

Life is Easy

By Rowan Kelly

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Chapter 1

Money

We all need it in order to survive and live a somewhat quality of life. But it doesn't need to take over your life. We must have a healthy respect for money. It's often hard to get, so we must not live our lives losing it, and spending too much, and wasting it.

Women go shopping too much. Women should be saving more money rather than spending it. When a women spends money, she is putting herself in a weak position in life. A position where she will be dependent on men or other people to help her. That's where men can take advantage of a women sexually, and have done so many times. All because she spent her money and now needs a man's help to get home, or get a hotel room, or pay her bills, etc..

There are a ton of good books on investing and money management. I like Dave Ramsey, Clark Howard, and a book called The Money Code by H.W. Money is a tool we need to prosper and live comfortably. People with money can afford vacations, rent, car, food, etc..

The number 1 rule is NEVER live beyond your means. Live frugally even if people make fun of you. If they are making fun of you than you are doing it right. Most people use credit cards as a second income, or to feel rich as they hand the card over to pay for something. They may cite they want the travel points, but credit cards are not smart for people. They put people in debt.

I am not regligious, but some of what the Jewish people do makes a lot of sense to me. They don't believe in barrowing money and having to pay back the loan with interest. The barrower is slave to the lender. And that is true. Dave Ramsey says to save money in a Emergency fund. Because there will always be some kind of Emergency in our lives.

I bought 5 acres of land and it took 3 years to pay it off. Once paid off, I took a loan to put utilities and a new single wide mobile home on the property. I call it “Good Cheap Living”. Our homes, as well as our cars and possessions, are only temporary while we're living here on earth. I would rather focus my time, money and energy into things that are more meaningful in life rather than having a big fancy home, and fancy car, and the debt that comes with it.

I prefer to travel to places around the world, all paid for in cash, not credit card. I just spend a year saving money for the trip, then take the trip. I get more out of these experiences than being a slave to debt and not being able to afford anything.

Many people have pulled away from Christian and other religions because they seem to not be helpful to people. There are some voids. So people just go with the flow of life, and live and do so many wrong and hurtful things to themselves and to each other. They have no guidance. Just doing what family, friends, and society does is not going to help you live your best life. You can survive, but you won't thrive and reach your full potential, and you won't be very happy. Smoking, drinking, and drugs are a result of a non happy and lost life. You don't have to live that way.

Many of the people in your life are ignorant. That may not sound very nice but I bet it's pretty close to true. How do I know? It's more like, how do you know? It's easy to see how ignorant they are by How They Live Their Lives. And then they turn around and try and tell you how to live your life!!

Education is the key, the secret code, you need to soar in your life. Reading books on money, life, relationships, etc. will guide you. Often times, books will teach you and guide you better than your friends and family can. It would be nice if you were raised with this type of learning from a early age, but sadly most of us are not raised this way.

There is much to learn from the start in the book The Money Code. It shows how the Jewish people live in regards to money, career, etc..

I grew up ignorant to the Jewish lifestyle and religion. People around me made fun of the Jews and were Anti-Semitic, meaning they just didn't like Jews. I ask why, and most of them stated that the Jews are tight with money. Then don't you think maybe the Jews are doing a heck of a lot better than we are? Wasn't Jesus Jewish? He was killed by the Romans because he was a threat to them. He woke the people up and gave them truths that they could empower themselves and live better lives. I know for a fact that so many people are ignorant when it comes to Jewish people and their religion. So wouldn't it make sense to take some time and learn about them? That would be the smart way to go about it. Start reading. Talk to Jews. Ask them questions. Get to know them. Are they really so bad? I don't think so.

Have you ever seen a homeless Jewish person? Think about it.

It's clear and obvious that we as a people need guidance for our lives. Read on for more helpful information. And your life journey will be much easier and your empty voids filled with refreshing information that you've been looking for your whole lives.

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Chapter 2 Career

Once again, I recommend the book *The Money Code* by H.W. He enlightens us on the Jewish lifestyle and religion. One thing that many religions, or non religions do is NOT focus on a young person's possible future career. I was raised Christian Baptist and had the bible practically shoved down my throat as a child. I rejected that religion. They didn't help me, they hurt me. I learned nothing about possible life career, and nothing about money management and business. That's why this book *The Money Code* really caught my interest and made a lot of sense to me. Jews believe in having a buisness, or higher education. They raise their children in such a way to prepare them for their adulthood. I didn't see Christians doing that with me or my family. We were told to “get a job” or “go to college, get debt” or “join the military, go to war, and be screwed up for the rest of your life, if you survive war”.

It's no wonder why so many people seem so lost in their lives. They didn't have a good start to begin with. Religion is fine for some people, but there is more to learn and more to life than how we were raised. There is important lessons we just flat out missed out on. Well, better late than never. We may of missed lessons when we were young, but we can learn them now. And we are so hungry for these lessons. To fill these voids in our lives.

As kids, we played soccer and went to boy & girl scouts. That was all well and fun but it really didn't teach us much. We should be learning a possible trade, and/or business from a very young age. Who would teach us these things? What kind of programs, if any, are available? How do the Jews do it? Are they doing something right that we are just completely clueless about? Why don't we create programs for kids? If we can waste time playing soccer, why not teach children about business, plumbing, careers, etc..?

They may feel that kids are just too young to learn this stuff. I don't think so.

They will learn, and absorb the teachings.

It's never too late to learn a new career, business, or another way of life. Even truck driving can be good for awhile. Put your stuff in storage, live in the truck, save money, and go from there. You can always start over in your life and career. Some people sell everything and get on a plane. They go see different countries, meet new people, learn different ways of life, volunteer to help the poor, etc.. We don't have to be slaves to our current lives and current situations. We can just cut the cord, and move on.

Some stupid people turn to crime. They think it is the only answer. A typical scenario we see over and over is Man cheats on wife. Wife wants divorce. Man feels he'll lose everything like the house, 401k, etc.. So he murders her, and tries to collect her life insurance. IT DOESN'T WORK!! They always get caught and thrown in prison. They wind up LOSING everything and then some. Just divorce, move in with your little bimbo, and start over. Some people are control freaks, and must have power over everyone and everything in their lives. That is where we talk about mental illness in another chapter.

When I was younger, I didn't know what career I wanted. But it dawned on me one day to look in the yellow pages. The yellow pages list most everything we need in life. Which may give you some idea or ideas about possible careers. It may be time consuming, but what else have you got going on? Set aside some quiet, personal YOU time and start your career study. It may be very helpful to you. Plus it's nice to have some quiet time often in our lives anyway. We live in a world that is just too noisy all the time!!

I'm starting this book by sneaking into a hotel lobby and using the tables and chairs as my little writing studio. I am currently a truck driver and am surrounded by too much noise, all the time.

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Chapter 3 Relationships

We've all had them. We get ourselves caught up in them. Are they really good for us? Do we really need relationships?

I've come to a conclusion about relationships: They only last as long as they're supposed to.

People come into our lives for a certain duration of time. When they die, or we break up and move on. We learn from our time spent with them. Good times and bad times. People are there to bump us from one point in life to another point, and so on. Like we are the ball in a old pinball machine. Just bouncing off one another until we come to our end.

I've come to some other conclusions too: Like people get too caught up in things that in the grand scheme of life, are really not that important. They get too caught up in how a person looks. Hair, makeup, weight, sexy or not, age, clothing, home, car, occupation, skin color, religion, place of birth and where they were raised, etc..

Some stuff is important, like doing a background check on some people. The more charming they are, the more dangerous they are. It's not paranoia, just common sense and experience. I believe we are here on this earth to learn to be better people to each other, nature, animals and the environment. We are being tested every day and we fail most of the time. We waste time on the not so important things. I feel we should be more like Jesus. Live like he lived. He loved everyone and everything unconditionally. Why is it so hard for us to do the same?

Sure, it's hard to love evil people! I hate them and want to punish them. And I feel they will be punished. But I always pray to God to help people to not be so stupid, mean, hateful and evil. It's up to us to help our people.

Some people are control freaks, and power freaks. That is a mental illness that needs professional care by a doctor. What ever the reason they are like that, we need to stay away from them. They are dangerous. They need to be committed to a mental illness facility. I've learned that anyone can have another person committed. Just take some time and look into it.

A tool you can use to defend and protect yourself is a tape recorder. Audio recorder. You can buy one for a small cost. Secretly record the psycho person you are currently stuck with, and make those recordings available to friends, family, and law enforcement. In some states, it's illegal to record someone without their knowledge. But do it anyway. You need to collect evidence. In some cases you can tell them they are being recorded. They will most likely destroy that recorder, but you are smart enough to have other recorders in the house, capturing everything. You can even record phone conversations. You are building a evidence file.

It may not be admissible in court, but it's proof either way. People that are abusive have a mental illness and need to be committed to a facility that treats those kinds of illness'.

MEN. Here are some much needed tips. Some men think they are “entitled” to be in charge. The reality is they need to be “qualified” to be in charge. This is one of the reasons that women will argue with a man over many small things. That's because he's not qualified to be in charge of her life, or anyone else's lives. Seeing a counselor can help men know what they can do to improve their relationships with women. Feeling superior to women won't get you any quality time with women either. Women know when something isn't right and they won't stand for it. Women aren't stupid.

As for Women: Don't be so needy and dependent on a man. That is a position of weakness and you can really set yourself up for abuse and unnecessary stress and disappointment. Most men just want to use you for sex. That's the truth. It takes time to find the right person. But don't put your whole hopes and heart into it. Don't get too attached to a man, or men. If they see you as just something to use, then you must see them as something temporary too.

You're good enough to use, but not good enough to marry.

MEN: Some ways to impress a women and show intelligence is ask directions when driving somewhere. Or be able to competently use a gps. Look at a map with her. Women need to know you are qualified and competent before they will really trust you. Women know by their natural instinct when a guy is faking it. It's just so obvious. Include the women on the plans, unless you plan to surprise her with a marriage proposal. A good relationship is when both parties are partners, not one in charge and the other follow. Unless you really want to follow some religions very closely. And both are in agreement to that. Most women are very smart and intelligent. Just be honest with her and she'll be more relaxed around you.

If you don't know anything, just say so. That's much smarter than just faking it. Faking it is so weak and stupid. Men may love to have adventures and drive too fast and see what happens. They don't mind getting in a accident. But women do mind! When you are with a women in a car, you must drive safe. Save your adventures for when you are alone or with the guys, and make sure you have life insurance. Sounds cold, but it's really true. A word about macho attitudes. Macho is psychological. It's really a display of fear. And it's weak. Just be relaxed and humble and honest and that is the strongest and best way to be. Wimps pick on other people. Strong people stand up to bullies and macho guys.

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Chapter 4 Spirituality

Death. Life after death. Reincarnation. Past Lives. There are several very good books on the subjects. I suggest you study this aspect of life as well, for a more rounded knowledge about life, death and beyond. This information will fill some empty voids that I know are in your life.

First off, I need to say, that studying the paranormal is not a question of belief in the paranormal, but rather a gaining of knowledge. I'm not asking you to abandon your beliefs, nor am I trying to threaten your beliefs. This has nothing to do with beliefs, but it's all about gaining knowledge in this field of study. Belief and knowledge are two separate things. Keep your beliefs, and gain more knowledge in this field, and in your life.

The first author I recommend is Mary Ann Winkowski. She can actually see ghosts. She was the inspiration for the hit tv show "Ghost Whisperer" starring Jennifer Love Hewitt. Read all of Mary Ann's books.

Nobody has to know that you are studying books in this field. Many of your peers, family and friends may not believe in this subject, and they will make fun of you or put you down. It is wrong to stay ignorant on this subject. And you will see why the further you study and learn. Death touches us all, so it's a good idea to learn more about it. We don't have to fear death.

Many people have died and come back and told their stories. Amazing stories. You may have died and come back but have been too afraid to tell anyone. There are support groups of people that have had the same experience. They call it NDE, Near Death Experiences.

I believe in past lives. I saw my death of a past life recently. I died some time in the 1940's-50's on a Emergency room table. I floated out of my body and watched them working to save my life. I saw a white light off to my right.

When I died on the table, I felt a calm coming over me, and I thought “Well, I guess this is it”. I wasn't scared, my life didn't pass before me. Although, it was a previous life so I wouldn't recognize anyone in the white light, if there had been anyone there, nor would I recognize the life flashing before me, if such a thing were to happen, which it did not. I then turned and went into the light. That's one of my experiences.

I think it's important to know these things so we have a better understanding of why we are here on this earth, what is our purpose, and what happens to us when we die. What about our past lives? Does each life matter? So if we don't get it right in this life, don't worry, we'll be back to try again. And again, and again, etc.. How many times does it take before we get it right? I better start now I guess.

Now armed with this experience and information I see my life differently. I live my life differently. I want to do better in this life, and in future lives. If I have to keep coming back many times. I want each time to be better than the last. That's why I don't see so many small stupid things as so important like I did before I learned this information.

How people look, dress, hair color, skin color, gay, straight, whatever. That doesn't bother me. It's what people do around the world that concerns me, and how can I help people, animals, nature, and the earth this time around? That is most important to me. Not being rich, having a big fancy home, fancy car, clothes, etc..

I'm glad I have these experiences, and have learned so much information. I feel it helps me be a better person. I do a lot more praying for people than I ever have before. I've noticed how many religions DIVIDE us when I feel we should be more UNITED. People kill each other over religious beliefs and that is not right. That is why we need to know this information and to love and care for each other more. Imagine the power we as a human race can have in this world, despite our governments, history, religions, if we just drop all of it and focus more on caring for each other more. We are in charge of love and caring.

We don't have to be products of “man made” beliefs, religions, history, governments, money, etc.. We can rise above it all.

Wars are stupid. They don't accomplish anything. They don't realize that all those people that get killed are going to come back. We always come back. It's called Reincarnation. And it doesn't matter if people believe it or not. Just look at history. We'll keep coming back until we finally learn the lessons we need to learn. And change the ways we live.

Why do you think our progress is so slow? It's because we are not living how we are supposed to be living. We are NOT supposed to be killing each other. There is nothing new in life except science and technology. We act like everything is new! We keep repeating the same mistakes over and over. The more we change how we live, the better our lives will be. Stand up to the ones trying to get you to kill for them. They realize it's easy to manipulate people. Think about it. All that “man made” way of thinking, way of life, way of war, governments, etc..

I fully realize how this next statement will completely shock most people, but I'm going to say it anyway, so people can add this to their discussions, and thoughts about this subject: I think religions are man made, for the main purpose of dividing the people and to control them by fear, and manipulate them. NOW, hang on, I've got more here. I do believe in God, Jesus, The Angels, etc.. And I can see where some religions are good about teaching us about the main important information. The problem I have with religions is that they don't completely agree on everything which results in wars, genocide, division among the human race. NEXT.... I want to talk about is the ONE THING that can help us all.

It is: Spirituality. In spirituality we all come from the same place; God, The White Light, The Source, what ever you want to call it. We are all spiritual balls of white light. When we all die, we all, no matter of religion, origin, country, etc. will go into a white light. To most of us, we call that Heaven. It can be called anything. But the basic mechanics, if you will, of the process is like this. White light after death.

With Spirituality, color of skin doesn't matter. Gay doesn't matter. Same sex marriage doesn't matter. Crime doesn't matter to commit. Etc.. Most of our Man Made thoughts, attitudes, history, society, culture, religions, behaviours, etc.. don't matter! Spirituality is a DIFFERENT way of thinking and living. We all come from the same white light, we are all white light inside our bodies. We have more power than we realize. Take your power and start acting on it. Power to not care or worry what someone else looks like, skin color, gay, etc.. Let it slide, it's not that important like it is to the man made beliefs. Just some small changes in thinking and living will begin to make a huge positive difference in the entire human race.

Why should we really care or worry about the different religions, lifestyles, skin color, etc.. ? Change our thinking. The ONLY thing we all, as living members of the human race need to be concerned about is HARMFUL actions by our fellow humans. We need to step up to stop and prevent these things from happening. It is a honorable action, and a spiritual one as well. We may not like confrontation, or combat, but it is our DUTY as humans to step up and defend the innocent. Which also means, Thall Shall Not Kill. One basic rule that we can all live with. Not kill innocent people or animals. Step up and do a better job teaching children, and adults, what the best and proper way to live is. And it starts with spirituality. Shun all man made way of thinking, feeling, believing, and behaviour.

Keeping in mind that we do need to earn a living. That is necessary, but everything else in our lives we can control. We can choose how we live. And by living a more spiritual lifestyle, we will have more peace, harmony and less stress and more love. It's in us all. We were all born with these tools. But we've been misguided by man made beliefs. People think, believe, and act based on what they know. If all they know is man made influence, then they are missing they're true calling in life. Start with spirituality, then live our lives around that. Clear your hearts and minds. This is our true deepest life freedom, spirituality. Governments may control us to some extent, but they can never control our hearts, minds, spirits, and our love.

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Chapter 5

Housing & Transportation

Let's get down to it. We don't need huge, expensive homes. Our homes are only temporary housing while we are here on this earth. We don't need too much stuff, or a bigger house to hold more stuff. We need just enough to serve our current and possibly changing needs. Don't be in debt your entire adult life to pay for a home, that you may lose in a divorce anyway. There is no need to feel embarrassed to live in a mobile home on your own property. Housing can be an investment, but not too big of an investment. There are other ways to invest besides housing. Do not be a slave to debt for your entire adult life! Don't be afraid if friends, family & peers make fun of your choice of housing. They aren't paying your living expenses. Until they do, just ignore them. You are more enlightened, and they are not yet. You can afford vacations, and other investments, they can't.

Transportation. We don't need big fancy cars either. No debt for our entire adult lives. Get what you need and maintain it on a regular schedule. It's only yours for a short time, while you are here on this earth. It will go to someone else once your gone. You can have your hobbies, but don't let them bury you financially.

There are ways to save money on airfare. Some people have figured out a way to get around high costs. For example, going from say San Francisco to Atlanta, with a stop in Chicago. You want to get to Chicago but the cost is much higher from SF to Chicago. But cheaper if you go SF, stop over in Chicago, and end in Atlanta. People just get off the plane at Chicago and go on their way. They do not use the baggage check either, because it will go to Atlanta. They just bring a carry on bag.

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Chapter 6

Health

Most of the food and drinks we consume are crap, full of poisons and insecticides. It's best to drink lots of pure water, stay away from sodas and sweet stuff, stay away from bread. Eat right and exercise to avoid cancer, diabetes, and heart disease. Grow your own food whenever you can. Stay away from red meat and fatty and fried foods. Stay away from junk food.

There are many great books, and programs you can get into to help yourself. The crappy food is what makes us fat. And lack of even a little exercise makes us unhealthy as well.

Get a bike and go for some scenic rides. Get a paddle board or a kayak and get out on the water. Have some fun. Go hiking, snorkeling, walking. Sight seeing, metal detecting.

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Chapter 7 Education

I think children need to learn more practical trade information at a young age. To be included in their regular curriculum. Teach them about money management, business, and other career options. Don't just wait until they get to college age. Many students don't finish high school let alone attend college. Many join the military as an only option, or a lifelong choice. But in the military they risk being in a war. College is so expensive, and many don't use their degrees. College often puts the student into so much debt, it can take 20 years or more to pay it off. And that's ridiculous.

Start learning a trade as young as 10 years old. Plumbing, mechanics, construction, business, investing, electrician, etc.. You may think that children do not have the attention span for these trade subjects, and many will not be interested in such careers. But instead of wasting time playing soccer, or other sports that they may not have a future in, try adding some career training for a short time each week. Find some training or start the training yourself. Or, perhaps start such a education company on your own?

There are so many adults that feel so lost in life. Not knowing what they want to do in life or career. If they started to at least learn a trade while young, they have something to start out with, or fall back on, so they would not go hungry and can pay the bills. Look at people like Ty Pennington, they create some of the most awesome home projects I've ever seen. They are confident and competent in their abilities. How many adults or teens enter their adult years with any sort of training or ability? Not too many, so it seems.

Get them started young, so they can have some skills when they leave high school. Please, let's help our young people, and adults alike for a better today and future.

Chapter 8 Family

Don't get too attached. Am I joking? Somewhat. In spirituality and with a education in the Paranormal field, I've learned about life between lives, reincarnation, past lives, etc.. This is where family comes in.

We either choose our parents while in heaven, looking down on these poor souls in Earth Class, or God chooses for us. We'd much rather stay in wonderful, blissful Heaven, but we haven't graduated yet. We still need to advance through our Earth classes. So we either get pushed into coming back or we make our choice of parents, and come back on our own. We have soul groups, and we all play our roles in our lives.

Chapter 9 Animals & Nature

All people that abuse animals should be put in jail. Harming animals is a display of mental psychological abnormality. There is something very wrong with those people. They need to be convicted and committed to an institution. These sick people gather around each other and think it's cool to hurt a animal. They are stupid and weak and want to fit in with the other stupid people.

There are rewards for turning these people in to the authorities, or to animal abuse justice groups.

Destroying nature is stupid and unacceptable behaviour. Exposing people that do this harm is the right thing to do. Convict them and put them in jail. Expose this stupid behaviour.

Thank you for your interest in this book. In keeping with my spiritual life, I believe in giving this book away for free. In hopes that it can help people. In military, it's free to join. They have to pass tests to qualify, but it's free to join. And they can easily build up their troops that way. With some religions, it's free to join and they are given free bibles and other books. It's a great way to build their following and believers.

I don't need followers or believers, you are on your own! But I give you this information for free and allow you to copy and send to anyone you feel may benefit from this book. My hope is to help all of humanity with this small bit of thought provoking information.

Thank you, Rowan Kelly
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