year IBM software veteran, MedPro has promoted itself as a way of getting rid of medical waste, which if done wrong is one of the more bad (and at times illegal) things that can happen at a doctor's office outside of disease and injury. The industry may seem as interesting as paint drying, but it's a multi-million dollar industry populated (currently and formerly) by incumbents that could be priced out of the game by a new player. When Shanine and his team noticed the opportunity, they teamed up with local haulers and built the business to scale intelligently and at a low cost while providing a vastly similar service. By saving local doctors around 30-40% of a thing that they literally have to do by law and doing the job right, MedPro has a customer retention rate of 96%, growing between 300 and 500 clients a month.

Shanine, one of Crain's 40 under 40 in his time at IBM, simply worked out a way to cut back costs that many elder businesses don't bother to as they sit unchallenged. The truth is that even hugely successful (and giant) businesses, as we've seen with Yahoo!'s fall from grace, can find themselves beaten to a pulp by a smaller company that learns how to do what they do better and more profitably. Can you? Your mattress is possibly the most important investment in your bedroom: On average, a third of your life is spent sleeping on one. Sadly, these fabric cases of springy material don't come cheap: Even the most basic mattress will set you back at least a couple Benjamins.

At a certain point, you'll decide that it's time to move on from the cheapest option you can pick up and properly invest in a mattress. The material of a mattress plays an important role in deciding the quality of your sleep, a choice that shouldn't be made lightly. To help you make that decision, we've compiled an explainer of the most common types of mattresses, along with their pros and cons. Thank us later for a peaceful slumber. If you've decided to buy a new mattress, you are likely wondering what to do with your old one. To help offset the costs of a new one, many people choose to sell their used mattresses. However, of all the household items you could sell used, a mattress is one of the most difficult. If you're wondering how to sell a used mattress, this guide breaks things down step-by-step. Please note, if your mattress is over five or six years old, it's probably not worth being sold at all, as the average lifespan of a mattress is around 7 years. The process of selling a used mattress involves researching local laws and regulations, setting a price, advertising your bed, and finding a buyer. Here's a step-by-step guide to getting rid of your old mattress:

1. Research Applicable Laws & Regulations
- First off, understand that the sale of used mattresses is subject to far more regulation than most household items. In most parts of the US, used mattresses are allowed to be resold – but they must meet certain labeling and/or processing requirements. Used mattress sale laws are regulated on the state level, so you'll need to check for specific regulations in your local area. Some states require that mattresses be professionally sanitized before being sold. Most states require that used mattresses be properly labeled as “used”. Others disallow the sale of used mattresses, but allow for the sale of certain components of the mattress. Still others have very few, if any, regulations. If your state allows retailers to sell used mattresses (most don't), see if there are any used mattress stores in your area. If so, selling your bed to a retailer will likely be your easiest route. You won't get as much for it as you would selling directly to a buyer, but there will be far less hassle involved.
2. Set a Price
- If you've determined that it's legal (and worth your time) to sell your used mattress, it's time to determine a good price for it. Generally speaking, a fair market price for a used mattress will be somewhere around 20-30% of the original retail value. So, for example, if you paid \$1,000 for a memory foam mattress originally, you will likely be able to sell it for \$200 to \$300. With that said, various factors can influence the fair market value of a used mattress: How old it is (a 3 year old mattress may fetch twice as much as a 7 year old mattress) How often it was used (primary bed vs. guest bedroom) The mattress' physical condition, stains, visible sagging, etc. The mattress' brand and reviews
- Seller perks (delivery included, or pick-up only)
- Next, it's time to write up an advertisement describing your used mattress. You want to be truthful and honest about its current condition, while also highlighting its selling points. Try to include all of the following information: Brand and model
- Mattress size (if you're unsure, measure it and check out our mattress size guide)
- Mattress type (innerspring, hybrid, or all-foam)
- Materials used (polyfoam, springs, latex, memory foam, etc.)
- Fabrics used in the cover
- The age of the mattress
- The use of the mattress (guest bed vs. primary bed)
- Whether or not you used a mattress protector/pad
- Any issues you have had, or other details worth highlighting
- List your asking price, and whether or not your price is firm. If you're open to offers, you can mention that your price is "Or Best Offer" (OBO). Lastly, you'll want to mention where the item is located, if you're able to deliver it, and if you're comfortable having people come to your home to check it out. Be sure to also list your contact information.
4. Choose a Marketplace
- Next, you'll need to select where to advertise your mattress. In most cases, outlets such as Craigslist or Facebook Marketplace will be your best bet. Here are some options to try: Facebook Marketplace Craigslist OfferUp app LetGo app eBay Classifieds Kijiji (Canada)
- You'll likely want to select whichever website or app is most active in your area. In most cases, this means either Facebook Marketplace, Craigslist, or OfferUp/LetGo. All of these marketplaces are free for sellers, so there is no harm in listing across multiple venues. In most cases, online shopping marketplaces like Amazon and eBay are impractical for mattresses, as they require sellers to ship their items. So, you'll want to stick to local-focused, pickup-driven marketplaces.
5. Sell Your Mattress!
- Once you've listed your used mattress on Craigslist or another used local marketplace, it's time to wait for inquiries from prospective buyers. If a week or two has gone by without much interest, you can try one of several strategies: “Bump” up or repost your listing
- Lower the price
- Change the listing title to be more eye-catching
- Offer to deliver the item, and highlight this (many people are unable to pick up a used mattress)
- Depending on your local area's population and other factors, you may have to wait a while to sell your mattress. Used mattresses are not generally in very high demand, as most people prefer to buy new. If you are unable to sell your mattress, or the process seems like too much of a hassle, a good alternative is to donate your mattress. Local charities like Habitat for Humanity, Goodwill, and various religious organizations may accept used mattresses in good condition. Homeless shelters are another potential option. Since each charity is different, it's best to simply call around to see who may accept your donation. Be sure to accurately describe your bed, and let them know if you can deliver it, or if you require it to be picked up. Was this article helpful? YesNo



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