



APPENDIX 1 - THE BUCKET LIST

The Bible is bursting with guidance for anyone wanting to know how, when, where, why, and with whom they should share the blessings God has given them.

From ancient Israel, through the life of Christ, and into the records of the early church we see proverbs, stories, instructions and illustrations on generosity.

One of the most succinct and simple of these instructions was given by John the Baptist in Luke 3:11—a single verse so simple that it negates the need for theological interpretations, doctrinal discussions and scholarly analysis.

Here's how it happened. John had been preaching and the crowd wanted to repent, but they didn't know how to repent, so they asked John, "What should we do then?"

John answered, "Anyone who has two shirts should share with the one who has none, and anyone who has food should do the same."

BAM! Powerful, simple and spirit-led.

So practical you can smell the dirt under its fingernails.

How can we "go and do likewise"? Is it just about shirts?

Here are some ideas to get us thinking.

- If you have a wardrobe full of clothing you no longer wear, give it to a pre-loved clothing store or directly to people in need.
- If you have a vehicle that you don't often use, lend it to others who need transport.
- If you have a day off, or a spare afternoon, arrange to help mentor children at a school or tidy the yard of an elderly, or sick person.
- Get to know some children who could really benefit from having an extra "parent" in their lives. Take them fishing or hiking or to the zoo.
- Offer to teach a life skills class, or do community orientation tours, for newly immigrated families to help them settle into your area.

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- Sponsor a child for every child of your own—maybe even sponsor ten to one if you can.
- Volunteer as a guide at a complicated location like a hospital or airport to help people through tough times or long journeys.
- If God has blessed you with a talent such as singing or cooking or mechanical skills, volunteer to develop this talent in others.
- If your blessings are intellectual, offer to tutor students from low socio-economic backgrounds for free.
- If you're an at-home mother, offer to spend time with teenage mothers who need some support and mentoring with their new babies.
- If you have a vacation home, offer it as a place for missionaries and other hard-working families to have no-rent holidays.
- If you have a rental home, or unused rooms in your own home, offer them for free or well below market rates, to families caught in tough financial straits, until they get back on their feet.
- Fund the building of a school, a medical clinic or an orphanage in a needy community.
- Assist with school or university fees for students from less well-off families. The institution's finance manager will know who they are.
- If you hear about a person or family struggling financially due to sickness or some other mishap, find a way to anonymously give them some financial support—you don't have to be rich to be a "secret millionaire". This can be done through an anonymous envelope of cash in their letter box, paying for their car's mechanical bills, or even a deposit directly into their bank account—you'll be surprised at how helpful bank staff can be when they know your intent.
- Sponsor a lay missionary who can share God's love in their own language and their own culture.
- Pay the wages for a chaplain at a local government school.
- If you have medical, mechanical, teaching, agricultural, or other skills that God has blessed you with, share them through mission trips or local community projects.

Add some more of your own ideas here:

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The possibilities are endless. There's no limit to your imagination under the prompting of the Holy Spirit.

This bucket list is a very incomplete guide to the myriad of opportunities God has given us to share His blessings—the greatest of which is love—with others.

Prayerfully take the time to earnestly ask God to show you opportunities to share. Don't just wait for God to bring them to you. Go looking.

Go out to the "highways and by-ways" and find the people God wants you to share His love with—Luke 14:12-23 has some hints.

If you don't have the time or the money to do many of the items on the list above, then please reread the First Aid chapter. You may need to simplify your schedule and your expenses so that you can pass on the blessings of time, talents, or money that God has entrusted you with.



APPENDIX 2 - HELP! I'VE GOT KIDS TOO!

Raising godly children in affluent environments has a unique set of challenges. How can we teach them the real values of life, and eternity, when they're surrounded by opportunities for ease and indulgence?

Here are some thoughts on how Melinda and I are raising our two boys, currently aged thirteen and fifteen. We're not experts, and we're still very much in the middle of the process, but we hope you find some of it helpful.

1. **Praying** – Our boys haven't yet gone through those years when the external pressures of the media and peers seem to so often draw young people away from the standards and teachings of their home. And we pray they never will. What we have seen though, time and again, is how the fervent prayers of parents have worked miracles, though sometimes it takes decades, in the protection and guidance of their children.

We don't believe that children in well-off families are any more susceptible to peer pressure or the media, but, like all young people, they have to deal with the specific temptations and challenges of their environment.

Some young people face poverty, others live in broken homes, some need to learn how to live with affluence or talents or pride, others get bullied, others move house or school over and over again. Each set of circumstances has the potential to make or break the child, and their relationship with God.

We pray daily, both with our boys and alone, that God will look favorably on us by guiding and encouraging our children into a mature and eternal relationship with Him.

2. **Family Worship** – During a mission trip to help paint some class-

rooms and build a plane hangar for the *Wings of Hope Flying Doctor Service* in Vanuatu, the Turnbull family opened our eyes to a beautiful method of family worship.

Each family member does their own Bible reading and prayer early in the morning, and then, at family worship time, we share what the Lord has blessed us with during our personal study. It is an amazingly effective way of ensuring that we each do our own morning reading, and it helps us all to internalize our reading as we share it with others.

Melinda and I take this daily opportunity to discuss priorities, peer pressure, finances, careers, God's Law, equality and other important topics with our boys. We totally recommend it.

- 3. Being Intentional** – Moses gave every parent a mandate to follow in Deuteronomy 11:19-21. He instructed us to pass on God's teachings to our children at every opportunity.

Teach them to your children, talking about them when you sit at home and when you walk along the road, when you lie down and when you get up. Write them on the doorframes of your houses and on your gates, so that your days and the days of your children may be many in the land the LORD swore to give your ancestors, as many as the days that the heavens are above the earth.

Much of Deuteronomy chapters one to ten talks of blessings and curses. It is filled with wisdom and guidance on how to hold onto God even when we, and our children, might not feel the need. We must find ways of continually reminding our children of God's promises, His faithfulness, and His instructions on what we are to do with the blessings He gives us.

Sometimes we feel challenged as we try to find new and interesting ways through which to share God's teachings with our children. The simplest solution we've found is to keep our own relationship with God fresh, and alive, and through it He provides us with a limitless stream of relevant messages for our children too. Through prayerful searching God can show us how to keep our informal, "on the run" lessons both interesting and fun.

4. **Passing on Values** – We need to regularly let our children know, and see, that we truly do believe that God owns everything. We need to back up our words by regularly sharing “our” home, vehicles, finances and time with others. This belief is also displayed to our children when we choose to not get stressed when something goes wrong with God’s house, His cars, His money, and His time that He blesses us with. We need to remind them, and ourselves, that ALL things work together for good.

5. **Quantity Time** – not just quality time. This is a big one.

There’s a tendency amongst well-off families, and quite probably most families, to replace “quantity time” (lots of time together), with so-called “quality time”. Quality time is often displayed in the form of skiing trips, overseas adventures, and even family mission trips.

The underlying theory—though it’s often not admitted—is that if we spend lots of money on our children in the few opportunities we get to be with them, then it will make up for the many nights when we missed their bed time, were absent for meals, or were too busy on weekends to spend time with them in activities they enjoy.

It’s a lie.

We cannot replace quantity time—lots of family time together—with quality time, and expect our children to display the characters and beliefs we hope to see in them. If we’re not spending time raising and guiding our children, someone else, or something else, will.

6. **Limited Screen Time** – We’ve all been shocked as we watch young people, sitting right beside each other, having a phone texting conversation instead of face-to-face communication. Or sitting around in large groups while each child is self-absorbed in their own private, phone-screen-world. Not to mention the disturbing statistics that are being released about how many hours a day our children are spending in front of the television, computers, or other screens. Maybe we really are raising a generation of screenagers.

Every home has its own rules to try and limit screen time. For us, we choose to have no television in our home. This is how I was raised and

I certainly don't feel disadvantaged by it—quite the opposite actually. We do have a television screen and the boys are free to watch documentaries and carefully selected DVDs—usually 2-3 hours a week—but we just don't have the time or interest to watch regular television.

We also see this decision as a key to not letting God's financial blessings become curses in our home. When you're in a position where you can buy anything that's advertised, deciding not to buy it can be a real challenge. So we've simply decided to remove those sources of temptation from our home. With no television, and very few glossy magazines, to lure us into wanting more and more things, peace can reign.

The boys won't have their own mobile phones until they have part-time jobs and are able to pay their own bills. We also don't allow them to use their school-provided laptops in their bedrooms. Our office computer has a slave screen in the kitchen that allows anyone to see what is being viewed in the office at any time. All these rules and systems seem to work well as we try to protect our boys from the many attacks they face from the internet and media every day—it protects me too! So far so good.

We also remain acutely aware that it is God leading through our personal example, and our times together in private and family worship, that are the real protectors for our boys.

- 7. Choice of Peers** – As parents, we need to concede that our children's friends have a significant impact on their characters and choices. We can tirelessly set an example in word and deed for our children to emulate (and so we must), but we must also admit that we are not the only, and possibly not the greatest, shaper of their characters. As such, Melinda and I pro-actively attempt to encourage peer friendships that we believe will best develop the Christ-centred characters that we want our children to display.

In practicality this is done via the selection of their school, enrolling them in specific clubs and church/community groups, and encouraging their interests in hobbies, sports, and other pursuits where we believe they will build positive friendships. If this all sounds like we

are purposefully protecting our boys from certain negative influences whilst simultaneously exposing them to positive ones then you've got the picture—we're parents!

However, we must also be aware of the hidden danger in this process—that we could inadvertently “cotton ball” our children to a degree that they're unprepared to face the harsh realities of life when they leave home. Our children, like us, must be “in the world but not of the world”.

8. **Mission Trips** – One of the challenges of living in an affluent society is the incredible degree to which we are insulated from the poverty and needs of so many people around the world. We've become so immune, that even seeing it graphically portrayed just doesn't touch our hearts as it should.

One solution is to take our families to live in, or at least visit, needy communities, to try and realize their needs and help where we can. These mission trips can occur right near our own homes, or on the other side of the world. The more we plan them, the more we can ensure that our children are touched by God's love, when they see, and respond, to the needs.

It's also a chance for all of us to realize afresh, that we need the needy as much as they need us—which in turn makes us “the needy” and they the helpers. Let me explain.

How many times do we return from mission trips, only to report that “they” helped us, as much, or more, than we helped “them”? It's a beautiful miracle that God has hidden in every act of service, and it's one that we need to uncover for our children as often as we can—whether it be overseas, or just over the back fence.

Many of us, whether we realize it or not, live in “slums of wealth”—it's both a lifestyle situation and a sickness. The cure comes from helping people in need, from building relationships with them, even for short periods. That's why we come back from mission trips feeling so blessed, even though we went to be a blessing. The people we went to help and heal, actually helped us, and healed some of the wounds

we've received living in our self-centered, materialistic slums.

However, even in these seemingly noble excursions, we need to be very careful. We mustn't let them become excuses for exotic, multi-family, getaways with a touch of roughing it. We want our children's hearts, and our own, to be open to the promptings of God's spirit as we spend time with people in need.

And a word of warning, starting and ending a mission trip in nice hotels is a sure way for the children to come home raving about, and wanting more of, the restaurants and the swimming pools, instead of internalizing the needs of the people they went to help. Be careful.

9. **Wisdom** – In the writings of ages past, wisdom was considered of greater value than anything else a person could possess. Yet over the years the reverence for wisdom was replaced by knowledge, which was replaced by information, which then gave way to data. So here we stand, three places removed from wisdom.

It's no surprise to learn that the media doesn't have a secret agenda of bombarding our children with wisdom. It's up to us as parents. In our homes we need to almost drill key proverbs, and wise sayings, so that our children can give wisdom the value and respect it deserves.

Here are some of my favorite wisdom sayings that our boys are learning to absorb as part of who they are. It's hard for the lads to avoid reading them when I hand write them one at a time on a notice board in their lavatory!

Massed together, on a page like this, with no background or explanation, they tend to lose their impact, but I hope some good grains can still be gleaned.

- “The man who has God and everything has no more than he who has God alone.” (*credited to C.S. Lewis*)
- “Don't put off the realization that Jesus is all you need until Jesus is all you have.”
- “The best things in life aren't things.” (*credited to Art Buchwald and others*)
- “Those who in everything make God first and last and best are

- the happiest people in the world.” (*Ellen G. White*)
- “God’s work done in God’s way will never lack God’s supply.” (*Hudson Taylor*)
 - “We make a living from what we get, but we make a life from what we give.” (*credited to Winston Churchill, and others*)
 - “Today was tomorrow just yesterday.”
 - “There’s no such thing as the last opportunity to make a good investment.”
 - “Never doubt that a small group of committed citizens can change the world. Indeed, it is the only thing that ever has.” (*Margaret Mead*)
 - “A ship is safe in the harbor but that’s not what ships are for.” (*credited to Benazir Bhutto, and others*)
 - “Don’t judge each day by the harvest you reap, but by the seeds that you sow.” (*Robert Louis Stevenson*)
 - “The real measure of wealth is how much you’d be worth if you lost all your money.” (*credited to many*)
 - “Life is what happens to you while you’re busy making other plans.” (*John Lennon*)
 - “Wherever you are, ensure that there you be.”
 - “If something bad happens and you are able to say, “One day I’ll look back on this and laugh,” then laugh now. Why wait?”
 - “No worthwhile thought can enter my mind through an open mouth.”
 - “Not everything that can be counted counts, and not everything that counts can be counted.” (*William Bruce Cameron*)

We also encourage our boys to read the Book of Proverbs over a month—31 chapters for 31 days. It has all the wisdom anyone could ever need.

- 10. The Rule of Tens** – Ever since our boys started receiving pocket money, we’ve instilled in them what we call our non-negotiable ‘Rule of Tens.’ If they receive, for example, ten dollars from any source—pocket money, wages, a gift, the sale of an item—then they must immediately divide it according to the rule.

The first ten percent (\$1.00) is put aside for tithe—for supporting the local and global work of the community of faith to which we belong. A second ten percent (\$1.00) is allocated for gifts—this could be gifts for family, friends or people in need—we let them decide. The final ten percent (\$1.00) is piggy-banked for savings—not to be touched until they reach key life stages such as buying their first car or home, paying for university, or something similar.

We believe that their ongoing adherence to the principles behind all three of these “tens” is absolutely essential for their future happiness and financial wellbeing.

Once they have allocated the three “tens,” they are welcome to do whatever they wish with the rest of their earnings. Usually it is saved up, to be used on special vacations, pets, mission trips or other things that they are saving for. Obviously, we also find regular ways to share with them the truth that all three “tens,” and the remaining seventy percent, are God’s, and that they are to ensure that it is all used for His glory.

11. **Financial Planning** – This activity has not reached full throttle yet as the boys are a little young. However, when they reach sixteen years of age, a couple of years before they are likely to leave home, we plan to drastically change the family budgeting method.

Our goal is to teach them about personal budgeting in the safety of our home, rather than having them learn it the hard way, once they leave home. They’ll still have plenty of financial bumps in life, but hopefully less severe than they might otherwise have had.

Melinda and I will calculate what we are currently spending on each child’s portion of clothing, food, entertainment, electricity, rates, insurance, vehicle expenses, vacations, school fees, text books, and so on. Then, instead of giving them a small amount of pocket money each week, we will actually give them their full portion of the money we currently spend on them, plus their pocket money.

Once they have the money, it is up to them to manage it in such a way that it covers all of the expenses, plus any money they want to save or

spend on their own wishes.

We hope that they feel like zillionaires when their income jumps from say \$10 to \$500 a week, but that they will also realize the value of money, and see how it can very quickly be used up on life's essentials, and their desires.

We probably won't be starting this activity until about 2015 so if you've tried a similar model with your kids we'd love to hear from you.

12. **Abstinence** – Here's another one that we're only just getting our heads around. With all the medical and scientific studies and social campaigns reporting on the negative effects of alcohol, caffeine, cigarettes, pre-marital sex, and drugs we're very keen for our boys to abstain from them. The big question that every similar-minded parent faces is, how?

Obviously our own example and teaching on the issues will help, but is there more we can do? We have some great friends whose three children are aged in their mid- to late-teens. The model they're using seems both unique and, so far, very effective.

Each child is offered a financial reward for abstaining from alcohol, pre-marital sex, and drugs (including both cigarettes and caffeine (coffee, Coke, energy drinks)).

The first payment is made when they reach eighteen, and the second when they reach twenty-one, or when they get married for the sex one. Not only are these young people aware of the system, but their friends are to, and you'd be amazed at how helpful the friends are at keeping the young person accountable, and the parents informed.

Each family choosing to use this method will place their own dollar value on the three items, but as you can imagine, a young person wanting to save up for a car, a university degree, or some other early-life goal, will be strongly motivated by financial rewards.

If the parents offer the child \$1,000 for each of the three categories at eighteen years of age, and a further \$2,000 bonus for abstaining from each until twenty-one, or marriage, then they have a \$9,000

motivator.

And, apart from the real incentive of the cash, each child can also clearly see how highly the parents value abstinence.

Is it worth \$9,000 to see your child reach adulthood with a firm resolve to never touch alcohol, cigarettes, and drugs, and to save themselves for their marriage partner? It is for us.

So where can a family find \$9,000 per child to play this game? It's easy, just save up your beer and cigarette money!



APPENDIX 3 - FINDING GOD'S WILL

Reproduced with permission from the book *Daktar – Diplomat in Bangladesh* by Dr Viggo Olsen, Appendix A, pp. 347-348.

Steps in Finding God's Will

The fact that God, the Creator of this immense universe, cares about each one of us, wants to guide us along life's pathway, and has a personal plan for each of our lives is one of the most inspiring ideas the human mind could contemplate. The Christian Scriptures make clear that the idea is factual. Those who write or speak about this concept use various terms to express it: understanding God's will, discovering God's direction, detecting God's desire, learning God's leading, gaining God's guidance, perceiving God's plan.

"That sounds great! I want it," you say, "but how do I find it?" First prepare yourself! There are four preparatory steps or prerequisites stated or implied in a classical New Testament passage, Romans 12:1,2 (Berkeley, italics added):

I beg you, therefore, *brothers*, in view of God's mercies, that you *present your bodies* a living sacrifice, holy and acceptable to God, which is your reasonable service. And *do not conform* to the present world system, but be *transformed* by the renewing of your mind, so as to sense for yourselves what is that good and acceptable and perfect will of God.

The four prerequisites for perceiving God's plan are:

1. *Salvation*. Make the great faith decision, accepting Christ into your life as the Savior He came to be.
2. *Dedication*. Present (give, yield, dedicate) yourself completely to God, telling Him that you are fully His—that you will do anything He asks and go anywhere He sends you.
3. *Separation*. Clean up your life. Separate yourself from the wrong and

evil things in this world. They will obstruct your ability to gain God's guidance.

4. *Transformation.* Daily study the scriptures and talk to God to keep yourself growing, maturing, and changing for the better.

Divine guidance is essentially a matter of God applying inner impressions on your mind. He gives you peace of mind when you decide correctly and remain on the track. When you decide wrongly, get off track, or when it is time for the next step in your program, He withholds or withdraws this peace of mind. The Father's plan is not like a blueprint laid out on a drawing board with every detail visible at one glance. God's plan for you, rather, is like a scroll which reveals His will bit by bit as the scroll is unrolled. Unrolling your scroll completely will take a lifetime.

The four steps in discovering God's will are:

1. Erase & Pray
2. Read & Remember
3. Consider & Think
4. Decide & Check

1. **Erase & Pray** – make a conscious mental effort to erase your own desire as though you were erasing a blackboard clean, so that God can imprint upon your mental chalkboard His will and plan for you. Then pray, asking God to finish the erasing process (especially in the subconscious part of your mind which is so hard to reach), guide you, reveal His plan to you, and give you wisdom to decide correctly.

2. **Read & Remember** – read pertinent portions of the Scripture, for God already has revealed His will about hundreds of subjects. Obtain a topical concordance so that you can quickly and easily find Bible passages which deal with the subject at hand. Even if the Scripture does speak directly to the decision before you, remember the great principles of God's Word which apply to many decisions, and ask yourself these questions:

- a. Could I do this in Christ's name? (Col. 3:17)
- b. Can I imagine Jesus doing this or deciding this way? (1 John 2:6)
- c. Will this action bring any glory to God? (1 Cor. 10:31)
- d. Would I want to be found doing this when the Lord returns? (1 John 2:28)

- e. Will this action bring impurity or useless harm to my body, which is the temple of God's Spirit? (1 Cor. 6:19, 20)
- f. Will this activity be a hindrance which will hamper my spiritual progress? (Heb. 12:1)
- g. Will my following this decision offend another Christian, cause him to stumble, or make him weak? (Rom. 14:21)
- h. Will this action be a help or a hindrance to non-Christians around me? (Matt. 5:16)

3. **Consider & Think** – consider the ways that are open before you, the available options. Write them down then consider them more carefully one by one. Consider, too, the circumstances surrounding you and your decision; the circumstances sometimes point clearly in a certain direction. Do not hesitate to consider the advice of mature Christian friends or parents (they know you so well). Think and meditate over all aspects of the question at hand. If many factors are involved, draw a line down a piece of paper and list the factors pro and con. Prayerfully meditate over your list until the decisive factors become clear.

4. **Decide & Check** – don't let the matter ride indefinitely and miss God's guidance by default. Decide! Check for peace of mind. If you decide correctly regarding God's will or plan for you, He signals you, "Correct decision there," by a wonderful sense of inner peace. If you have decided wrongly, the peace of mind will not come. And what if peace does not come? Then you must return to step number one and start all over again. The trouble usually lies right there—you never really erased your own will in the first place.

In matters large and small I have found this approach to knowing God's will and finding His personal plan practical and successful.

AUTHOR'S NOTE: I have been greatly blessed by following Dr Olsen's "Steps".

However, in light of current spiritual teachings, I should clarify my interpretation of one of the terms he uses -- the word "erase". I do not believe in using meditation to empty my mind in order to try and "erase" my desires or will. I simply take Dr Olsen's words as written and try to avoid coming to God with my own agenda and desires at step 1. So, I understand "erase you own desire" (Step 1) and "erased your own will" (Step 4) as surrendering my will to God in order to allow God to show His will to me.