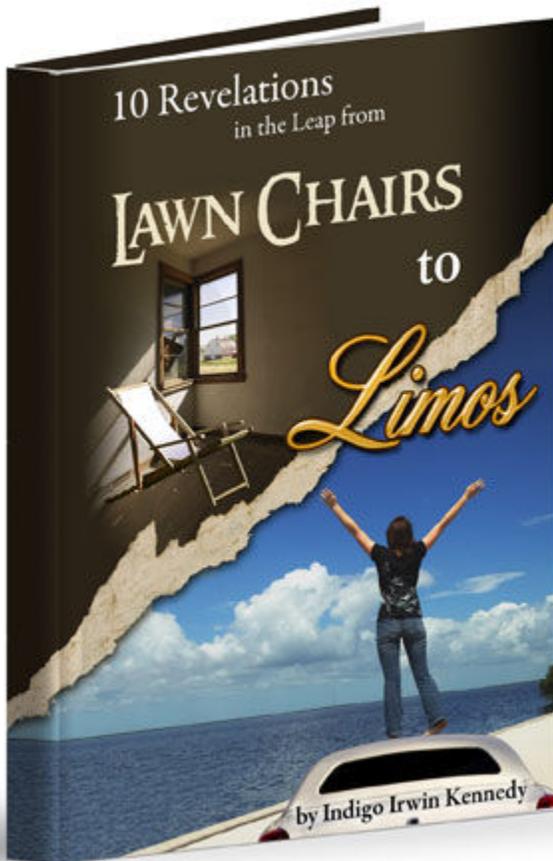


*On the Back Cover...*



**10 Revelations  
In The Leap from Lawn Chairs to Limos**

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Author: The Wave Riders Series

- The Wave Riders
- 10 Revelations in the Leap from Lawn Chairs to Limos
- Creating Emotional Balance in our Accelerated World

<http://www.thewaveriders.com>

How an overachiever - achieved bankruptcy and bounced back to success and joy through faith and discovery. A reflective journey into the sometimes humorous poverty patterns we create in our lives and how a little faith can go a long way home!

**The final bottom;** macaroni and cheese suppers for weeks and old, garage sale, broken lawn chairs for living room furniture. So broken and old were our lawn chairs that our rear ends rested comfortably on the carpeted floor below. Being over 40 when poverty hit, I thought it would be with me forever... but life had other plans and gave to me **10 Revelations** that turned my world around and rooted deeply to build my life back up again. They are revelations that anyone could use and so I wrote this book to share the journey. It seemed a blur of unexpected, universally driven activity until I stood amazed when only a few years later those broken down lawn chairs turned into Limos and Cruises.

## Dedication

This book is dedicated to my daughter who had the idea to bring this book to life and in fact came up with the title. Thank you for being the little ray of hope that always had enough faith in me to keep me moving forward.

When times get tough sometimes I remember a cartoon presentation I watched that illustrated that DOG is GOD spelled backwards. This cartoon showed that the one thing that you can always count on when you get home after “failing to the rest of the world” and that no matter how embarrassing your failing may be, you can always count on a wagging tail from Dog and open and the loving, accepting embrace of GOD!

## Who is this book for?

This book was written to share the journey through poverty and eventual bankruptcy but more so through the journey of self-forgiveness my perceived failures. The revelations uncovered in this book will help anyone who is struggling to find hope whether the cause is financial or not.

## A Note regarding the “The Wave Riders” series of books

Throughout this book I will mention others in The Wave Riders® series. This may seem like but is not a sales tactic. It is meant to guide the reader to the location where I have placed additional information that would have side-tracked or changed the subject of this book.

For example: the “fatal optimism” high energy portion of our personalities may be the root of why we arrived in financial trouble. That root is discussed more in book I, The Wave Riders. A second example is where I mention “the new generation of rising creative minds”. More information on this would again change the subject of this book and so the additional information is found instead in book III “Creating Emotional Balance in our Accelerated World”.

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## Introduction

Lawn Chairs to Limos is a story of how after years of building up what I thought was a successful life, I lost all material possessions. It was to be a gift that I will cherish forever and I thank you for allowing me to share it with you here. Whatever your reason for picking up this book today, I hope that it will bring you what you need to keep pushing through the tough stuff!

“ *There are too many people praying for mountains of difficulty to be removed, when what they really need is courage to climb them.* ”

*Unknown*

On my own at thirteen years old, mainly due to not wanting to live with my Bipolar/Manic Depressive mother I found my “drug of choice” to kill the pain first in street drugs and eventually in the rewards of multi-tasking and overachieving. Working two to three jobs at a time earned me lots of money, gave me loads of experience and helped me to own multiple properties. At the same that I was gathering accomplishments, my over-achieving patterns were driving me into dept, bankruptcy and suicidal thoughts.

When you are on the streets at a young age you often have attitude and I did – I had something to prove – I need to prove that I was as valuable as people around me that had what appeared to be good families, love and money. I began to work harder and faster, multi-tasking my way through multiple jobs and multiple diplomas. I thought I was moving forward but something else was creeping into the picture. I was not happy. I was the mover and shaker that someone once called a renaissance woman. I overachieved at almost everything I did. I often worked two, sometimes three jobs at a time, did volunteer work and I partied hard.

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I did a lot of reading that told me the smart thing to do when dealing with money. The “right way” to handle my finances; consolidate high interest credit cards into a low interest 2<sup>nd</sup> mortgage... but no one taught me how to tame the frighteningly optimistic me that said it was okay to spend money that I did not have – even after I had already consolidated into a second mortgage. The worst thing you can do is consolidate when your credit cards are still in use! Credit card companies had set me free to be able to buy happiness with material purchases. I had accomplished a great deal: fabulous job, family, and two properties – one of them my dream lakeshore cabin. But that unhappiness kept growing until something went wrong. Divorce, depression, debt and bankruptcy – how did it happen?

Since I could remember I always had some sort of credit including clothing stores, credit cards and car loans. There was always the struggle to pay off the debt but still I survived like most of us in North America; mortgaged and leveraged to the max’.

On my own at 13, I tried to continue through school. I had a job as a car hop for under minimum wage and I tried to study. In the end, the rent and drugs won out and I ended up dropping out of school. It wasn’t until I was 27 years old that I managed to put myself through grade 12 as an adult in college and completed a 2 year Photography Technician college course to become a professional photographer. I later put myself through college two more times: as a Real Estate Appraiser and Internet Proficiency Certification. After my course in Photography, I got a great job, was paid more than most people I knew, bought my dream lakeshore cabin, got married, had a baby and bought a house. Life was “picture perfect” until the divorce came; division of assets, missing child support; a move and an economic slump. I ended up a single parent raising my daughter in a town where I knew few people. Debts kept growing until the stress of the money I owed started to push me further into downward spiral.

I found a job in the new town and was doing well until the layoff came so I tried starting my own business. It was one of the many downturns in the economy years ago and I was “ahead of my time” trying to sell websites in 1997. Back then websites were one page of text with one photo because anything more than that would take way

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too long to load. There was no video online and only 14.4 kb modems (very slow dial up).

A web page sold for \$50.00 for the whole year and it would take me three hours to explain what a website was. Now websites sell starting around 1,500.00 all the way to "the sky is the limit" with 50,000.00 not uncommon and 5,000.00 a good average. In 1997, I had a good business but unfortunately it was ahead of the client's need for a website. People could NOT see any value in having a website when they didn't even know how to work a computer and they certainly did not need it in this "small town" that was something for the big cities not us. Now, 10 years later, almost every business and resident has a computer and some form of website presence. Trying to sell the websites at that time was just not working and each day I went further into debt.

I also had some training in real estate appraisal, but that industry was slowing down as government tax assessments became more frequent and the need for private home appraisals slowed. I tried falling back on my professional photography training, but Kmart opened up the portrait studio making portraits for \$7.00 - less than I could buy film for. I broke my camera while working as a "stringer" photojournalist for one of the largest newspapers in Canada and I had no money to fix it.

It seemed that no matter what I tried the door slammed shut. I did all the "right" financial things; took a second mortgage on my house to consolidate the bills - but no one warned me not to do that unless I had the credit card use in order - and I didn't. I was NOT buying fancy cars and clothes....just buying food and paying the heat and light. The debt just kept adding up. The kitchen lights had water leaking through them from the bad roof and the basement filled with mold from the four feet of flood water that came with each winter thaw or heavy rain. There was no money for repairs and the house was becoming dangerous.

Then there were "other vultures" that came, not the ones that you suspect. You suspect that big business and bankers might be the vultures when things get tough. I have to say that the Bank of Montreal MasterCard treated me with respect but not others whose job it was to torment me to make sure I was not faking it. But those