

The book cover features a green background at the top and bottom, with a grey background in the middle. The top half is decorated with large, detailed green leaves. The bottom half shows smaller, dark grey leaves falling downwards. The title 'WHO CARES?' is written in large, white, serif capital letters across the top green section. Below it, the subtitle 'Life Plans for the Golden Years' is written in a smaller, white, italicized serif font. At the bottom, the authors' names 'BAHA HABASHY' and 'MARGARET HABASHY' are printed in white, serif capital letters.

WHO CARES?

Life Plans for the Golden Years

BAHA HABASHY
MARGARET HABASHY

WHO CARES?

Life Plans for the Golden Years

Baha Habashy with Margaret Habashy

- This booklet is intended to be a discussion tool for family and pastoral conversations.
- At <https://nomoreoverload.com/product/wcp/> we provide a free companion template with questions and sample answers to help you create your personal plan.

**They say that life is like a roll of toilet paper; it moves faster as you get closer to the end. Sometimes before you know it, you may find it is too late to take care of unfinished business.
Don't let this happen to you.**

For those in the golden years, this book will help you live life to the fullest so you can finish well.

- **Part One provides questions, thoughts, and tips to help you finish well.**
- **Part Two challenges you to use your God-given talents in creating your golden years.**

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Dedication

**To Mak for what he taught me through his life
and even through his passing**

Reviews

Baha and Margaret together bring over a century of experience and knowledge to this work. Distilled wisdom and challenging truths come together in one place to help transform the reader in a very positive direction. You won't be able to put this down! I love the way they give the 'big picture' and still spend time drilling down into the specifics of life. I think you will too!

Dr. Warwick Cooper, Pastor and Family Counselor

"As a physician, I was very much touched by the true life stories. As a son who cares for aging parents, I could relate to the illustrations that point out the challenges that come with the need for assisted living and even death. In our ministry with my wife Dr. Annie Hum, we teach the importance of Freedom Living and how we need to be intentional in our physical exercise, diet, lifestyle habits, and spiritual disciplines. Baha and Margaret point out rightly and accurately the need for wisdom and intentional planning. This book is a must-read not only for our patients and friends but for pastors and those in leadership."

Dr. Gordon Ko, MD, Ph.D.

Adjunct Lecturer, SHC, University Of. Toronto

This is one of the most comprehensive resources to help you plan for the inevitable. You owe it to yourself and your family to plan. This material not only identifies why but also how to plan. Baha and Margaret Habashy have utilized their extensive business and relational experiences to provide you with a quality simple structure. Preparing for the inevitable involves physical, emotional, financial, and spiritual adjustments — they cover them all. This is highly recommended.

Ken B. Godevenos, President, Accord Resolutions Inc.

"Frankly, I could not stop reading this book. Talking to our parents about future care plans is difficult, sensitive, and something we all

want to avoid. Why? Because we do not know where to start the conversation. This resource will be valuable to so many aging people as well as their loved ones and caregivers. This book is a conversation of hope. It opens one's eyes to how God can still use a person in the latter years of life by focusing on their strengths and experience. It is a positive focus on what they can do rather than what they are no longer able to do."

Silvana Amantea, Pastoral Associate

From a Christian perspective, what is clear is that the gift of life is to be received gratefully, examined critically, exercised fruitfully, and then returned joyfully to the Lord. In this book, Baha and Margaret provide a comprehensive guide that enables us to ask important questions that tend to run away from us in the busyness of our lives. By gathering those questions in a systematic way that includes real-life scenarios, they have given us a path that returns us to the threshold of Our Father's home where we will hear those words, "Well done, good and faithful servant!"

Father Dominic Barber, Pastor

"Who Cares" is a wonderful guide to help seniors through the years following retirement. It covers a wide variety of topics and resources which can be helpful in planning ahead and giving perspective during a period that can be lonely, frustrating sometimes even scary when you don't know to whom or where to turn. One of the themes that I like is that the guide encourages you to take steps to look after yourself – and to listen to those around you who care, in doing so – before it is too late, and choices have to be made for you." Baha and Margaret are wise, caring people, and this comes across brilliantly in their guide. well worth reading & digesting.

Eric C. Tappenden, M. S. W.

Funeral Home Owner & Community Leader

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INTRODUCTION

**It happened to me.
Do not let it happen to you.**

His friends called him Mak¹. He was in relatively good health. His cancer had been in remission for more than 10 years. He was cheerful; he seldom complained and was content and well-adjusted to his living routines. Until recently he travelled extensively. His mind was sharp and he loved debating world events and the challenges of global government.

Then without much notice things took a turn. *"I do not feel too well,"* he said one day. Some minor stomach discomfort developed into chronic, unrelenting pain. An emergency visit and ultrasound revealed cancer had returned with a vengeance. His oncologist ordered his first chemo treatment. The side effects seemed to rob him of the will to live.

As I sat beside his bed that night, we both longed for the morning dawn. He was in severe pain. He seemed ready to die ... but what about me? Was I ready should he

In the darkness of that long night, I wondered:

Why did we not talk about all this when he was well?

Why did we not discuss this unfinished business when he was in good health?

Why did he not tell me his wishes before it was too late?

¹ Based on true personal experience

pass before the morning dawn? Through that long night, I wondered, “Do I know what I should do should he leave us before dawn’s first light?” Uncontrollably – and at times irrationally – my mind raced from one issue to the next as I wondered:

- Will there be a funeral? (Some now call it a “Celebration of Life”, a “Memorial Service”, a “Going Away Party”.) Or should it be a private burial? Who? What? When? Where? How much...?
- How about all the legal issues? Do I know what I should do? Do I have all the needed paperwork?
- What about his personal belongings? Maybe he did not have much, but how about items of sentimental value? Who will get these? Will this lead to family conflicts or stress?

If only he had told me what he wanted me to do, I would not be so concerned, stressed, and confused.

In the darkness of that night, I asked:

- Why did we not talk about all this when he was well?
- Why did we not discuss this unfinished business when he was in good health?
- Why did he not tell me his wishes and desires before it was too late?

SURPRISED BY DEATH

His friends called him Mak. He had many friends and a large family. He was always strong and self-sufficient. He was on the

giving side, caring for others, never asking for much in return. Maybe it was his upbringing. He was the oldest of 8 siblings in an upper-middle-class Christian family in primarily Muslim Egypt. His father was a businessman who built a reputation for uncompromising faith, integrity, and generosity.

Mak inherited many of his father's values. While Mak admired his father, his dream was to be a doctor like his uncle. He was bright and very studious which qualified him for the rigours of medical school in Cairo, Egypt.

But the twists and turns of life brought surprises and changes. This is how Mak recalls what happened:

I was only 19 years old when mid-October 1943 brought a great surprise. I was in my university residence when my father dropped by for a visit. My father often came to Cairo for business and a visit to his university son was always a must. He came to provide support and encouragement. The extra spending money was a welcomed parting gift.

This visit was different. My father came with a strange request.

"I would like you to drop your medical schooling and come to our small town and help me in business," my father said.

"You do not need my help. You never need help and I do not want to leave my medical studies," I said.

After repeated requests, discussions, and prodding, the father looked at his 19-year-old son and said with a very deliberate voice, *"I want you to come home because I do not feel very well. **I do not have much time to live.** I want to prepare you to take care of the business and the family."*

His father left to take the train home while Mak pondered these overwhelming words. In disbelief, Mak grappled with

what this could mean or how he could change the mind of his father.

Only forty days later Mak received an urgent telegram, *“Come home quickly. Your father’s life is in danger”*. Within 4 weeks after receiving that telegram, Mak bid his father goodbye into the arms of Jesus and his life was changed forever. With the support of his mother, he had to run the family business and provide for his seven siblings.

NOW IT’S MY TURN

His friends called him Mak. To me, he was my oldest brother. I was only 18 months old, the youngest of eight siblings. Our father entrusted us with the care of our oldest brother. Our mother who never remarried cared for us while he, at 19 years old, took on the role of surrogate father and provider. He faced the business challenges with courage, integrity, and the independence he inherited from our father. Mak never married so in a way his younger siblings became his offspring. As the youngest of his siblings, it was my turn to help care for him in his aging years and bid him goodbye into the arms of Jesus.

Months and even years after Mak’s passing I still wonder:

- He never asked me to own that role, so why did I assume it was mine to play?
- He never told me what he expects me to do, so why did I impose my will and preferences?
- In a large family such as ours, there was a divergence of opinions and desires that brought its own set of stresses. Who permitted me to navigate all of that?

- How do others feel? What if, by choice or neglect, I offended or disappointed other family members?
- He had strong cultural preferences. Was there a risk that I could have dishonored him or offended intercultural beliefs and traditions?
- Through his death and the years when I had the privilege of offering him care, did I fulfill his expectations?

WHY NOW?

Why am writing this now? **To be candid, this book is for us and our children.** We are challenged by the stewardship of life. We are in our 70s. We may be enjoying the best years of my life. We write it because we want to live life to the fullest. We love our children. We do not want to leave them with unfinished business. To reduce the stress of conflict they may face, we want to take responsibility for all the choices we can make before it is too late. We want our children to remember us for the good we have done, not the stress we leave behind. In other words, this book is a reflection of our thoughts in our golden years.

HOW ABOUT YOU?

Through this two-part booklet, we challenge you to walk with special people who care.

In Part One your goal is to live the best years of your life knowing that God cares, your family cares, and Jesus cares. As you examine your God-given talents you can dream of new opportunities despite life's uncertainties and challenges.

In Part Two, you aim to finish well by answering questions your loved ones will be asked after your passing to your eternal home. We challenge you to answer questions that will be asked by six people who care. By so doing you will save your loved ones from certain stress and pain.

30% of death happens unexpectedly.

90% of people say that talking with their loved ones about end of life is important.

Only 27% have done so.

AFTER YOU ARE GONE

BECAUSE YOU WANT TO FINISH WELL,

THE FUNERAL DIRECTOR CARES

THE PASTOR CARES

THE LAWYER CARES

THE ACCOUNTANT CARES

THE REALTOR CARES

THE LIQUIDATOR CARES

Jack and Anna² immigrated to Canada from Eastern Europe. They came to give their boys a better future but in their family life, they were careful to maintain their European culture and traditions. As their boys got married and started their independent lives, Jack decided to take early retirement so he could enjoy the European life habits of his younger years.

I knew him as a 6-foot-tall, highly disciplined man. He was slim and took excellent care of his health through physical fitness. With the first snowfall, he waxed his skis and polished his snow boots; cross-country skiing was his favourite sport and he did it religiously until the last ski tracks closed each season. In the summer snow boots were replaced with jogging shoes and brisk swims in his swimming pool.

One summer day while driving back from the shopping mall, Jack slumped at the wheel and crashed into a tree. To the great surprise of his doctor, a massive heart attack ended his life without warning.

“Now about the times and seasons, brothers, we do not need to write to you. For you are fully aware that the day of the Lord will come like a thief in the night.”

1 Thessalonians 5:1-2NIV

² Based on true story

I was one of two friends the family called to help them negotiate the stressful days that followed. Since they did not have any funeral preparation the choices, options, and conflicting priorities were overwhelming, to say the least. Anna, though extremely disoriented, believed that Jack would have wanted a traditional European funeral and burial despite the added financial burden this would cause the family. The eldest son wanted to spend as little as possible while the youngest son wanted to please his mother at all costs.

Conflicts!

Jack was Anna's rock. Throughout their 40 years of marriage, she depended on him for all major decisions and choices. Now she was left to negotiate the conflicting opinions of her boys and their spouses.

Before it is too late, using your imagination and sound mind, join your family members as they meet six caring people, after you are gone.

Supposing you were Jack, what would you want your family to do? Before it is too late, using your imagination and sound mind, join your family members after you are gone, as they meet the six caring people we will review on the following pages:

- The funeral director cares
- The pastor cares
- The lawyer cares
- The accountant cares
- The realtor cares
- The liquidator cares

THE FUNERAL DIRECTOR CARES

Anna asked me to help. I introduced the family to a good funeral director. This professional brought some objectivity and helped them negotiate some of the conflicting opinions.

None of us can plan on when we are going to die. But the reality is that 30% of death occurs suddenly or unexpectedly. You are never too young to plan.

None of us can plan when we are going to die. But the reality is that 30% of death occurs suddenly or unexpectedly. You are never too young to plan. If you have not done any preplanning, finding a good funeral director is “a must” first step. There are many options and issues to consider. These are impacted by emotional, religious, and regulatory constraints and the choices can be overwhelming. The cost will vary considerably depending on where you live and where, how, and when you will be buried. If you do not plan on doing any funeral planning, you should at least indicate how much you feel your child should spend on your funeral. For example, the average 2018 cost for a funeral in Ontario was about \$10,000.00.

³When you visit, a funeral director will present you with a detailed list with a cost breakdown that includes more than 70

³ At <https://nomoreoverload.com/product/wcp/> find free resources and template with a list of the questions you may have to answer from each of the people who care.

items and will discuss several options within many of these items. Mr. Eric Tappenden of Chapel Ridge Funeral Home suggests that a good funeral director can discuss and help you decide on as many as 90% of these items with no obligation. This will help you overcome the risks of “emotional overspending.”

Here are some of the cost breakdown categories you may consider:

- Basic services
- Legal documentation
- Cremation or burial
- Cemetery and related services
- Containers - Casket or Urn (Quality, colour...)
- Transportation services (Hearse, limousine, attendants ...)
- Announcements
- Receptions and visitation, including refreshments and catering
- Flowers and decoration
- Chapel and related services
- Honorarium

Funeral planning is a highly emotional experience that can bring high risk choices at an already volatile time.

Funeral directors run a business motivated by service and profit. When profit overrules, funeral directors are tempted to take advantage of emotionally-challenged, grieving families.

For this reason, and many others, good funeral directors highlight the importance of preplanning. This cannot be overemphasized.

THE PASTOR CARES

Fortunately, Jack and Anna were affiliated with a local church. Although they were loved by the church family, the emotional stress of this unexpected accident brought about a great deal of emotional and cultural conflicts. Anna wanted to follow the strict traditions of her Eastern European culture. The boys and their spouses were split. While one of her boys had followed his parents in their Christian walk, the other son had married a strong-willed woman of different faith and did not see the need for all of these extra costs.

As an outside facilitator in this challenging time, I was most grateful for the insight and wisdom of a good pastor. Being confronted by the finality of life is a time of great stress but also a time for spiritual sensitivity. Pastoral care plays an important role in a time of grief and sorrow. A good pastor can help the family be spiritually energized by faith and the memories of a life well lived.

You may wish to suggest a specific church or pastor who knows you. In general terms, the pastor will visit with the family to collect information and memories – what you or the family would wish to share with the congregation as well as any preferences for the content of this important service.

How can you make this less stressful for the family? Picture yourself joining your loved ones and the pastor in this important interview. Instead of the questions being directed to the family, the pastor will ask for your input and opinion. Here are some questions the pastor may ask you to consider:

- If not already done, who would you like to be notified of your passing?

- Would you like the church to arrange for visitations and refreshments?
- What would you like to include about your life in the service bulletin? (Consider, where and when you were born, family, careers, achievements, key dates events, and milestones...)
- What are some characteristics/attributes about you that you would want to be highlighted? (e.g. generosity, faith, humour, discipline...)
- What songs and scripture passages would you like to use?
- Who would you like to participate in this service and what roles would you like them to play?
- What are the key messages you would want me to share on your behalf?

A funeral service could be the best time to give your **final legacy and your most lasting memories** to the family and friends you will leave behind. Give it some thought. You may wish to share words of gratitude or regrets. You may express your faith, core values, or even challenging words for those you may never see again.

A funeral service could be the best time to give your final legacy and leave your most lasting memories.

THE LAWYER CARES

The government is interested in your belongings and your affairs after your death, not only while you are alive. Lawyers serve to negotiate compliance with government regulations after your death.

Why do you need a will you ask?

A good will has two functions. With it, you appoint a person who settles your affairs and directs this person to fulfill your wishes after your death. This person is often called the Executor or Estate Trustee. This executor should be someone you trust and who is likely to outlive you or is considerably younger than you are. It is also recommended that you appoint an alternate executor should your primary executor be unable or unwilling to fulfill this role.

Recent surveys suggest that more than 70% of those surveyed do not have an up-to-date will. The following are some of the major risks of not having a will:

- An executor will be appointed by a government judge, not a person of your choosing.
- The government defines who takes care of your minor children.
- Your assets are distributed according to the government systems and rules, not your wishes or preferences.
- The process of settling your estate can be long and emotionally and financially taxing. This often results in additional family conflicts and compromised relationships.

For these key reasons and many other factors, lawyers encourage you to have an up-to-date will.

Fortunately, before his death, Jack had updated his will and Anna knew that his will was in the safety deposit box at the bank. Jack appointed Anna as his executor. Unless otherwise stated, all his assets and liabilities are transferred to his wife.

Anticipating the conflicting opinions and values of Jack and Anna's two boys and their two spouses, can you see what the stress of not having a will would have caused the family? Regretfully, it is reported that more than 55% of Canadians do not have a will.

With the will in hand, your executor will meet with the lawyer. How can we make this less stressful for the family? Picture yourself joining your executor in meeting your lawyer. Instead of the questions being directed to your executor the lawyer will ask you for some important information including the following:

- Can you provide me with your last up-to-date will?
- Can you provide me with a detailed list of all your assets? (Be sure to include your investment and bank accounts,

Unlike the United States, in Canada we do not have a death tax, but we have predefined probate fees that differ from one province to the other.

Another little known fact is that fees that lawyers charge are negotiable.

While legal associations may have suggested fee schedules, it is up to the client and his lawyer to negotiate a fair fee for the work done.

When possible, it is better to negotiate a framework of such fees before death, not after.

bonds, corporate shares, life insurance policies, homes or other properties, cars, and jewelry as well as any high-value personal belongings and the contents of a safety deposit box...)

- Can you provide me with a list of all your liabilities or what you owe to anyone? (Be careful to list all your credit cards, loans, leases, and mortgages...)
- Can you provide me with the contact information of all the beneficiaries identified in your will?

To answer most questions and to be of the greatest help to your executor, Ms. Susan Booth of Chapel Ridge Funeral Home suggests that you prepare a binder that includes all the information your executor will need. Be sure to let your executor know where you have placed this folder.

Here is a list of what this folder could include:

- Notarized copy of your will
- Safety deposit box information
- Funeral pre-arrangements agreement
- List of assets including:
 - List of bank and investment accounts
 - List of properties including expensive belongings such as jewelry or artwork
 - Life insurance information
 - A list of items you want to give to specific people
- List of liabilities including:
 - Mortgages or bank loans
 - Rental contracts

- Credit cards
- Information about organizations that need to be notified of your passing including:
 - Government Pension Plan
 - Government Old Age Security
 - Employment pensions
 - House insurance
 - Car insurance
 - Doctors and other medical specialists
 - Tax preparer or accountant
 - Property taxes
 - Utility, phone, and TV billing
 - Newspaper and magazine billing
- Photocopies of important documents including
 - Social Insurance Card
 - Driver's license
 - Car ownership
 - Passport or birth certificate
 - Government and private health insurance card
 - Photocopy of credit cards
- List of passwords for your computer and other electronic devices.

Oh, by the way:

- Be sure to let your executor know where to find your latest up-to-date will or information folder.
- Since we agree that your executor will need a good lawyer, why not go the extra mile? Do some research and interview a few lawyers and leave your executor a recommendation or two.

THE ACCOUNTANT CARES

Throughout their married life, Jack handled all the finances. Anna was at a total loss when it came to financial matters. Jack did not seem to have the patience to teach her or maybe he did not see the need to inform her of all the details. As I began to ask Anna questions about finances, she became frustrated and even agitated. All she knew was that Jack had everything in a locked filing cabinet and she had a copy of the key.

They say there are only two things you cannot avoid: death and taxes. The accountant cares about your compliance with government taxation rules. Terminal taxes are the final tax reports to be submitted after your passing. While your executor may be tempted to save some expenses using a do-it-yourself terminal tax return, this may not be advisable.

How can you facilitate this for your executor and make sure he or she has all the information the accountant will need? Picture yourself joining your executor in meeting your accountant. Instead of the questions being directed to your executor the accountant will ask you for some important information including the following:

- Can you provide me with your last up-to-date will?
- Can you provide me with a list of all your assets and liabilities?
- Can you provide me with documents that support all income received during this current year? (e.g. T3, T4, T5 slips, other income such as rental income or self-employed income ...)
- Expenses incurred that result in a deduction from income

- Copies of your income tax returns (T1) for the last seven fiscal years.

Oh, by the way:

- Be sure to let your executor know where to find all this information.
- Since we agree that your executor will need a good accountant, why not go the extra mile? Do some research and interview a few accountants and leave your executor a recommendation or two.

THE REALTOR CARES

With the passing of Jack, Anna found the house where they lived for 30+ years much more than she could maintain. While Jack was fanatical about maintaining his health, much of the house was beginning to show its age and needed a lot of maintenance.

The older son was pragmatic and did not want to spend any money on the house. He wanted his mom to move to a small condo and invest the equity to generate extra income for the family. The younger son was more sentimental. He wanted to save the house so that when his children came to visit Grandma they could play in the large backyard and swim in the pool. Anna was caught in the middle. She tearfully wished, "If only Jack were here to tell me what to do."

Realtors run a business that is motivated by profit and service. It is sad but true: when the profit is the bottom line, realtors are tempted to take advantage of emotionally challenged, grieving families. For this and many other reasons, good realtors highlight the importance of preplanning.

In preplanning, be sure to interview several realtors, check references, engage a good lawyer to ensure that you fully understand and agree with the realtor service contract.

Here is where a good realtor can help. A good realtor can:

- Perform a comparative market analysis
- Provide an objective cost-benefit comparison between staying in the house and moving to a condo as well as other relocation options.
- Recommend maintenance and upgrade options that can both reduce the maintenance for Anna should she remain in the house and/or enhance the resale value.
- Introduce or recommend maintenance or renovation professionals who could do the work for Anna.

In the end, the input of a good realtor brought much objectivity. He helped the family negotiate the best option for Anna. After a lot of discussions, Anna agreed to relocate to a small town that was much closer to her younger son. There she found a newly built, low-maintenance, small house with a reasonably sized backyard. True, she had to adjust to a new community, new shopping patterns, new church family, and new healthcare providers. But the advantages of a lower maintenance home and being closer to her younger son and his newborn child seemed to make this the better option.

Two questions that linger:

- Why didn't Jack think of all of this before he was gone?
- Why did he and Anna not discuss all of this before it was too late?

THE LIQUIDATOR CARES

If you have lived in the same home for 30+ years you may be able to imagine the challenges Anna faced. She had to move from a four-bedroom home with a finished basement and a large two-car garage. Her new home was less than half that size and had a single, small garage. There were many factors to consider for the necessary downsizing:

- What should she take?
- What should she leave?
- What can she do with the things she cannot take?
- What about Jack's clothes and personal belongings? They are full of memories.

Amid her tears, Anna sat on her bedroom floor overwhelmed by the challenge ahead. She had hoped the boys and their wives would step in and help, but how could they? They lived miles away. They had full-time jobs and the demands of their children. How could she do all of this by herself? **"Oh God, if only Jack were here, he would know what to do!"**

God is faithful; He never forsakes his children. Just when Anna was ready to give up God sent his angels. Magi, a lady from the church, called asking if Anna needs some help. Magi and a couple of ladies from the church helped Anna with a simple plan:

- We will take one room at a time.
- We will go through every closet, every drawer, and every cabinet.
- Anything you, Anna, have used in the last 2 years, we will sort into boxes.

- We will put pictures and items of sentimental value into separate boxes.
- One of the ladies helped Anna match her favorite pieces of furniture to the layout of her new smaller home. They labelled each piece of furniture and marked the same on the new floor plan. This way the movers would know where to place the new furniture.
- The articles that were not in boxes and the furniture that was not labelled were things Anna didn't need and could be donated. Anna invited the boys and their wives to come and take anything they wanted for themselves. To avoid the risk of conflict between the two boys and their wives, Anna gave the older son and his family the option to come with his wife first. She assigned the following day to her younger son and his family. To Anna's great disappointment, the boys and their wives did not want much of what was left. She felt that her treasured possessions were devalued. The younger son tried to comfort her by explaining that they are not rejecting her, but the truth is that their taste, style, and needs are different.

CALL THE LIQUIDATOR

There are many different types of liquidators. Some focus on large commercial enterprises while others focus on residential and family estates. Liquidators charge a fee and/or a commission ranging from 25% to 40% of the proceeds of the sale. In past years, liquidators used to take the remaining contents of the home and sell them in their showrooms or auction malls. With the emergence of the web, many liquidators have established web-based auctions and have well-controlled processes to dispose of any items people wish to be rid of.

The good realtor that Anna had chosen presented her with a list of three firms. He suggested that she interview each of them and make a decision from there. The idea of interviewing liquidators overwhelmed Anna. She expressed that she did not know how to do this. Having trusted the realtor, she asked if he would make the choice. Based on his experience, he recommended a commission-based firm that committed to:

- Take pictures of all items that could be sold
- Create a special auction website with good descriptions of each item to generate the best interest and gain the best price
- Manage the delivery and the collection of funds
- Donate unsold items to charity
- Provide all the necessary legal documentation
- And as a bonus, the liquidators would arrange for a house cleaning company to come and clean the house before the realtor put the house on the market for sale.

A few questions we could ask:

- Why didn't Jack think of all of this before he was gone?
- Why did he and Anna not discuss all of this before it was too late? If the majority of this was preplanned and documented, Anna would not have had to face the extraordinary stress that she did.

Exercise: What is your next step?

Reflecting on the 6 topics we covered so far how would you rate your percentage of readiness and what do you think should be your next step?

Who Cares	% Readiness	My Next Step.
The Funeral Director Cares		
The Pastor Cares		
The Lawyer Cares		
The Accountant Cares		
The Realtor Cares		
The Liquidator Cares		

BEFORE YOU ARE GONE

**LIVE LIFE TO THE FULLEST
BECAUSE,
GOD CARES
AND
YOUR FAMILY CARES**

When you are in your 50s with a high-paying executive job, life rolls like a treadmill. You are too busy to think of your compromised health or being fired or even retired. You are too busy to think about these kinds of things or you believe it will not happen to you. But it happened. And my whole world changed.

My wife says that this image is a picture of me in a previous life. Yes, I had a lot of hair and I drank 11 to 14 cups of coffee a day. That is the reason why you see all the empty cups of coffee on my desk. I prided myself on having high energy and the ability to multitask and juggle lots of conflicting responsibilities.



While by most standards I was very successful, the price and the negative impact on my health were very high. For 30 years in the corporate world, I was addicted to my workaholic life, the rewards of big paychecks, and the security that comes from working in large computer companies. At the same time, my health and even my marriage were being damaged day by day.

Then came a day in August 1999 when the doctor at a Toronto hospital told me that unless I changed work habits I didn't need to come back to him. I had developed a chronic, untreatable condition that compromised my health and well-being. At the same time, my compromised health was affecting my marriage and also my relationship with my boss. In September 1999 I was fired from my executive job.

What should I do now? Maybe I should just cut my losses and retire. After all, haven't I worked hard enough all these years? How can a man who is almost 60 years old with a chronic health condition find another high-paying executive job? **Does God care? Does God care whether I work or retire? What does retirement look like anyway?**

GOD CARES

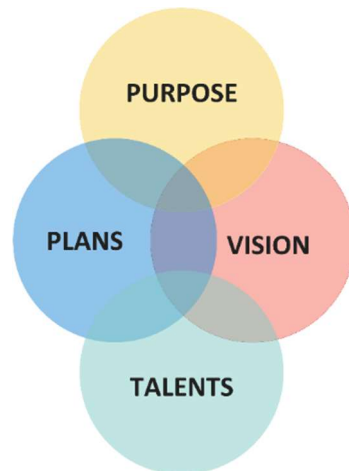
God cares and wants the coming phase of your life to be your best years yet. He sent Jesus to help you have an abundant life. See John 10:10.

What does this abundant life look like? Pastor and author, Max Lucado, calls this abundant life *“living in the sweet spot of life.”* Describing living in the sweet spot of life, he writes, *“Golfers understand the term. So do tennis players. Ever swung a baseball bat or paddled a Ping-Pong ball? If so, you know the oh-so-nice feel of the sweet spot. Connect with these prime inches of real estate and kapow! Life in the sweet spot rolls like a downhill side of a downwind bike ride.”*⁴

Regardless of your age, in the sweet spot, life is purposeful, fulfilling, and what you do is energizing. Yet today the majority of us, even those who claim to have a personal relationship with God, feel unfulfilled, burdened, and/or overloaded.

Regardless of your age, living the sweet spot of life is God’s desire for you. Because it is God’s desire for you it is yours to have regardless of your life circumstances. Where do you find the sweet spot in your life?

As illustrated in the attached diagram, the sweet spot of your life is found in the intersection of four key elements: Purpose, Vision, Talents, and Plans.



⁴ Max Lucado, *Discovering the Cure for the Common Life: Living in Your Sweet Spot* (Nashville: W Publishing Group, 2006), 1.

WHAT IS YOUR PURPOSE?

God is a perfect parent. He uses all the experiences of life to develop His children.

God gave you life because He has a purpose for your life. In Genesis 1:26, God said, “*Let us make man in our image, after our likeness.*” In the balance of that chapter, God lists the many roles and responsibilities God intended for creating man.

Did God need a man? No, God could do everything without man’s help. If this is true, there must be another purpose for man’s creation.

I love the simplicity of early Church catechisms. In the early church writings, the catechisms were simple, short statements that instill the church doctrines and beliefs. One of these catechisms states that “***The chief end of man is to glorify God and enjoy Him Forever.***” This is the overarching and primary reason for which God created you and me.

In the process of creation, God made you in “His likeness” to do work that He could delegate to you, not because he needed you but rather to develop you as his child. In the process of working with you and developing you, God wants you to “enjoy Him forever.” This is how God is glorified in you.

To help you understand the simplicity of this, please let me remind you of the relationship between good parents and their little children. Good parents have children, not because they need them but because of the delight in their development. The child is given many of the parent’s attributes and qualities. A good parent delights in seeing his/her good characteristics reflected in his or her children.

As the child grows the parent delights in collaborating with the child by delegating more and more responsibility to the child. This is God's purpose for all the responsibilities you ever had or will ever have.

God's purpose for creating you never changes. Because God ***is a perfect parent, He uses all the experiences of life to develop His children.***

WHAT ARE YOUR TALENTS?

God's purpose is fulfilled through the talents he gave you and His spirit in you. In Genesis 1:26 God says, "Let us make man in our image, after our likeness." This is revealed in having some of God's character attributes and talents.

Paul affirms this in Ephesians 2:10 by saying "For we are God's masterpiece. He has created us anew in Christ Jesus, so we can do the good things he planned for us long ago." This new creation is fulfilled through Christ and the promise of His Spirit in us.

In Matthew 25: 14-30 Jesus highlights our responsibility towards what God has given us.

"¹⁴ Again, the kingdom of heaven is like a man travelling into a far country, who called his own servants and entrusted his goods to them. ¹⁵ To one he gave five talents, to another two, and to another one, to every man according to his ability. And immediately he took his journey. ¹⁶ He who had received the five talents went and traded with them and made another five talents. ¹⁷ So also, he who had received two gained

another two. ¹⁸ But he who had received one went and dug in the ground and hid his master's money.

¹⁹ "After a long time the master of those servants came and settled accounts with them. ²⁰ He who had received five talents came and brought the other five talents, saying, 'Master, you entrusted to me five talents. Look, I have gained five talents more.'

²¹ "His master said to him, 'Well done, you good and faithful servant. You have been faithful over a few things. I will make you ruler over many things. Enter the joy of your master.'

²² "He who had received two talents also came and said, 'Master, you entrusted me with two talents. See, I have gained two more talents besides them.'

²³ "His master said to him, 'Well done, you good and faithful servant. You have been faithful over a few things. I will make you ruler over many things. Enter the joy of your master.'

²⁴ "Then he who had received the one talent came and said, 'Master, I knew that you are a hard man, reaping where you did not sow, and gathering where you did not winnow. ²⁵ So I was afraid, and went and hid your talent in the ground. Here you have what is yours.'

²⁶ "His master answered, 'You wicked and slothful servant! You knew that I reap where I have not sown, and gather where I have not winnowed. ²⁷ Then you ought to have given my money to the bankers, and at my

coming I should have received what was my own with interest.

²⁸ “ So take the talent from him, and give it to him who has ten talents. ²⁹ For to everyone who has will more be given, and he will have an abundance. But from him who has nothing, even what he has will be taken away. ³⁰ And throw the unprofitable servant into outer darkness, where there will be weeping and gnashing of teeth.’ ”

From this parable, we note that as a steward you have two God-given responsibilities. As a steward of God-given talents, you are accountable for two specific responsibilities:

1. You are accountable **to know and appreciate** the talents and strengths you are given. You have a God-given responsibility to articulate and communicate what you are given because unless you do, you cannot use what you are given.
2. As long as you have life, you are accountable **to invest** what you are given and the time you are given to bring the best returns possible for your greatest fulfillment in the Kingdom of God.

What do we mean by talents? **Where do talents come from?**

Neurologists tell us that talents start with neurological development in the brain. In the first few weeks of a mother’s pregnancy, the brain starts developing neurons. In the first few months of pregnancy, a baby’s brain has developed more than 100 billion neurons. That is a rate of more than nine thousand neurons per second. That is amazing!

Even while the child is still in the mother’s womb, these

neurons start to communicate and build synaptic pathways. A network of more than 15,000 synaptic pathways is developed forming the infrastructure that defines our unique individual patterns of thinking, feeling, and behaviours.

In the months that follow a baby's birth and during early childhood development, this network of neurons and pathways forms a clear set of qualities as unique to an individual child as his or her fingerprints. **This is talent.** This is the reason why the ways you act, feel, or think are uniquely you. This is the foundation for your natural reaction to all life circumstances.



Your talents start in you as part of God's creation making you into His image so you can do good work. To better understand the stewardship aspect, we need to look into the concept of **Strengths Development.**

What Are Your Strengths?

Since the early 1960s psychologists and Christian thought leaders began to highlight that by wise processes talents are developed into what they called Strengths. To best illustrate this, please think of it as a formula. Strengths are created by developing talents through the knowledge we acquire, the skills we develop, and the experiences we apply.

STRENGTHS =

TALENTS

X

Knowledge

+ Skills

+ Experience

While your strengths start with your God-given talents, they are developed by adding appropriate **knowledge, skills, and**

experience. Good education systems take advantage of the student's natural talents. The education systems are designed with a developmental strategy. In the early years, we learn how to acquire knowledge. Then we move on to collect knowledge. From there we realize that knowledge gains its value when it is used and applied to useful life environments so we create processes to use what we learn. These processes or how-to steps are often called skills. The true test of knowledge and skills comes through the laboratory of life experiences.

Based on the strengths' formula, the longer you live the more strength you can develop reflected in increased wisdom.

Example: You have the **talent** to see the road and control the steering wheel of a car. This does not make you a good driver. You need to acquire **knowledge** about the functions of every part of an automobile. You can gain this by reading a book or talking to people. But driving requires that you learn the **skills or process** that allows you to get the car moving. To excel in driving you need the **experience** of driving on different roads and in many different conditions. That is what we call wisdom. This is what forms your true strengths.

When I was fired, God used this dark painful experience to help me discover strengths that I never thought I had. He walked my wife and me through a discovery process that we have shared with hundreds of people in different parts of the world through our Strengths Workshop. We used this content to impact the lives of many overloaded business executives and Christian leaders. Now we are honoured to offer it as a free resource in our Strengths Ministry and I must tell you at

this late stage in our lives we are living our best careers yet because we are living our strengths in the sweet spot of life.

How about you?

World-renowned leader, Peter Drucker, said, *“Most people do not know their strengths and the majority of those who think they do are often wrong.”* Fortunately, for you and me, the field of Strengths Psychology has greatly developed over the past years. Today there are many tools and resources to help you discover your strengths. One of the best known is StrengthsFinder2.0. This tool has Biblical foundations and is used by the largest companies as well as leading universities all around the world. Based on extensive research, scientists and psychologists believe that we have more than 5000 talents which they placed in categories they call Strengths Themes.

StrengthsFinder is available in three formats including one for children ages 10 – 15 called Strengths Explorer. Strengths Explorer places talents into the 10 Strengths Themes which we listed below. With each theme, we provided a brief description of people who possess and excel in each theme. So if you excel in the theme of:

- **ACHIEVING:** You have more energy and more goals than other people. You love a sense of accomplishment.
- **CARING:** In your heart helping other people is very important. You want to make the world better by helping people in small ways or big ways.
- **COMPETING:** You see many things in life as a game and you feel great joy when you win. You truly hate to lose because you are always striving for first place.

- **CONFIDENCE:** You believe in yourself and what you can do. This helps you take on challenges because you feel sure you can succeed.
- **DEPENDABILITY:** Trust is important to you, and you care about being seen as responsible and trustworthy. People count on you to do what you say you will do. When you make a promise, you mean to keep it.
- **DISCOVERER:** You are a thinker and learner; you are excited about exploring ideas and making connections. You like to ask the questions "How?" and "Why?"
- **FUTURE THINKER:** Your mind loves to think and dream about the future. You are a person who thinks about what is possible, not what is impossible.
- **ORGANIZER:** You love scheduling, planning, and organizing your world to make life better. People count on you to get the details right and pull a plan together.
- **PRESENCE:** You were born to be at the front of the room telling stories and taking the lead. Other people watch you and listen to you.
- **RELATING:** You like to start friendships and keep them for a long time — maybe even your whole life. You widen the circle of friends for yourself and others.

Exercise:

Prayerfully examine the Strengths Themes just described. Ask the Lord to help you identify **the top three themes** that best describe you or make you say, "That is very much like me." In the table below:

1. Place your three favorite personal Strengths Themes in order of priority as to which one will lead you to say, *“That’s very much like me.”*
2. Describe events or roles where you exhibited such strengths.

Strengths	Events and roles that exhibit strength
1.	
2.	
3.	

Exercise:

Can your friends affirm your Strengths? Get others to affirm you in the discovery of your strengths. How? Share your 3 strengths descriptions with 3 friends who know you well and ask them to tell you how they have observed these strengths in you.⁵

⁵ To discover your strengths, visit <https://www.nomoreoverload.com/strengths-online/>

WHAT IS YOUR CALLING?

I met Joe⁶ as a visitor to our church. He looked healthy, fit, and in the prime of his mature years. He told me that they just moved from another province. In his past careers, he had built businesses and employed people and done a lot of good for the kingdom of God. Now they moved to retire here.

He told me that his wife had been dreaming of being a grandma so they downsized and moved so she can be near their new grandchild. I said, “If this is your wife’s dream, what is your dream?” He said, “I just retired and my dream is to golf every day I can.” His wife interjected with a gentle voice. “Joe is searching for a new calling.”

Like me, Joe is the product of our modern-day culture. We live in a world that defines our calling by our professions and the titles we hold. Within our titles, we assume a variety of roles.

When our titles are taken away from us, we assume it is time to join the ranks of “retirees.” Our identity becomes based on doing what retirees are expected to do. When you retire you are expected to join the ranks of modern-day leisure living retirement.

But what does the Bible say about retirement? Searching the Bible, I could not find examples of any person retiring to idle living. In the whole Bible, there is only one reference in Numbers 8:22-24 where God instructs that Levites must serve in the temple between ages 25 – 50. After age 50 they must give their roles to younger Levites. *“And from the age of fifty years, they will cease doing their duty concerning its service*

⁶ Based on a true church encounter. Not his real name

and will serve no more. But they will minister with their brothers in the tent of meeting.”

Reading this I see God’s wisdom. By making retirement mandatory for the Levites, God ensures a healthy transition of leadership from one generation to another. The Levites were encouraged to continue being engaged in the work by assuming different roles as “assistants.” In so doing, God affirms that our value is not based on our age, the titles we hold, or the work we do. Above all else, God desires our relationship. Sometimes this is hard to apply in our title-based value system.

So, where did this retirement concept come from? Is it good for people to retire into a life of idle leisure and comfort?

While modern-day retirement sounds appealing to a weary body and mind, the reality is that the idle lifestyle is harmful to your wellbeing. Retirement is ranked 10th on the list of life’s 43 most stressful life events. Researchers have found that retirement increases the chances of suffering from clinical depression. Retirees were 40% more likely to have had a heart attack or stroke than those still working. If this is the case, who created it and made it part of our culture? **Where did the present retirement lifestyle come from?**

Up to the 18th century, the concept of retirement was unknown. Our grandparents worked as farmers or tradespeople. As they passed their tools to their offspring they continued in the business until their health faded away and life on this planet gave way to their heavenly home.

With the start of the industrial revolution, work was redefined and people became disposable resources to be used for maximum efficiencies until they were not able to deliver the same level of hard work. Labour unions created the concept of retirement plans to ensure the financial provisions for those who could not carry the fiscally demanding, industrialized workload. Gradually the concept was adopted by all other segments of the economy.

Allow me to suggest that Biblical retirement can be defined as having the freedom to purposefully fulfill God's will doing what we love to do, instead of doing what we must do for financial gain.

We believe that God never intended for us to live an idle life without a purpose or work. As long as God gives you life, He has a purpose for your life. To fulfill His purpose, God wants you to enjoy life by developing your talents and playing roles that take advantage of your present talents and strengths.

With this in view, I suggest that with every work or life experience God builds you up for greater impact in the next assignments or opportunities. Biblical retirement is having the freedom to purposefully fulfill God's purpose by doing what we love to do, instead of doing what we must do to earn a living.

[God Did It With Me](#)

My story is an example of how this works. It is an expression of God's grace. Most of my 35 years in corporate life were spent in the computer business. During these years I lived an

overloaded life to the point of burnout that had taken its toll on my health.

I was 59 years old when I was fired from my last corporate job. Some suggested that I should retire and take it easy and enjoy the rest of my life like most of my friends who spend their time on golf courses and leisure holiday.

But God challenged my wife and me to start a TOTALLY new career. God wanted us to build on our personal experience by starting a new career helping overloaded people. With help we created the “Overcoming Overload Workshop.”

Our new consulting practice focused on helping leaders improve their effectiveness by overcoming the risks of overloaded lives. This was used by God to have greater impact value than I ever had in any of my previous corporate roles.

You see, God is too wise to waste pain and the lessons we have learned. In God’s purpose, out of our painful experience, God developed our talents into unique strengths so we can help overloaded people.

I was more than 70 years old when God challenged us to convert our consulting practice into a free ministry with the purpose of helping people discover their God-given strengths and fulfill their life callings.

The parable of the talents in Matthew 25 provides a very powerful principle about the stewardship of our God-given talents. Regardless of age or stage of life, each of us is accountable to invest our talents. The master expects us to make the best of our talents investing them where they bring the greatest return for the kingdom.

WHAT ARE YOUR DREAMS?

At our grandson's school presentation, the 5-year-old children lined up on the stage. Each of them had a large sign with the title, "*When I grow up I want to be...*" Parents delighted and cheered at the aspiration of their children. "*I want to be a firefighter, a doctor, a pilot, a teacher, a policeman, a builder, a singer, a baker ...*"

The Bible tells us that "Without a vision, people perish." Just like a good parent, Your Heavenly Father wants you to dream.

These children demonstrated a natural God-given capacity to envision ways where they can impact the world for good. Dreams help children envision the roles they would like to play where they can develop their talents. Visions and dreams give them the desire to grow and be fulfilled. This delights the heart of a parent.

A parent often asks his little child, "What do you want to be when you grow up?" Why? A good parent encourages his children to have a vision of the future. God is a perfect parent who desires no less for you. Whether you are young, mature, or old, you are still a child of a very good Father. He gave you your talents and strengths so you can envision the roles you can play in his kingdom. Regardless of your age He still calls you a co-labourer with Christ.

Now that you have an idea about your strengths, ask God to give you a vision of how you can invest your talents into His kingdom.

The Bible tells us that “Without a vision, people perish.” Just like a good parent your Heavenly father wants you to be a part of His vision of His kingdom. Without a vision, large or small, your talents will diminish and atrophy. This grieves the heart of your Father in heaven. Now that you have an idea about your strengths, ask God to give you a vision of how you can invest your talents into His kingdom.

Add Love-Hate Inventory

The love-hate inventory is a thinking exercise to help you prime the pump of your imagination. You are a steward of your past experiences. By recalling past experiences, you can uncover future opportunities.

Here is how you do this. Simply create a list like the one.

Responsibilities, experiences, and activities	1,2,3

1. Take a walk down memory lane. In as many details as possible, list all the responsibilities, experiences, and activities you can recall.
2. Add another column to that list where you can rate each responsibility or activity on the following scale:
 - 3 = I loved it or I found it energizing.
 - 2 = I did not hate it but did not love it either.
 - 1 = I hate it or I found it draining.
3. Sort this list so all the 3’s are grouped together.
4. Examine all the responsibilities, experiences, and activities that you love and/or energize you to see a common theme.

5. Go to the world wide web. Look for posts or stories that relate to the themes you identified in Step 5.
6. Pray and ask God to use your thoughts so far to give you a dream.
7. Begin to act in small ways.

Find Your Model

Most of us have lived in a world that tells us to be realistic and stop dreaming. As a result, you may have lost the skill of cultivating your God-given visions. To reignite this ability, ask God to give you a role model whom you admire or wish to emulate.

I thank God for the retirement model He gave me. At 60 years of age, having lost my job, I was encouraged to consider retirement. Some friends and colleagues had retired to a life of comfort and ease. Their days were spent playing golf, recalling younger years and old friends dead or alive. While this kind of retirement seemed interesting, it did not excite me in any way. You see, I never liked golf and I am too old for the aggressive sports I used to love. While I like people, I did not see myself sitting at coffee bars every day with the same group of old friends. I knew very well that this is not the kind of life where I wanted to spend my last years on this planet. On the other side of the coin, God reminded me of another man who became my retirement model. Let me introduce him.

His name is Ernest LaFont. He never held a corporate office or had an impressive title, yet he has influenced my life and the lives of countless others in many parts of the world. His childhood was filled with pain. His father left the family when he was only six years old. His mother died on the day of his

tenth birthday. When Ernest and his siblings moved in with their grandmother, she told him that he had to get a job to support himself. This little tyke secured not one but two jobs, one before school and the other after school and on weekends.

From the very young age of eleven years, he had to support himself. He paid his way through school and then college. After graduation, he married his sweetheart, Grace. They were both 19 years old. Then they travelled to the mission field. For almost fifty years they served in war-ravaged Panama and the Middle East. At the age of 68, his family thought that he would settle down in the comfort and safety of the U.S.

At seventy years of age, Ernest and Grace accepted the call to become missionaries to the Far East. Back in the states, at 78 he joined the local police force as Chaplin. At 84, because of an accident that injured his knee, he was discharged from the police service. So he joined the staff of his local church as a pastor for seniors. At the same time, he took care of Grace who was suffering from aggressive Alzheimer's disease.

After the death of his wife, his health deteriorated and his legs became weak and he could not carry out all the pastoral visitation duties. I called him to wish him a happy 97th birthday. He spoke of his expanding new card ministry. Every Monday the office of the church he attended gave him the names of people who missed church or needed encouragement. He sent them personally, handwritten cards, and followed up with regular phone calls of support.

You may like to know that after his wife's death he remarried at age 92. Looking into the future he told me, ***"It is not good***

for man to be alone... I need someone to share in my new ministry."

Ernest LaFont is my role model. When I grow up I want to be like him. How about you? Who is your role model? Who do you want to be like when you grow up?

Paint Your Dreams

If your life were a painting and you were the artist, what would you see on your life canvas? Consider your personal life, your work life, your community or church, and/or the world in which you live such as your country. You may even consider the global issues that impact the world. In each of these, I am sure you will identify needs or challenges looking for solutions. Each of these challenges presents opportunities for you to ignite your passion and exercise your strengths. Your world is full of issues calling for your attention.

Read the local paper, watch the news, and surf the web and you will see many needs and challenges. Take note of words that attract your interest. What topics capture your curiosity? What issues make you say, "I wish I could...?"

Take time to paint a picture of the change you desire. No, you do not have to be an artist. Just use anything you have. A simple pencil and stick figures will do. Put away your fears and inhibitions. Remember your picture is just a statement of faith in what you want God to help you accomplish. It is a kind of prayer of how you want the Lord to help you use your God-given strengths. I am sure your Heavenly Father will smile.

WHAT IS YOUR PLAN?

Having a good and rational plan will energize you. Good plans are reflected in where you spend your time and the activities where you spend your time.

We value what we measure and we measure what we value. Time is your only finite resource. Having a plan to measure where you spend your time is an act of stewardship.

In Matthew 25, Jesus gave a very powerful parable. We call it the parable of the talents. Time on earth is one key talent God has given you. We often say that time and money are the only two parts of life that any of us can control. How you spend your time and how you spend your time are two yard sticks by which God will hold each of us accountable.

Wise financial management requires a budget and simple ways to record expenses. Regretfully, few of us budget how or where we spend our time. The result is that most of us are too busy, rushed, and overloaded.

As you do with managing your cash flow, here we will help you budget your time. There is only one basic difference, in time budgeting; there are no credit cards and no bank loans. You are only allowed to spend what you get each week.

The following diagram provides a time budgeting model. Similar to financial budgeting here we will create two key categories and 6 sub-categories:

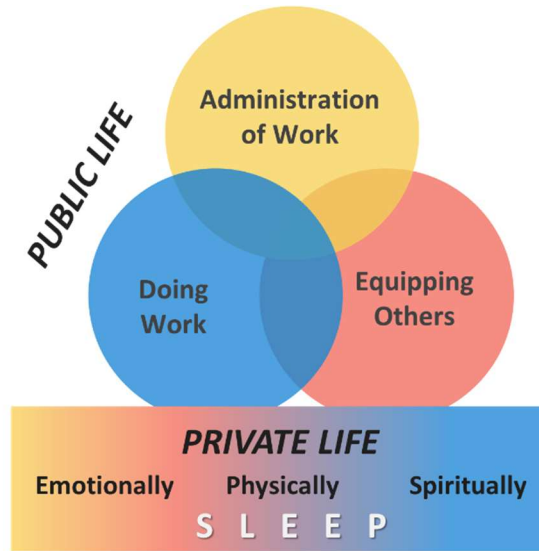
“If You Fail to Plan, You Are Planning to Fail”

Benjamin Franklin

YOUR PRIVATE LIFE

focuses on your personal well-being. Out of the time you invest in your personal wellness, you can serve others. Prioritize your well-being in each of the following areas:

- **Spiritual renewal** – focuses on your relationship with God, for example, prayer, Bible study, church, and corporate worship...
- **Physical wellness** includes hygiene, meals, exercise, shopping, and laundry ...
- **Emotional well-being** includes reading, music, fun with family, and friends, holidays...



OUR PUBLIC LIFE covers three types of paid or unpaid roles you play at work, at home or in your community. Here you consider the % of the time you allocate to each of the following three categories:

- **Doing Work and Ministry:** This is the area where you are expected to perform specific tasks and you are accountable to deliver specific outcomes, for example, preparing a sermon, doing maintenance, event planning, bookkeeping, and visiting the sick ...

- **Equipping Others for Work or Ministry:** Your value contribution is directly related to how you influence someone else to do good work and deliver good results, for example, by coaching, overseeing ...
- **Administration of Work or Ministry:** These roles cover routine and predictable tasks and events such as administration, finances, checking employee reports, and filing and updating records...

7

⁷ **Important note:** Visit <https://www.nomoreoverload.com/about-time/> to learn more on this model and to get a free time budgeting tool see

YOUR FAMILY CARES?

We watched Pat⁸ as she came down the aisle to meet the love of her life. She was as beautiful and radiant as any bride can be. He was handsome as he proudly waited for her in his new military uniform. Yes, she was going to be a military wife and she looked forward to the excitement such a life would bring. She knew there would be hardship and risks. But for love, the risks are worth taking.

Their first home was a safe posting on a Canadian military base. As Canada expanded its peacekeeping and peacemaking roles in dangerous parts of the world, he was shipped to war-torn countries for long tours of duty.

As often happens, Pat invested all her time and energy in being a mom and wife. Regretfully, the stress of military life took its toll on their marriage. When her husband left her for another woman, her children became her only purpose for living.

We assume that you want to be as independent as possible for as long as possible. The reality is that as you grow older your needs will change unexpectedly and without warning. For this reason, it is important that, while you are able, you plan.

With the spirit of sound mind, you should plan for the worst but hope for the best.

⁸ Not her real name, but based on a true story

About the same time that the children became more and more independent, Pats' health seemed to deteriorate. This strong woman was pulled into a vortex of self-doubt, stress, and ill health. Before long the stress and a family history of diabetes took their toll. Gradually, the children became her source of security and primary caregivers.

The doctors told the children that their mother did not leave a Power of Attorney. As a result, since they are the next of kin they will have to decide when to unplug the life support equipment that kept their mother alive.

Like most of us, Pat never wanted to be a source of stress for her children so she avoided stressful conversations or discussing any of the inevitable challenges that were to come. The children could not anticipate the roles they were to play. Neither Pat nor the children had any plans for her fast-deteriorating condition.

For her sake, the children tried to be strong. They often faced challenges that far exceeded their knowledge and experience. They tried to balance doing what they believed was best for their mom without taking away her ability to have some level of control over her wellbeing.

Extended family, as well as friends, tried to help by offering advice and suggestions. Their conflicting opinions during this time of stress seem to be more confusing and frustrating for the children.

On our last visit to her hospital bed, she was in intensive care on life support. The doctors indicated that the prognosis was very dim. The doctors told the children that their mother did not leave a designated Power of Attorney. As a result, since

they were the next of kin they would have to decide when to unplug the life support equipment that kept her alive.

What is your plan?

It has been said, *“People do not plan to fail; they simply fail to plan.”* Planning is a God-given privilege. A plan is a statement of faith. *“Now faith is being sure of what we hope for and certain of what we do not see. This is what the ancients were commended for.”* Hebrews 11:1-2. In planning, we draw on the power of the Holy Spirit in us because *“God has not given us the spirit of fear but of love, power and a sound mind.”* 2 Timothy 1:7

Reflecting on Pat’s story as well as observing the sad state of other family members, I am compelled to exercise the spirit of a sound mind. In planning, we hope for the best by making reasonable assumptions. To avoid major risks, we allow for contingencies wherever possible, while ultimately leaving the results to the sovereignty of God.

Pat’s story is not unique. In general terms most of our family life can be broken into three different stages;

- **Learning years:** little children have God-given talents and lots of time to dream but little knowledge, skills, and experience. Through formal or informal education, we acquire knowledge and skills. Most of our dreams and the majority of the time are focused on developing personal hopes and aspirations.

For most of this period our life is driven by the plans created for us by our parents, teachers, and others who care for us.

- **Nesting years:** During this period of life the majority of our time and dreams are focused on fulfilling personal dreams and meeting family needs. This is the time when we also gain personal wealth to sustain us in our freedom and retirement years.

For most of this period our life is driven by the plans created for us by our employment and careers as well as the needs of our children.

- **Freedom years:** During the freedom years we are not restricted by the important needs of our babies anymore. Because of gained experiences, we have learned to negotiate the uncertainties of the working world.

The freedom years come with a unique set of freedoms. Along with these freedoms come huge risks to drift into lifestyles that can harm our marriages, our health, and our relationships. For this reason, the freedom years require more diligent planning than most of us give them.

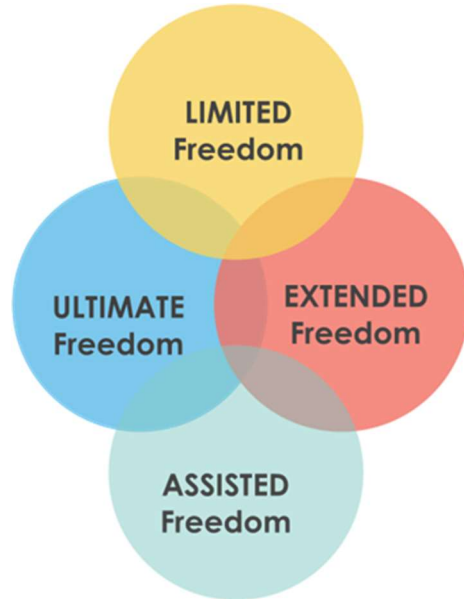
It seems that at this stage in our lives many of our family members and friends are entering this challenging period of compromised health. It is easy to observe that none of us would like to be in Pat's situation. By nature, we like to have our free will. We do not wish to be highly dependent on others. We do not like to burden those we love, especially our children or close family members.

We assume that our family and loved ones care about our wellbeing. To help you engage with them in healthy discussions we have outlined a four-phase planning framework we call the **Freedom Years**. We call it the Freedom Years because in planning you have the freedom to make

appropriate choices. These are choices that you lose if you do not have a plan. If you do not have a plan, others will impose their realities on your life and you will lose that freedom.

To help you with your thinking process we will consider the four stages of the freedom years:

- Limited Freedom
- Extended Freedom
- Assisted Freedom
- Ultimate Freedom



As illustrated in the attached diagram, in each of these four stages we encourage you to think and create a plan that integrates your:

- Spiritual Wellbeing
- Emotional Wellbeing
- Physical Wellbeing
- Financial Wellbeing



To help you in creating this plan, in the following sections we may offer you some thoughts and tips.

More importantly, we hope to challenge you to consider some key planning questions. To document your thoughts, we offer you a planning template that you can edit to reflect your personal needs and presence.

We are first to admit that this is an imperfect tool. We hope you can enhance it to meet your circumstances. The following sections of this book will be based on the previous two diagrams.

LIMITED FREEDOM

From her early childhood, our daughter Rebecca wanted to drive a car. I remember clearly the day I took her for her driving test. That evening she told me that I do not need to drive her to her part-time job or pick her up because she has her license. Now I am FREE to do what I want to do with that extra time that Rebecca gave me.

Your experience may be the day your son announces that he just bought his wheels. Suddenly you have these extra FREE hours that you did not have before. Now you have a choice. You can open your laptop and mentally go back to work or sit in front of the TV where you are fed a new dose of mindless entertainment. What you will do with these extra hours will set the stage for what will come next.

Yes, it happened to me and it can happen to you. Suddenly, a day will come and you will drive your youngest to university and return to an empty house. Just you and your spouse. Now you do not have only a few hours to deal with but full days of the empty nest.

The patterns and the habits you create today will impact the rest of your life for many years to come. If you are not intentional in what you do with that extra time you will most naturally drift into overwork or allow your body and mind to atrophy into laziness and complacency.

Plan to invest them wisely because God cares. The following planning questions could help you in this process.

Your Spiritual Wellbeing

- What activities best enhance your relationship with God?
- What new roles can you play that would help you to glorify God and enjoy Him more?
- What can you do that would develop the talents and strengths God gave you?

Your Emotional Wellbeing

- What new activities or habits can you develop that refresh your emotional bank account?
- Who are the important people with whom you should spend more of your time?
- What changes can you make to spend more time with your important people?

Your Physical Wellbeing

- Does your doctor recommend any changes that would enhance your physical wellbeing?
- What can you do to stimulate your mental skills?
- What dietary changes should you make?

Your Financial Wellbeing

- Does your family budget need any updates?
- Do you have a long-term financial plan that covers:

- Your passive income, (pension income and investment income) as well as your nondiscretionary spending needs (housing, food, healthcare, clothing ...)?
- A **“needs budget”** for your non-discretionary spending (housing, food, meds ...)?
- An emergency fund that is 3 times your monthly needs budget?
- A **“wants budget”** for your discretionary spending (gifts, holidays, entertainment ...)?
- Your assets (home, care, investments...)?
- Your debts (loans, mortgages, credit cards...)?
- Do you have an up-to-date will and a Power of Attorney?

Please Note: This is of utmost importance.

- A will deals with your affairs after your death.
- A Power of Attorney (sometimes called a Living Will) deals with your financial and health-related affairs while you are still alive. This allows trusted others to make important choices and take action on your behalf.
- While you may be able to write your own will and Power of Attorney using standard forms, this is not recommended especially when the cost of a competent lawyer can be as low as \$250.00.

EXTENDED FREEDOM

These could be the best years of your life. But they also can be the most dangerous years of your life. These are the years where you can have your greatest impact on the world or you could quickly deteriorate and become a burden on your family and loved ones.

In your extended freedom years, you do not have to work to earn an income. Your passive income from government and personal pension as well as investment income covers all your financial needs. If you are a parent, your children are well into their independent lives. If you are married, your spouse is at the same stage of life.

If you plan wisely these could be the best years of your life. Whether you are 55 or 85 you are free to dream and make choices you could not make before. This is a time to establish your legacy doing what you love to do.

If you plan wisely, these could be the best years of your life. Whether you are 55 or 85 you are free to dream and make choices you could not make before. This is a time to establish your legacy by doing what you love to do. Now you will be able to participate in activities that until now were only available to others who are much more fortunate.

At the same time along with that freedom and privileges comes an added level of stewardship. These could be the best years of your life. Plan to invest them wisely because God

cares. The following planning questions could help you in this process.

Your Spiritual Wellbeing

- What activities best enhance your relationship with God?
- How do your dreams relate to expanding the kingdom of God?
- Can you start a new business or career in mission trips?
- How will you use your talents and strengths in the kingdom of God?
- What roles can you play as a co-laborer with Christ?
- How much more of your income can you invest to impact the kingdom of God?

Your Emotional Wellbeing

- How can you have more joy and fun in your life?
- How can you increase the activities that refresh your emotional bank account?
- How can you spend more of your time with your important people?
- Who are the people with whom you can partner in roles that energize you emotionally?

Your Physical Wellbeing

- Does your doctor recommend any changes that would enhance your physical wellbeing?
- What can you do to stimulate your mental skills?
- What dietary changes should you make?

- What changes should you make to your living conditions? While you may desire to keep the same home, it may be wise to consider the advantages of downsizing or simplifying your living conditions. It is much easier to undertake such a change when you still have full health and mental strength.
- How can you at least declutter your life? The first step in the downsizing process is to declutter your home. The following tips will help you in this decluttering process:
 - As early as possible, while you still have the physical and emotional strength, go through your closets, kitchen, bathrooms, basement, and garage one room at a time.
 - Other than financial and legal records, anything that you have not used in the last 2 years is something you do not need or can live without. Using stickers or notes mark what you will need as KEEP.
 - Mark the rest as SELL and DONATE.
 - From that pile, ask family and friends to take or buy what they can use.
 - For the rest, have a garage sale or hire a liquidator.
 - Donate what is left to your preferred charitable organization.

Your Financial Wellbeing

- Once again, does your family budget need any updates?
- Do you need to update your long-term financial plan?
 - What is your income plan? (Pension income and investment income) as well as your nondiscretionary spending needs (housing, food, healthcare, clothing ...)?

- Update your “**needs budget**”. for your non-discretionary spending (housing, food, meds ...)?
- Update your emergency fund. (3 times your monthly needs budget)
- Update your “**wants budget**” (Discretionary spending (gifts, holidays, entertainment ...)?
- Examine and update your assets. (Home, care, investments...)
- Eliminate all debts. (Loans, mortgages, credit cards...)
- Should you have an up-to-date will and a Power of Attorney?

Power in Simplicity

This is a good time to simplify and update your financial record keeping. As your mental capacities diminish, you will be more prone to make mistakes. To reduce such risks, you should simplify your financial affairs. The following questions could be helpful:

- Do you have a simple list of all your income and spending categories?
- Can you reduce the number of accounts? Example only:
 - One bank account
 - One credit card
 - **For your savings and investment** maintain one tax-free saving account, one investment, and one registered account (RRSP, RIF...) using a passive investment strategy and low volatility products.
- Can you reduce the number of retail or consumer accounts such as phone, hydro, insurance, tithes and donations ...? Where possible, convert these to an automatic credit card or bank withdrawal.

- Do you have a written simple financial management plan? Here is an example:
 - **Weekly:** Every Thursday morning, check the cash on hand. Withdraw as needed before you do your grocery shopping.
 - **Monthly:** On the first Thursday of the month, reconcile your bank and credit card statements.
 - **Every six months:** The first Thursday in January and July have a review meeting with your financial advisor or a trusted friend to examine your savings and spending plans.
 - **Annually:** On the second Thursday in April, meet with your accountant to prepare your tax return. One week before that date collect all needed records including all:
 - T3 slips
 - T4 slips
 - T 5 slips
 - Rental expense receipts
 - Charitable donation receipts
 - Medical expense receipts
 - List other questions that need answers
- Do you have a simple plan on how to best use funds from your registered investment accounts in compliance with government guidelines?

ASSISTED FREEDOM

This is a tough one because most of us do not like to ask for help. This phase of life involves practical concerns as well as

psychological and emotional challenges. This could be one of the hardest of life transitions and requires honest, clear communication and realistic assumptions and plans. Living life to the fullest at this stage requires a good plan and honest conversations with the right people. The earlier you start, the better off you will be.

It is critical that you set honest, realistic expectations of yourself and others. In this stage of life, you cannot expect the members of your family to care for you the way you cared for your parents and the aging members of your extended family. Their world is different.

They may not be as connected geographically or emotionally; in addition, they have their own financial and time constraints.

Your strong self-will or even some pride may hold you back from admitting that you need assistance. Every part of your being will tell you ***“You are not there yet.”*** The uncertainty of what this means holds you back from discussing honest issues and concerns. By your reactions, physical symptoms, and/or comments from family and loved ones, you know that some change must come to your independent living. While you know that you must make peace with reality, fear of old age is a real and strong emotion.

Remember that “God has not given us the spirit of fear, but of power, and love, and a sound mind”. Fortunately, many people care and have resources to draw on. The challenge is to know how and when to access these resources.

In assisted living you cannot expect the members of your family to care for you the way you cared for your parents and the aging members of your extended family.

To get this process started your opinion and self-assessment are the most important. You need to be honest with yourself. Generally speaking, when you look at yourself in the mirror, what do you see? Do you see yourself as active

In assisted freedom you do not abandon your dreams and goal to build a legacy; you simply modify your activities.

and vibrant as you were a few years ago or do you see yourself as a more limited person who needs help around the house and with personal care needs? Share your observations with someone who will be an honest sounding board.

Based on some internet searches, the following is a list of questions, symptoms, issues, and concerns that should tell you **“It is time to talk with your care providers.”**

- Are you eating healthy, balanced meals regularly?
- Do you always have access to fresh, nutritional food?
- Are you able to get around safely?
- Do you tend to trip and fall easily?
- Are you wearing fresh, clean clothing every day?
- Can you bathe yourself adequately?
- Can you easily launder your clothes, towels, and linens?
- When you look around your house or yard, is it as neat and clean as it used to be?
- Are you remembering to take your medications correctly?
- Are you able to operate household appliances safely?
- Do you risk not turning kitchen appliances off when finished cooking?

- Do you need home safety modifications such as grab bars or an emergency response system?
- Does your home require some accessibility renovations?
- If you are still driving, are you doing so safely?
- Do others think that your driving skills are deteriorating?
- Have you had recent minor accidents, dents, or scratches on your vehicle?
- Do you feel uncomfortable driving long trips or in strange environments?
- Have others noticed that you forget things much more than you used to?
- Are you paying your bills on time?
- Are you keeping up regular contact with friends, family, or acquaintances?
- Do you still engage in the same hobbies and social activities?

Realistically and honestly review the issues listed above and mark the ones that seem to apply. Discuss these with potential care providers such as a close family member, pastor, doctor, financial advisor, social worker, and/or assisted living coordinator. Please note these appropriate professionals can be a source of even much more helpful assessment tools.

Based on your honest examination, the following sections may serve as a planning tool.

We call it assisted freedom. Why?

- By His good purpose, God designed you in this stage of life. While we have a God-given responsibility to take care of our bodies, we also must acknowledge the fact that our bodies and our mental capacities will diminish

over time. Jesus spoke about this very clearly in John 21:18, *“I tell you the truth, when you were younger you dressed yourself and went where you wanted; but when you are old you will stretch out your hands, and someone else will dress you and lead you where you do not want to go.”*

- Because of the way you have invested your life you are expected to ask for help. If you have invested your life wisely now is the time to reap the rewards of that investment. This reality requires that you think ahead and have a plan for this inevitable stage in life.

For our discussion and planning, we will assume that at this stage, your physical health and mental agility are being slightly challenged and you are inclined to need help in managing your day-to-day needs.

Having said that, in the assisted freedom stage, you do not abandon your dreams and goal to build a legacy but you simply modify your activities. You simply make gradual adjustments to make peace with the realities of your aging body. Now you are free to ask for help.

The following planning questions and tips will help you maintain your independence and good quality of life.

Your Spiritual Wellbeing

- Can you spend more time in prayer and God’s word?
- What new roles can you play as an active member of the kingdom of God?
- Are you able to invest more of your income to impact the kingdom of God?

- How can the church support you in maintaining a healthy church family life?

Your Emotional Wellbeing

- How can you communicate your realistic emotional support expectations to your family and friends? For example, how often should they visit and how often should you call?
- What new tools can you use to connect with family and friends?
- How can you inject more fun into your life?
- What activities or habits can you develop that refresh your emotional bank account?

Your Physical Wellbeing

- What roles and responsibilities can you delegate to others?
- When should you increase the frequency of your medical checkups?
- When should you start using alternative transportation rather than driving?
- When should you use an alternate shopping approach for your basic needs? For example: ordering by phone or buying pre-cooked prepared meals
- When should you engage home support services for cleaning and laundry...?
- When should you engage a health care Personal Support Worker for bathing and personal hygiene?
- When should you get an emergency call system?

- Should you consult with a geriatric specialist for changes you need to make?
- What new activities can you use to stimulate your mental and cognitive skills?
- What dietary changes should you make?
- Discuss and document your wishes about:
 - When should you move to assisted living? What finances have you planned and arranged for such care?
 - How do you feel about moving to a nursing home or long-term care?
 - How do you want to dispose of any personal belongings?

About Long-Term Care

Long-term care can mean different things. Simply put, it is the provision of assistance for living on a long-term basis. Most often it is a gradual and progressive change in the amount and type of services required to maintain a good quality of life. This could mean a move to a long-term care facility or a nursing home.

The reality is that as many as 70% of us will need some kind of long-term care in our golden years.

The reality is that as many as 70% of us will need some kind of long-term care in our golden years. These could be your most challenging years and deserve appropriate planning and sound-mind conversations. Avoiding this reality does not solve the problem. Postponing the conversations can lead to a crisis

that can negatively impact your quality of life as well as your relationship with family and loved ones.

In assisted living, we discussed the need for getting assistance while in your home. Here we will focus on a permanent move to a long-term care facility. There you will be provided with full-time nursing and medical care, all meals, and hygiene services as needed.

The idea of moving to a nursing home may have ominous and negative connotations. For some moving to a nursing home sounds like a move to a place where you lose control of your wellbeing and where you are least cared for until you die.

While these concerns are reasonable and justified, they can be reduced with some planning and foresight. In other words, the better you are prepared with a reasonable plan, the better equipped you will be to face the realities of this part of your life. A good plan is an educated plan. There are many books and online resources that can help you learn and be prepared. Here are some questions to ask in your education process:

- How does your government and health insurer define long-term care?
- What is covered by your health insurance provider?
- What are your needs and what are your preferences?
- What are the long-term residences available in your community? What are the services offered by each? Create a good, detailed checklist that you can compare to your needs list.
- What are the expected uninsured costs?

- How will you know when in-home care is not adequate or when it is the right time to move to a long-term care facility?

The following planning questions may be helpful as you picture yourself living in a long-term care facility

End of Life matters

Can you be assured that your end-of-life wishes are respected?

- What are your end-of-life wishes? For example, do you give “Do not resuscitate” or “Do not apply mechanical life support equipment” instructions to your care providers?
- How do you feel about euthanasia?
- How do you feel about palliative care and when it can be applied?⁹

Palliative care does not seek to hasten death. It is a multi-discipline care plan that allows the person the dignity of choosing to suspend treatment of disease in favor of reducing pain and discomfort until the point of God appointed death.

Your Financial Wellbeing

On one hand, we all fear the risk of not having enough money to meet the needs of our aging years. At the same time most, aging people would like to leave what they saved to their children or grandkids. For this reason, this is a good time to have an honest discussion with the person you designated to

⁹ For more details, go to EFC-Palliative Care Toolkit

have the Power of Attorney (PA) over your financial affairs so he/she can help be part of a good plan.

The following are some questions you may consider:

- What changes to your budget should you make to cover:
 - Uninsured medical products and services?
 - Increased transportation expenses? (Taxis ...)?
 - Increased food expenses?
 - New or increased home care services?
 - Funeral plan expenses?
 - A significant contingency fund to cover long-term care expenses?
- How much would you want to leave for your inheritance and why? As a general rule, your top priority is to provide for your well-being without causing undue stress on your family and caregivers.
- What is the process you will use to delegate more of your financial management to your Power of Attorney?

This is the stage when you reap the rewards of a good plan. Without abdicating your financial stewardship role, now you are free to delegate more and more of managing the affairs of your financial affairs to others. Gradually and over as long as possible delegate clear responsibility by answering the following questions:

- Who manages your income and your expenses?
- Who pays your bills for you?
- Who deals with the bank on your behalf?
- Who manages your investments and sources of income?

ULTIMATE FREEDOM

My wife and I have lived in the same house for more than 35 years. I do not like moving. On the other hand, I know a military family who had 18 residences during a thirty-year military career. They liked the variety and the excitement of living in new places. Moving home requires purposeful planning and intentional commitments.

Regardless of how many moves you have made in your life, or whether you like moving or not, we all must make one final move - the move to our final home. This is the most important move because it is eternal. This is the moment when **you move from assisted living or long-term care to eternal living.**

Describing this move bestselling author, Erwin Lutzer, writes, *“One minute after you die, you will either be elated or terrified – and it will be too late to reroute your travel plans. When you slip behind the parted curtain, your life will not be over. Rather, it will be just beginning – in a place of unimaginable bliss or indescribable gloom. Which way you go will depend on your answer to the most important question, “Why? Why should you go to heaven or hell?”*

If you do not know the answer to this question, please drop everything! Do not worry about anything else in this booklet. Start a diligent search for the truth about heaven and hell and how you can be sure of where you will spend eternity. Heaven and hell are real places. If in doubt, please find out.

There are many resources to guide you in your search. You may start by getting a copy of the book, *One Minute After You Die*. It will give you a window into eternity with a simple and moving explanation of what the Bible teaches about death. In

it, you will meet people who have had personal encounters with heaven and hell.

In a previous section, we talked about God cares. We shared that God cares so He came in the form of His Son Jesus. He came that we may have an abundant life. This abundant life is eternal. Accepting Him as your Savior and Lord will help you fulfill His good purpose for you and secure your eternal home in heaven. This is the most important choice you will ever make.

THE FOUR SPIRITUAL LAWS

Source: <http://www.4laws.com/laws/englishkpg/default.htm>

Also watch: https://youtu.be/6Y_MQMR8dWI

For more than 60 years Campus Crusade for Christ had a vibrant ministry among university students around the world. To explain the gospel of Jesus Christ in simple terms they created a simple tool that was used all around the world. This tool is the four spiritual Laws listed below.

1. God loves you and created you to know Him personally.

(References contained on this Home Page are linked to the actual verses from the Bible, and should be read in context wherever possible.)

God's Love

"God so loved the world, that He gave His only begotten Son, that whoever believes in Him should not perish, but have eternal life" (John 3:16).

God's Plan

*"Now this is eternal life: that they may know you, the only true God, and Jesus Christ, whom you have sent" (John 17:3, NIV).
What prevents us from knowing God personally?*

2. Man is sinful and separated from God, so we cannot know Him personally or experience His love.

Man is Sinful

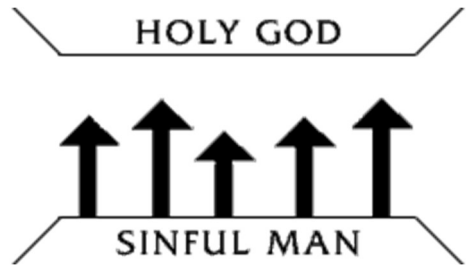
"All have sinned and fall short of the glory of God" (Romans 3:23). Man was created to have fellowship with God; but, because of his own stubborn self-will, he chose to go his own

independent way and fellowship with God was broken. This self-will, characterized by an attitude of active rebellion or passive indifference, is evidence of what the Bible calls sin.

Man is Separated

"The wages of sin is death" [spiritual separation from God] (Romans 6:23). "... (Those) who do not know God and do not obey the gospel of our Lord Jesus...will be punished with everlasting destruction and shut out from the presence of the Lord..." (2 Thessalonians 1:8,9)

This diagram illustrates that God is holy and man is sinful. A great gulf separates the two.



The arrows illustrate that man is continually trying to reach God and establish a personal relationship with Him through his own efforts, such as a good life, philosophy, or religion - but he inevitably fails. The third principle explains the only way to bridge this gulf...

-
- 3. Jesus Christ is God's only provision for man's sin. Through Him alone we can know God personally and experience God's love.***

He Died in Our Place

"God demonstrates His own love toward us, in that while we were yet sinners, Christ died for us" (Romans 5:8).

He Rose from the Dead

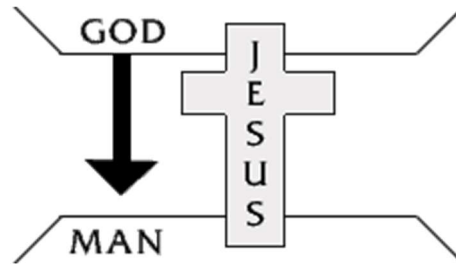
"Christ died for our sins...He was buried...He was raised on the third day according to the Scriptures...He appeared to Peter,

then to the twelve. After that He appeared to more than five hundred..." (1 Corinthians 15:3-6).

He is the Only Way to God

"Jesus said to him, 'I am the way, and the truth, and the life; no one comes to the Father, but through Me'" (John 14:6).

This diagram illustrates that God has bridged the gulf that separates us from Him by sending His Son, Jesus Christ, to die on the cross in our place to pay the penalty for our sins.



It is not enough just to know these truths...

4. We must individually receive Jesus Christ as Savior and Lord; then we can know God personally and experience His love.

We Must Receive Christ

"As many as received Him, to them He gave the right to become children of God, even to those who believe in His name" (John 1:12)

We Receive Christ Through Faith

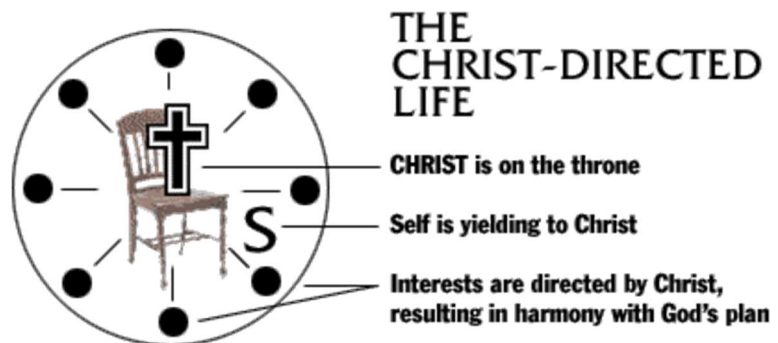
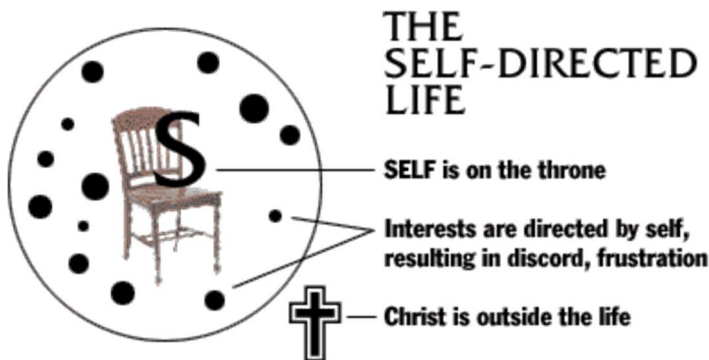
"By grace you have been saved through faith; and that not of yourselves, it is the gift of God; not as a result of works that no one should boast" (Ephesians 2:8,9). When We Receive Christ, We Experience a New Birth (Read John 3:1-8.)

We Receive Christ by Personal Invitation

[Christ speaking] "Behold, I stand at the door and knock; if any one hears My voice and opens the door, I will come in to him" (Revelation 3:20).

Receiving Christ involves turning to God from self (repentance) and trusting Christ to come into our lives to forgive us of our sins and to make us what He wants us to be. Just to agree intellectually that Jesus Christ is the Son of God and that He died on the cross for our sins is not enough. Nor is it enough to have an emotional experience. We receive Jesus Christ by faith, as an act of our will.

These two circles represent two kinds of lives:



- Which circle best represents your life?
- Which circle would you like to represent your life?

The following explains how you can receive Christ:

You Can Receive Christ Right Now by Faith Through Prayer

(Prayer is talking with God)

God knows your heart and is not so concerned with your words as He is with the attitude of your heart. The following is a suggested prayer:

"Lord Jesus, I want to know You personally. Thank You for dying on the cross for my sins. I open the door of my life and receive You as my Savior and Lord. Thank You for forgiving me of my sins and giving me eternal life. Take control of the throne of my life. Make me the kind of person You want me to be."

Does this prayer express the desire of your heart?

If it does, pray this prayer right now, and Christ will come into your life, as He promised.

How to Know That Christ Is in Your Life

Did you receive Christ into your life? According to His promise in Revelation 3:20, where is Christ right now in relation to you? Christ said that He would come into your life and be your friend so you can know Him personally. Would He mislead you? On what authority do you know that God has answered your prayer? (The trustworthiness of God Himself and His Word.)

The Bible Promises Eternal Life to All Who Receive Christ

"The witness is this, that God has given us eternal life, and this life is in His Son. He who has the Son has the life; he who does not have the Son of God does not have the life. These things I have written to you who believe in the name of the Son of God, in order that you may know that you have eternal life" (1 John 5:11-13).

Thank God often that Christ is in your life and that He will never leave you (Hebrews 13:5). You can know based on His promise that Christ lives in you and that you have eternal life from the very moment you invite Him in. He will not deceive you.

An important reminder...Do Not Depend on Feelings

The promise of God's Word, the Bible - not our feelings - is our authority. The Christian lives by faith (trust) in the trustworthiness of God Himself and His Word.

This train diagram illustrates the relationship between fact (God and His Word), faith (our trust in God and His Word), and feeling (the result of our faith and obedience) (John 14:21).



The train will run with or without the caboose. However, it would be useless to attempt to pull the train by the caboose. In the same way, we as Christians do not depend on feelings or emotions, but we place our faith (trust) in the trustworthiness of God and the promises of His Word.

Now That You Have Entered into a Personal Relationship with Christ

The moment you received Christ by faith, as an act of your will, many things happened, including the following:

- 1. Christ came into your life (Revelation 3:20 and Colossians 1:27).*
- 2. Your sins were forgiven (Colossians 1:14).*
- 3. You became a child of God (John 1:12).*
- 4. You received eternal life (John 5:24).*
- 5. You began the great adventure for which God created you (John 10:10; 2 Corinthians 5:17 and 1 Thessalonians 5:18).*

Can you think of anything more wonderful that could happen to you than entering into a personal relationship with Jesus Christ? Would you like to thank God in prayer right now for what He has done for you?

By thanking God, you demonstrate your faith.

To enjoy your new relationship with God...

Suggestions For Christian Growth

Spiritual growth results from trusting Jesus Christ. "The righteous man shall live by faith" (Galatians 3:11). A life of faith will enable you to trust God increasingly with every detail of your life, and to practice the following:

G ***Go to God in prayer daily (John 15:7).***

R ***Read God's Word daily (Acts 17:11) - begin with the Gospel of John.***

O ***Obey God moment by moment (John 14:21).***

W ***Witness for Christ by your life and words (Matthew 4:19; John 15:8).***

T ***Trust God for every detail of your life (1 Peter 5:7).***

H ***Holy Spirit - Allow Him to control and empower your daily life and witness (Galatians 5:16,17; Acts 1:8).***

RESOURCES

This booklet was written from a layman's point of view. It is a simplified view of what may be complicated matters. For this reason, we ask you to enhance your understanding by seeking appropriate professional advice.

For your convenience only, the following links to resources, services, and professional advice on related topics.

- **Chapel Ridge Funeral Home**
Advice on Funeral Pre-Planning
<https://chapelridgefh.com/>
- **Keith Nicholes, B.A., LL.B**
Nichols Law Professional Corporation
Cattanach Hindson Sutton VanVeldhuizen
Advice on Wills, Estate and Power of Attorney
<https://markhamlaw.com/>
- **Link Charity Canada Inc.**
Advice on Legacy Giving
www.linkcharity.ca
- **Hepworth & Associates, Personal Advisor & Advocates**
Advice on Healthcare Advocacy and Planning
<http://www.hepworth.ca>

- **Home Instead Senior Care**
In-home services organization
www.homeinstead.ca
- **Discerning Seniors**
A services planning and sourcing organization
www.discerningseniorsinc.com/
- **Helpful links**
 - <https://www.oltca.com/OLTCA/> Ontario Long Term Care Assasinating.
 - <https://theconversationproject.org/> This website includes a conversation starter kit to talk with your loved ones and a kit on how to talk to your doctor.
 - <https://codaalliance.org/> This is a card game that assists you in thinking about end-of-life considerations and categorizing them as very important, somewhat important, or not at all important.
 - <https://www.evangelicalfellowship.ca/palliativecare> the Evangelical Fellowship of Canada offers a valuable resource and a conversation tool about Palliative Care.
<https://www.evangelicalfellowship.ca/Resources/Documents/Palliative-Care-Toolkit>

About the Authors

Baha Habashy and Margaret Habashy

For more than 45 years they have partnered in life. Working with clients as large as IBM and as small as local churches they combine their extensive experience in helping God's people discover their God-given strengths so they can fulfill their life callings.



Baha and Margaret have two adult children and four grandchildren. Along with the joy of raising a family and the privilege of caring for aging family members, their ministry has included more than 40 years of church and parachurch leadership roles.