



101 Weird Ways to Make Money

Cricket Farming,
Repossessing Cars,
and Other Jobs *with*

BIG UPSIDE and
NOT MUCH COMPETITION

STEVE GILLMAN

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WILEY

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INTRODUCTION

Some of the jobs, businesses, and investments covered here make millions for those who use them. Others are just profitable and interesting—better than another day flipping burgers or negotiating office politics. And who knows? Every billion-dollar industry had to have its first millionaire, so you too might be the first to really hit it big with a new and fun way to make money.

Who would have guessed, even a year before it happened, that we would see the first millionaire investor in virtual real estate? Ailin Graef used her avatar to buy and sell imaginary land for real money in the online fantasy game called *Second Life*. Players want better fantasy homes and are willing to pay real dollars for them. Real-world corporations rent billboards that occupy strategic locations in online virtual worlds. Ailin started with just \$9.95—the monthly subscription fee—and built a virtual real estate empire worth a million dollars.

And who would think that frightening geese could be profitable? David Marcks had a job as a grounds superintendent for a golf course and had to get rid of hundreds of geese. He had the idea to use dogs, and after experimenting with various breeds, he found that border collies could be trained to do the job without losing interest (as the other dogs did). From that start, he developed and grew his company, Geese Police, to the point where it generated millions in annual revenue.

Some jobs and businesses covered here are not so weird. In those cases I try to find a different approach. Providing day care is not unusual, for example, but a real need exists in some areas for day-care services that specialize in caring for children with developmental disabilities. Or consider power-washing. It has become common, but it's possible to specialize in washing garbage trucks or travel trailers. “Normal” ways to make money suddenly have less competition—and more income potential—once you come at them from a new angle or find a new niche.

I have a good personal example of how a seemingly small niche can make money because of the lack of competition. Just prior to moving to Arizona, I bought lunch for my brother Chris and took notes as I questioned him about every aspect of carpet cleaning, a business he had been in for years. Once we settled in our new home in Tucson, I spent a few days putting together the web site www.HowToRemoveCarpetStains.com, which, as its name suggests, offers tips for removing stains from carpet.

From that point onward, I spent perhaps a few hours annually working on the site, eventually adding general carpet-care advice. Visitor traffic was slow to grow, but the site made about \$30,000 profit in its first five years. I don't recall the last time I spent more than a few minutes working on it, but last month it made more than \$1,500 (and it's just one of our many sites). Making web sites is old news, and everyone is doing it, but this shows the potential of a low-competition niche.

With that said, I have to also admit that not every niche—in jobs or businesses—is a good one. Some are likely to leave you struggling financially no matter how smart or motivated you are. Based on my experience, these tough niches include playing chess for money, picking fruit, and web sites about metaphors. That's okay though. I have enjoyed all three of these, and the pocket money they made for me was just a bonus (and my www.metaphorology.com makes enough money monthly to buy us dinner). It's great to build wealth, but you also have to enjoy what you do.

The moneymakers covered here have been carefully selected. Most are at least a bit weird or uncommon and therefore have less competition than most jobs or businesses. All of them are real ways that people have made money. I aimed for interesting, available in most areas, little money needed, little training needed, and potential for above-average income. Some entries meet *all* of these criteria, but all of the ways covered here meet at least several of them.

MONEY

You'll find a section with the above title in each chapter. The profit potential of some of the occupations covered here will be obvious, but some key ways to realize that potential will be pointed out. What about the less lucrative jobs and businesses? My advice is to use them for what they are: enjoyable ways to make some money, and steps toward bigger opportunities. For example, if you work as a bartender with the best shifts at the right clubs, you can have fun making a decent living, but if you want riches, you are free to use this as a means to someday own a chain of bars or nightclubs. And who knows where worm grunting, diaper cleaning, or mural painting might lead.

Work as an employee and then become the boss. This theme appears again and again in this book. High incomes are rarely found in employment alone unless you become a pro football player or a movie star. Of course, a job doesn't have to make you rich if you really enjoy the work and it pays the bills, but it is also true that almost any job can be a training ground for creating future wealth if you treat it that way. Millions of business owners are right now training their future competition—their employees. If you are hired to market green funerals and you pay attention, you can someday own profitable funeral homes. A part-time job tearing down buildings can give you the knowledge and contacts necessary to start your own demolition company.

Look at the small businesses covered here in the same way. A web site about carpet stains might just barely pay the bills, but you can expand that into an Internet empire consisting of 40 or more sites. Making a couple of hundred dollars weekly as a magician working birthday parties is not the end of the line if you use the experience to eventually create a television show or to write best-selling books on magic. A snow removal business won't make you very much as a one-man venture, but you can put your profits into more equipment and employees.

Think as an investor too. Buying and selling used stuffed animals might not make you rich by itself (then again, who knows?), but the profits can be parlayed into bigger investments. I used to invest money with friends who bought and sold old cars, splitting the profits with me. Making \$500 at a time wasn't thrilling, but I did save that money and eventually invested it into real estate to make bigger profits.

Put all these ideas together, and you'll see that I'm suggesting you purposefully engineer upward progress in your financial life. Use jobs to gain the knowledge, the people access, and the skills you need for starting a business in a given field. Use small businesses to create larger ones. Use your investment returns to fund the next bigger investment. If you are seriously committed to doing so, you can make money with any of the ways covered here, and if it isn't enough by itself, you can use it as a step toward something better.

MY OWN STORY

Am I really qualified to write on different ways to make money? I'll tell you a few details of my life and let you decide.

At 6 years old I was an exterminator, killing flies in the house for a penny each at my mother's request. By 10 I was an arms dealer, collecting spent ammunition in the Great Paper Wad War and selling it back to the

combatants—my brothers. By 12 I was running carnival games in the basement of my parents' house, charging money and offering prizes for ridiculously difficult games. Much of the paper route money earned by my brothers and their friends ended up in my first bank account. At 14 I became a loan shark, offering \$2 loans to friends who had to repay me \$3 in a week.

My penchant for finding ways to make money did not end in childhood. By 16 I was cutting and selling firewood with a friend, making perhaps \$5 per hour, which seemed like a lot of money in 1980. At 17 I took my first real job as a short-order cook in a Big Boy restaurant and saved enough money to hitchhike to California and Mexico, among other destinations. By 20 I was done traveling for a while and took a job in a fast-food restaurant, quickly working my way into management after finding a better way to schedule, which cut \$12,000 per year from the owner's labor costs.

About that time, I bought my first piece of real estate. I had a very basic idea that I had picked up somewhere. It was that you can buy for less when you pay cash and sell for more when you offer terms. A lot of people out there want to buy land or homes but don't have any money saved. This was before zero-down mortgage loans were being handed out by every bank and finance company.

I found a two-acre piece of land overlooking a small valley in some woods 30 minutes from where I lived. The real estate agent who owned it wanted \$4,100 for it. I offered \$3,300 cash, and we eventually agreed on \$3,500. Closing a deal was much cheaper and simpler then, so a couple of days later the property was mine and I had perhaps \$3,650 into it. I raked up the dead branches on the land and outlined a possible driveway in the grass using some logs. I took an old piece of plywood and painted on it: "For Sale: \$4,750, \$250 down, \$100 per month, 11 percent interest," along with my phone number.

Two weeks later I sold it for exactly that price and those terms. I met the buyers in a restaurant to avoid closing costs. Selling the land for \$1,100 more than my investment in just two weeks was fun, but I also collected that 11 percent interest for several years before the balance was paid off. Later in life I used the same strategy to sell a rental property for 15 percent more than I had paid for it just months earlier.

I had a variety of jobs around this time. I worked as a skip tracer for a collection agency, did some process-serving work (locating people being sued and handing them their summonses) for an insurance company, and became a blackjack dealer. I had "normal" jobs as well, like delivering pizza, landscaping, and driving a newspaper box route. But I always preferred the more unusual and interesting employment. Stealing cars in the middle of the night

sounded both unusual and interesting, so I was happy to help out my brother when he started to do auto repossessions as part of his towing business.

At about midnight one evening, in my brother Jason's tow truck, we were cruising through a small town in northern Michigan. Behind a bar Jay spotted a Pontiac we were looking for. I jumped out with my flashlight and verified the VIN (vehicle identification number). Realizing that because the front wheels were turned the car was likely to hit the brick wall next to it if we tried to tow it, Jay decided it was better to enter the bar and ask the owner for the keys. I didn't like the idea, but he was probably right. I never felt comfortable with the ones we towed because they took longer, which meant the owner might do something—like the time a young man pulled a gun on us when we were hooking up his Ford Mustang. When we had keys (from the lender), we could quietly sneak into a yard, and by the time the owner heard the engine start we were driving away.

The owner in this case was sitting at the bar staring into his beer as Jay explained that the bank would treat him better, and maybe even reinstate the loan, if he turned in the car voluntarily. No luck. In fact, no response at all. He just drank his beer. He wouldn't even turn his head in our direction. But his friends—who seemed to include everyone in the bar—were listening. A small crowd followed us back into the alley to watch Jay hook up the car and to yell a few insults at us.

Nervous because of the angry taunts, Jay pulled out quickly, and just as predicted, the front corner of the car caught the brick wall. A turn-light cover broke, and the crowd erupted, yelling and throwing things. I grabbed the baseball bat and ran through the drunks back into the bar, where I called the police. When I returned, Jay was on the roof of the tow truck, surrounded by the mob.

Fortunately, the police arrived quickly, but not quickly enough to prevent the theft of a toolbox from the back of the truck. They supervised as Jay dragged the car out, hooked up from the other end, and disconnected the drive shaft so as not to wreck the transmission when towing from the wrong end (the wheels were turned, making this necessary). Recalling that incident and others, it seems hard to believe what I would do for \$15 back then.

Flash forward 15 years. After being a chauffeur, a real estate agent, and doing a 10-year stint as a part-time casino dealer (I've worked a full-time job for perhaps only 9 or 10 months of my life), I was taking some time off. I had cut down to one day of work each week, stuffing Sunday newspapers with ads for \$100 every Saturday night. I had several rooms rented in my home, which no

longer had a mortgage, and I had a few dollars in the bank, so it was time to travel again.

I went to Ecuador for four weeks and met the love of my life. A lot of paperwork and a few months later, Ana was here and my bachelor days were over at 37 years old. But the days of finding new ways to make money were not over. With renters depositing their money into our bank account, we embarked on several cross-country trips to find a new hometown and new ways to make a living. After a few normal jobs and residences in several states, we realized that we would be better off doing something more interesting and profitable, like starting a business.

Fortunately, like myself, Ana had had the entrepreneurial spirit since she was young. At eight years old she rented comic books to children who couldn't afford to buy them. With her grandmother she sold sandwiches to factory workers on their lunch breaks. They also sold homemade ice cream, popsicles, and Coca-Cola out of their house in Guayaquil, which was next to a school. Ana helped her grandmother sell "magic water," and in her teens she sold homework services and was a ghostwriter of love letters. When I met her, she was giving Spanish lessons to tourists while finishing college.

Early in our marriage, we brought back backpacks full of hand-carved Tagua figurines and fish-scale earrings from one of our trips to Ecuador. Tagua, also known as vegetable ivory, is a harder-than-wood nut from a palm tree, often carved into animal and other forms. Fish-scale earrings are made from, well, fish scales. They're dyed various colors and are actually quite attractive. We sold both at craft shows and flea markets.

We had a lot of fun working the flea-market circuit in Michigan. We sold dozens of different products. Ana made crafts to sell, and she discovered that we could triple our investment on Barbie dolls we found at rummage sales and thrift stores. I created Canned Critters, which were small stuffed animals trapped inside canning jars—kids insisted that their parents buy these so they could release the poor animal. I also sold hundreds of walking sticks that I carved and prepared from trees I cut. In the end, as much fun as it was, we discovered that the heyday of the flea market was long past (except in a few niches), and vendors who used to make \$600 daily told us they hoped for \$150 now, thanks to dollar stores and the Internet.

The Internet. That was where we needed to focus our efforts, we decided. There were some problems with this plan. To start with, I disliked computers and couldn't type. To this day I type with just two fingers. Also, we knew nothing about making a web site. What was HTML? How do you get people to your web sites, and then how do you make money? Still, we

liked the idea of a portable business, especially since Ana hated the idea of another winter in Michigan.

We had invented a game called Deal a Poem, hoping to license it to a game maker, so www.dealapoem.com was the first domain name that we registered. The game never made a dime, but the web site we started to market it (and which made only a few dimes) helped get us into Internet publishing. Another early one of the 40 web sites we currently operate was www.HousesUnderFiftyThousand.com, inspired by our experiences traveling the country looking for a place to settle, and buying a beautiful home in a great little town in Montana for just \$17,500 (which we sold six months later for \$28,000). I started my web site www.IncreaseBrainpower.com around this time, too, which eventually generated an e-mail list of more than 32,000 subscribers to my *Brainpower Newsletter*. We used pay-per-click advertising programs to generate revenue. We soon moved to Arizona, and eventually to Colorado, with our new company: Webhiker LLC.

It was fun to write what we wanted and make money doing it! We were making only about \$5 daily after six months, but then I discovered the power of distributing articles to promote our sites, and a few months later we were making a living. Currently some of our sites singlehandedly make more than any job I've had. I also started writing and selling e-books. Ana created TuSuperacionPersonal.com, a Spanish-language site with self-improvement articles. I created *Unusual Ways*, a newsletter for UnusualWaysToMakeMoney.com, to write about the many jobs and businesses that we and others have tried. That led to this book, and I hope you're holding onto the 30,000th copy sold, in which case I've found another good source of income.

By the way, just to complete my résumé, I should tell you that in addition to the ways mentioned thus far, I've made money as a property researcher, can collector, landlord, poker player, food vendor, postal worker, house renovator, contract laborer, road construction flagman, sample distributor, convention host, construction worker, restaurant equipment installer, factory worker, thrift store employee, carpet cleaner, drywall installer, apple harvester, adults-with-special-needs supervisor, banquet setup worker, product packager, mover, and more. Some of these jobs and ventures lasted just weeks, which was fine with me. On to the next one . . .

I love reading about all the ways people make money, and I especially like the less common occupations. But apart from being interesting to read about, unusual jobs and weird ways to invest or do business have some distinct advantages. To start with, it's more fun to make money doing some of the things in this book, versus sitting at a desk or on an assembly line five

days every week. What about the dirty jobs that don't seem too fun? A common advantage with these is a lack of competition. You can get rich providing necessary services that nobody else wants to provide. And perhaps normal jobs aren't quite right for you. Many of the jobs and businesses in this book require a unique set of skills and interests. You might find something that you never considered but that makes you want to get up and go to work every morning. I did. I even gave up writing longhand and learned to like computers.

PART ONE

FUN WAYS TO MAKE MONEY

You can find fun in any work—although I don't recall finding any as a real estate agent. Of course, some ways of making money are more entertaining and exciting than others, and which ones they are depends on *who you are*. I enjoyed tracking people down when I was a process server, and I even made some money playing chess. Currently I have a lot of fun writing on my favorite subjects.

This section covers work ranging from bounty hunting to making a hatful of dollar bills as a street performer. The focus is on the fun, but many of the following activities hold real potential for making big money—if you approach them with the right attitude. Making beer for a brewpub is just a nice job, for example, but with experience and a few of your own recipes you can start a new brand. Some craft brewers have built multimillion-dollar companies from small starts. And tearing down or blowing up buildings might be a blast as a \$12-per-hour job, but you can also use the experience to start your own successful demolition company.

NEVETTE MICHAEL, CRAPS DEALER

Nevette Michael works at Turtle Creek Casino in northern Michigan. I worked with her many years ago (at another casino), but even after weeks of training I couldn't handle craps, so I dealt blackjack and roulette. Nevette not only can handle her job but also clearly loves the work, as you'll see in this interview:

What did you do before casino work, and how did you become a craps dealer?

I was working full-time for a commercial photographer, running the office and occasionally helping where it was needed. My coworker . . . had been hired part-time at our little local casino and was loving the job . . . both the thrill of the

game and the money. . . . He told me they were still hiring, so I interviewed for the dealer position (blackjack) and was immediately asked to training class. It took me another two years (and all the other games knowledge) before I tried craps training. . . . It took me six months before I could be on the floor for an hour without making a mistake!

Do you still enjoy the work?

After 19 years working in the casino, craps is still my favorite game. Nothing is more exciting in the whole place than a hot craps game executed by competent dealers who are smooth and having fun with the entire table. There are still many days I walk out to the table and my customers say, "There she is, my favorite dealer!" Not too many jobs where you feel the love like that!

How much do you make now, and what do starting dealers typically make?

I could be making twice as much if I chose to live in a bigger market. Still, I make enough to pay the mortgage, put food on the table, and take a few adventure vacations. . . . My base rate has been topped for the last nine years at approximately \$10 per hour. We average \$11 per hour in tips. . . . I believe they start at a base wage of \$5.50 per hour plus tips (\$16.50 per hour total).

As far as you know, do most casinos still do their own training of dealers?

Certainly here in my little neck of the woods. I've heard that there are actual schools in Vegas, but I believe those are only high-paid employment services in reality. Most casinos train their own and/or hire experienced dealers.

Is dealing blackjack or craps something anyone can learn to do?

If you've got basic math skills and are sociable, you can deal blackjack. Craps is another matter entirely. Not only do you have to have superior math skills, you have to be able to multitask, listen to many people tell you what they want you to do with their bets (sometimes all at once!), keep the game secure, and still be able to entertain. It takes a special personality and special skills to be able to deal craps.

Have you had opportunities for promotion to pit boss or other positions?

I have had the opportunity to "advance" to a management position, but it does not pay as well as dealing. Still, after dealing for so many years, I was interested in running a pit/sitting box for variety and, yes, more job security. As a dual-rater I mostly deal (and mostly deal craps), and on occasion I am a pit boss.

There are opportunities to deal casino games on cruises or in exotic locations. Have you considered working elsewhere, and have many of your coworkers done so?

When I first started . . . the casino business was just beginning to open up all over the country. . . . Many went to Chicago riverboats, Florida cruise ships, Vegas, Mississippi, and other Native American casinos. . . . Of course I've fantasized about making more money, seeing other places, but Traverse City is a wonderful place in so many ways for me . . . biking, kayaking, skiing . . . and is one of the best places to raise a boy. Maybe when he's off to college I'll reconsider my options. . . . Winters are awfully long!!

What advice do you have for a person who wants to be a casino dealer?

Feel comfortable with your math skills and just love to work with people. People come to the casino to be entertained, so give 'em a good time whether they win or lose. Toughen up your skin and let any negativity roll off your back. A warm smile works wonders!

CHAPTER 1

STEALING CARS FOR FUN AND PROFIT

AUTO REPOSSESSION

“**I**t’s just the repo man,” he told his son.

“But, Daddy, why is he taking our car?” the little boy asked. His mother was digging out a mitten frozen to the floor of the trunk.

“Son, we didn’t make the payments, and when you can’t pay for it, you don’t get to keep it,” he explained, and then he handed me the keys. It was rare for an owner to handle a repossession that well, and even rarer to see it made into a teaching moment for his children. This was one of the first repossessions I did during my brief stint as a repo man more than 20 years ago.

Often, cars were not handed over voluntarily. I snuck into driveways, yards, and parking lots to take them with keys or by tow truck. I was chased and I had guns pulled on me—all part of the adventure. It had to be fun, since the boss paid me just \$15 per car. The job pays better these days, but conflict is still common.

Money

Some companies pay their agents a percentage of the repossession fee or bonuses in addition to hourly wages, so if you become good at what you do you can boost your income. To make big money, though, you have to treat the job as insider training, with the goal of owning your own company. You can do repossessions as a sideline to a normal towing business or as your specialty. Additional sources of revenue come from related services. With a fenced area to store cars for clients, you can charge a daily fee. You can also auction cars for clients, taking a percentage of the sale or a flat fee.