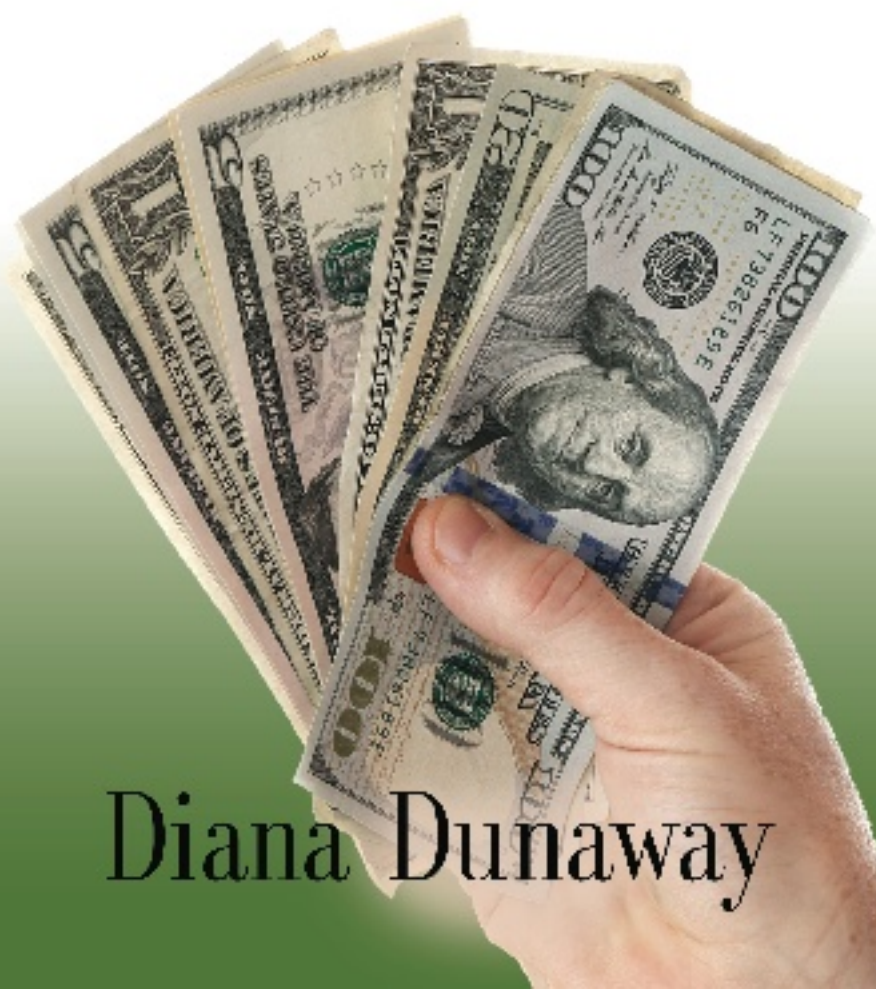
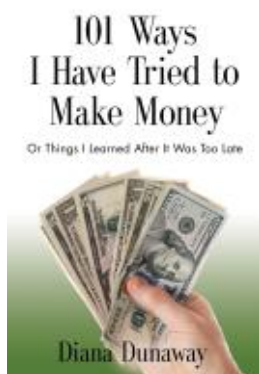


# 101 Ways I Have Tried to Make Money

Or Things I Learned After It Was Too Late



Diana Dunaway



*Beginning at age five, selling rocks to neighbors, to real estate broker, to hot air balloon pilot, to bag lady in a mink coat selling frozen beef, this memoir chronicles a serial entrepreneur's attempts to earn cash to buy the good things in life. The failures and successes recounted, if not always profitable, often have hilarious and unexpected consequences. Although not a financial analyst, the author shares her opinion about why things worked or didn't.*

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## # 01 ROCKS

I was five years old when I became aware of the importance of money in our time. It was a dark and stormy night.... Actually, it was not. It was a dark and stormy day. We lived in Casper, Wyoming, where winter temperatures reach 20° below zero. One particularly bad day my mother sent me to the store to buy two carrots. She explained she wanted two carrots and that I was to return with the change. When I stepped off the porch, I disappeared into a four-foot snowdrift. Extricating myself from the drift, I was sure I would die before I reached the store, but I did not.

I told the grocery clerk that I needed two carrots. He handed me two bunches of carrots. I said, "My Mom wants only two carrots, not two bunches." He said, "You must be mistaken, carrots are sold by bunches." He gave me a bunch of carrots and took all the money.

The trip home seemed even colder than the trip to the store. I could hardly wait to get into my nice warm house. When I arrived, I gave Mom the bunch of carrots, told her what the man said, and explained that he took the money. She burst into tears and said, "That was all the money I had until payday. I needed the change to pay the milkman." She told me I had to go back to return the bunch of carrots and insist that the man sell me only two carrots. Back into the dark and stormy day I trudged, vowing that somehow I would earn money so I would never have to make a trip like this again.

The question that remained unanswered was, "How do you make money?" I knew that my daddy made money, but I had no idea how he did it. I would ask him and then I would know what to do to make money.

That evening, when my father came home, I asked him what he did to make money. He explained that he was a geologist who worked for an oil company. He talked for quite a while but all I really understood was that he sold something that had something to do with rocks. As near as I could figure out, he sold rocks. That was great! I loved rocks and had my own collection of them. After all, they are very beautiful. It

just had not occurred to me that people would pay money for rocks. I could do that! Rocks are free! All I had to do was find them, then sell them to the neighbors! My future income was assured!

The next day I set out with my rock collection to make the rounds of the neighborhood. Business was spectacular. At each house I knocked on the door, then politely asked the person who answered, "Would you like to buy some 'rokths'." (I couldn't pronounce "s" yet.) The response was overwhelming! Almost everyone bought one rock—some more! Soon all my rocks were gone and my purse jingled with change. I could hardly contain my excitement as I imagined the wonderful thing I could buy.

My enthusiasm and my first career was short-lived. When I arrived home, mother was waiting for me. She knew what I had been doing—some of the neighbors told her. She said that I was not to sell rocks anymore, "Nobody wants to buy your rocks." I said, "That's not true. Everyone wanted to buy my rocks." I showed her my empty sack and my full purse. She said people bought the rocks, not because they wanted them, but because I was so cute they could not tell me no. I said, "I thought people bought them because rocks are so pretty." She agreed that they are pretty but explained that only some rocks are considered valuable. She said, "People can pick up their own pretty rocks."

In my rock collection, I had jade and turquoise stones I had not tried to sell. Those rocks were so pretty I wanted to keep them. Mom explained that they are called precious stones because everyone wants to keep them. They are the stones people will buy. I was not to sell pretty rocks ever again unless they were precious stones. What an awful realization! It seemed that the only kind of rocks I could sell are the ones I want to keep!

This ended my first career, that of a rock salesman. (NOTE: This incident pre-dated the "Pet Rock" craze and the plethora of New Age rock shops. Who knows, if Mom had not ended my budding career, I might have plenty of rocks today!)

*Or Things I Learned After It Was Too Late*

My first job had not been a total waste. I did have the money from the rocks I sold before my mother stopped me. I learned it was possible to make money by selling something and it was possible to find something for free to sell. The next step was to find a new product.

## **# 2 FLOWERS**

Finding a new product to sell turned out to be more difficult than I thought. Everything I thought of to sell cost money to buy. If you have to have money to make money, what good is that? Surely there must be another way! There must be! How can anyone ever make money if you have to have money before you can make money? It did not make sense to me.

I kept looking for the magic product that people would buy that did not cost anything and I found it— FLOWERS! Like rocks, flowers are beautiful. Like rocks, they are free. People like flowers. I always picked flowers for my mother and she loved them. They grew everywhere, but people did pay money for them. I had seen a florist shop. Flowers would be perfect! I went out and started picking flowers.

This career did not even get off the ground. The neighbor, who owned the flowers I was picking, called my mother to complain. Mom retrieved me from the lady's yard and tried to explain to me why I could not pick the flowers. She said they belonged to the neighbor. That seemed ridiculous to me. How could anybody own what GOD made?

Then mother tried to explain private property, how people owned land and what was on the land. The whole concept seemed somewhat bizarre to me, but I did understand that I could not pick and sell the flowers in the neighborhood. Not only that, but if people owned the land, I could not go around picking up everything I found. That would be stealing and I did not want to do that! That meant I could not "find" a free product to sell and would have to find another way to earn money.



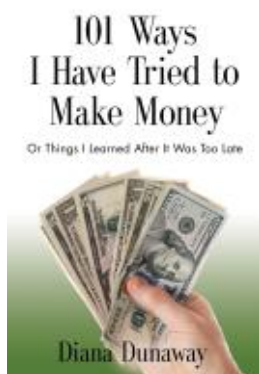
### **# 3 GRASS**

One summer day a couple of boys came to the door and asked Mom if they could mow our lawn. Because the grass really did need mowing, I was quite surprised when Mom told them no. It seemed it was very nice of the boys to offer. I asked her why, she said no. She explained that if she let the boys mow the yard, she would have to pay them. PAY! What was this?! You could be paid for doing something for someone? “Yes,” Mom said, “its normal for people to pay other people to do things for them.

At last - a way to earn money! I would mow lawns. We had a very old, rusty, hand-push lawnmower in the garage. I could use that. The problem was, I was not big enough to reach the handle, and not strong enough to push the thing on concrete, much less grass. This called for a change of plans. I asked my sister to work with me. She was three years older and taller. After much discussion, I finally convinced her to try it. Off we went, down the street with the push mower and a rake.

Unfortunately, a neighbor did hire us to mow their very large yard. I have never worked so hard in all my life! It was hot, sticky, yucky work. No wonder people paid other people to do it! My sister was mad that I had talked her into this mess and I was not happy either. What I learned from this was another reason why I wanted money: so I could pay someone else to do my yard work! Oh well, scratch another bright idea!

The yard work ordeal taught me that I could make money by selling a service. The catch here was the type and amount of work done in exchange for the money! Besides, at age 5, there were not many things people would hire me to do and my sister was no longer speaking to me. I had better figure out some other way.



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