

YOUR FREEDOM YEARS



HOW TO LIVE LIFE TO THE FULL AND FINISH WELL

A PRACTICAL
BIBLICAL GUIDE
FOR PURPOSE,
FULFILLMENT
AND LEGACY

Practical wisdom
and real-life stories
to help you embrace
your future with

**PURPOSE, JOY
AND IMPACT**

BAHA HABASHY AND
MARGARET HABASHY



God has a purpose for your freedom years!

This book is a practical and inspiring guide for those in the second half of life who want to live with purpose, make a difference, and finish well.

- “*Your Freedom Years* is a clarion call as well as a comprehensive practical guide to how to make the later years our best years yet.
Andrew Ricker, Director, Health Television Network
- “ Practical, experiential, and spiritual, full of insights, encouragement, and great ideas.
Charles Price, Pastor, The Peoples Church, Author, Global Preacher
- “ With real-life examples and practical tips, Baha and Margaret take the meaning of ‘freedom’ to a whole new multi-dimensional level.
Ken Godevenos, Management and Church Consultant
- “ This inspiring book offers practical steps to rediscover your identity in Christ, embrace God’s purpose, and thrive in unexpected circumstances.
Judy Lee, CPA, Bible Study and Church Leader
- “ An uplifting and well-thought-out guide to assist individuals in achieving their God-given potential during their freedom years.
Chris Kotsopulos, Managing Director at CPK Consulting
- “ Baha and Margie draw from rich life experience, as well as extensive biblical wisdom, to come alongside each reader and help them navigate their personal journey during the freedom years.
Roberta Shortt, Retirement Community Business Consultant



Baha and Margaret Habashy are passionate about encouraging and equipping adults to live with purpose and finish well.

They are the founders of Caregivers Community, a Christian ministry that supports and equips unpaid family caregivers.

For resources related to this book, visit
<https://www.caregiverscommunity.ca/freedom/>



This book is intended to be a discussion tool for pastoral, family and small group conversations.

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Your Freedom Years

**How To Live Life to The Full
And Finish Well**

**Baha Habashy and
Margaret Habashy**

**This book is intended to be a discussion
tool for family and small group
conversations.**

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24 Dewitt Court, Markham, Ontario, Canada L3P 3Y3

Phone : (905) 294-0380

E-mail: Help@NoMoreOverLoad.com

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Reviews

"Your Freedom Years" is practical, experiential and spiritual, full of insights, encouragement and great ideas. It contains stories of real people who stumbled where they needed not have done or made wise decisions that prepared them for the unknown days ahead. Autobiographical in places, Baha and Margaret give insights into their history, family experience and preparations for their own future, long before they become a necessity. The earlier we get the message of this book, the wiser, more relaxed and better equipped we will be to live our 'freedom years'."

Charles Price, Pastor, People Church, Author, Global Preacher

"Your Freedom Years is a clarion call as well as a comprehensive practical guide to how to make the later years of our best. This book is superbly supported by "no punches pulled" real-life stories of people whom we can all relate to and learn from.

If you really want to understand the season of life you are now in and how to navigate each new season with biblical insight, then this is the only book you'll ever need to read."

Andrew Ricker, Director, Health Television Network

“With real-life examples and practical tips, Baha and Margaret take the meaning of ‘freedom’ to a whole new multi-dimensional level. They very carefully and caringly navigate us through the various seasons of adult life, from when our youngest leaves home to when we face our eternal destiny. We owe it to ourselves, our children, and God to consider finishing well. Highly recommended.”

Ken Godevenos, Management and Church Consultant.

“Freedom Years is a must-read for anyone seeking to live life to the fullest, as promised in John 10. This inspiring book offers practical steps to rediscover your identity in Christ, embrace God’s purpose, and thrive in unexpected circumstances. With real-life stories and powerful tools, it equips you to use your God-given talents effectively for His kingdom—now and for eternity. Be inspired to live with purpose and faith!”

Judy Lee, CPA, Bible Study and Church Leader

“An intimate conversation with God regarding your golden years. In this book the Habashy’s book discusses key phases of one’s “3rd-4th quarter” lifespan. With great insight, they intertwine anecdotes, scripture, coupled with a brief descriptor as to how this passage relates to the subject. They also provide well-researched, solid psychological principles to consider. And then they close the topic with deep reflection questions, which prompt you to create your own action steps.”

**Lisa Anderson-Umana, PhD,
Director of Leadership Development CCI-LA**

“An uplifting and well-thought-out guide to assist individuals in achieving their God given potential during their freedom years. At a time when our culture may devalue this period in our lives, Baha and Margaret challenge us to explore and activate our gifts and talents to impact the community and world around us for good.”

Chris Kotsopoulos
Managing Director at CPK Consulting

“This book is a wonderful resource that is both practical and spiritually "sound". I believe that it should be a "Must Read" for any Sunday School Class or Small Group made up of those who are 50+ and planning / anticipating a "vocational retirement" followed by a WONDERFUL life! The contrasting anecdotal methodologies provided will be thought-provoking and make for wonderful group "how-to" discussions.

People are often fearful of the "preparation for the aging process" because they do not know where and when to start. This resource provides a nice framework for timing the process with examples of pertinent issues for consideration along the way.”

Robert Hawley,
Pastor and Bible Study Leader

The Habashys have an amazing track record of sharing God-inspired insights and experiences. Through their teaching and writing, they consistently encouraged others towards self-discovery and authentic service.

In *Your Freedom Years: How to Live Life to the Full and Finish Well*, Baha and Margie draw from rich life experience, as well as extensive biblical wisdom, to bring us a rich resource for the pre-retirement and retirement years. The entire work is a practical guide for decision-making and a challenge towards excellent stewardship of God's gracious gifts. This invaluable tool ought to find its way into every church community."

**Rev. Reg Andrews,
Author and Director, The Caleb Project.**

Dedication

**To our children,
you taught us how to become parents.
More importantly, through parenting you, we
learned how our Heavenly Father loves and
cares for His children.
This book is a reflection of God's grace on our
lives and, when the time comes, we hope it
provides some guideposts for your freedom
years.**

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A Note to Church Leaders

A NOTE TO CHURCH LEADERS

Mobilizing Seniors for Kingdom Impact

The Lausanne Movement reports¹ that “*The aging population is the new frontier for global missions.*” **Why?** The aging population is growing faster than ever. Here lies a great ministry opportunity and a vast ministry resource that has been mostly ignored.

The Opportunity

While governments may seek to meet some physical needs, they cannot respond to the emotional and spiritual vacuum. Contrary to unfounded beliefs, as we face our mortality, aging people are more receptive to the Gospel and the saving grace of Christ.

The Resource

50+ people are the greatest untapped resource for kingdom work. Compared to younger adults, they bring not only unique wisdom gained through life experience, but also, and abundance of time to lighten the load of overworked ministry teams. When inspired by purpose and vision they are more willing to invest financially than any other age group.

Shifting the Focus of Seniors' Ministry

While most senior programs seek to care for and entertain seniors, they miss a senior's deeper need: “**purpose.**” Seniors long to feel needed and valued by impacting their community.

We pray that this simple book and its related resources,² can be a catalyst to re-engage those in their freedom years, re-imagining seniors' ministry as a movement of purpose-driven individuals equipped to share God's love and meet this growing community need. **As leaders, let us unlock this untapped potential for extraordinary kingdom impact.**

¹ See <https://www.caregiverscommunity.ca/lausanne-and-aging/>

² See <https://NoMoreOverload.Com/home/lys/freedom/>

PREVIEW

I, Baha, try to play
Pickleball 3-5 times a week.
On the Pickleball Court,
when people learn that I
am 83 years old, they often
ask, **“What is your secret?”**

Last summer, we embarked
on a dream holiday: a
three-week driving road
trip through Greece. It was more than a vacation; it was a
stretching and inspiring journey filled with beauty, history, and
encounters that moved our hearts.

We met wonderful people and prayed with those who needed
God’s love and encouragement. We saw firsthand the wonders
of an ancient world and the beauty of God’s creation. Yes, we
took some risks, and, of course, we enjoyed delicious Greek
food! Truly, we lived life to the full on this trip.

When people hear about our life and travels and learn about
our very old age, they often ask, **“What’s your secret?”** In this
book, we share that secret and
introduce you to remarkable
individuals who have inspired us
to live life to the fullest.

Here are some insights you will
gain from some of them:



**Our secret is simple.
First, it is the Grace of
God, and we do not
take that for granted.
Second is that we have
learned to live life to
the full as stewards of
God’s Grace.**

Preview

- **From Charles Price**, you'll learn that to live fully, you need to *"find what energizes you" and do it.*
- **Tim Jacobson** illustrates how vision and relationships can open doors to global impact.
- **From Peter Neufeld**, you will see how to turn retirement into a multigenerational legacy.
- **Arnold Cook** inspires us to live a life focused on making maximum impact for God.
- **Ernest LaFont** at 100 was still sending handwritten encouragement cards and praying for people who missed church every Sunday.

On our Greek holiday, we also learned a bit about facing our fears—like driving a stick-shift car on winding mountain roads! At one point, when we were denied insurance on a rental car, we were told, **"You're too old for this!"**. But living life to the fullest means you're never too old to make a difference for God. Consider these examples:

- **Moses** was 80 when called to lead Israel out of Egypt.
- **Abraham** was 75 when he left his homeland and, at 100 years old, welcomed his first child.
- **Caleb**, at 85, conquered the hill country of Hebron.

Here are a few more inspiring examples:

- **Benjamin Franklin**: Helped draft the Declaration of Independence at 70
- **Fauja Singh**: Ran a marathon at 100
- **Grandma Moses**: Started her painting career at 78
- **Jimmy Carter**: Won the Nobel Peace Prize at 78
- **John Glenn**: Returned to space at 77
- **Michelangelo**: At 74, he designed St. Peter's Basilica

- **Nelson Mandela:** Became President of South Africa at 75
- **Nola Ochs:** Became the oldest college graduate at 95
- **Samuel Morse:** Developed the telegraph at 72

How To Use This Book³

We hope to spark meaningful family or small group discussions around life's purpose in the various stages of the freedom years. It's not an academic text or traditional Bible study book. It is biblically based, full of stories, and practical tips and insights. To make it easy to use, we've organized the book into three sections, each covering vital aspects of what could be the last 30 to 50 years of your life:

1. **What Are the Freedom Years?** – Why is this important?
The Greek philosopher Socrates said, *"The unexamined life is not worth living."* Here, we explore the 4 stages of the freedom years. Consider the strengths, weaknesses, opportunities, and threats that come with each stage.
2. **How to Live Life to the Full** – Why is this important?
According to the Bible, each of us will give an accounting of how we invest our time and our talents. This section offers practical thoughts and tips to make the most of every phase of life. We'll share stories and plans to help you prepare for each stage of the freedom years, including when you need help with assisted living or full-time nursing care.
3. **How to Finish Well** – Why is this important? If you truly love your family, you do not want to leave a legacy of stress, conflict and pain. Preparing for the end of life is often overlooked. Here, we help you consider and address issues that are frequently left to loved ones. By preparing now, you

³ Text readability and sentiment were enhanced using ChatGPT. For illustration some of the stories, based on the lives of real people, are AI generated parables.

Preview

not only find peace but also spare those you love from emotionally charged decisions during difficult times. This could be the greatest gift you leave behind.

Why Is This Book Important to Us?

In a way, this book is our testimony and holds us accountable for the lives we wish to live. We understand that this may not be easy and most often counter-cultural.

In our modern families and even in our churches, culture favours youth and the younger generation. At a time when older adults can make their greatest contribution, they are encouraged to pursue the opposite.

Social systems and the media encourage older adults to slow down and enjoy their leisure life. This is a slippery slope away from meaningful living. The results will quickly lead to physical and cognitive decline.

None of us is immune from this road to atrophy. With sadness, we have seen it in our own family. We see it in our churches as well. It greives the heart of Jesus who came *“that “WE” may have life, and that we may have it more abundantly”*. John10.10

We pray and hope that this book will inspire you to embrace every stage of life with purpose, joy, and faith making maximum impact in every role you are called to play.

WHAT ARE THE FREEDOM YEARS?



**Ultimate
Freedom**



**Limited
Freedom**



**Assisted
Freedom**



**Extended
Freedom**

**“There is a time for everything and a season
for every activity under the heavens.”
Ecclesiastes 3:1**

WHAT ARE THE FREEDOM YEARS?

Preview

The first page of this section offers a diagram that illustrates the freedom years as a 4-circle Venn diagram.

1. **Limited Freedom** starts when some or all the constraints of raising children are removed. It reaches its climax with what is known as the empty nest stage.
2. **Extended Freedom** starts when you are free from the constraint of having to work to earn money, traditionally called “Retirement years.”
3. **Assisted Freedom** is the stage when you are free to ask for help in coping with the realities imposed by the aging process and human frailty.
4. **Ultimate freedom** starts when you are freed from the constraints of your human nature and soar into the arms of your heavenly father where you will hear his voice saying well done good and faithful servant.

To help you see how the freedom years can be fulfilling and impactful in each stage you will find relevant stories, thoughts and Tips, as well as Biblical insights and a **SWOT** analysis.

What is SWOT analysis? **SWOT** stands for Strengths, Weaknesses, Opportunities, and Threats. This is a thinking framework used to evaluate and develop future opportunities and or face possible challenges.

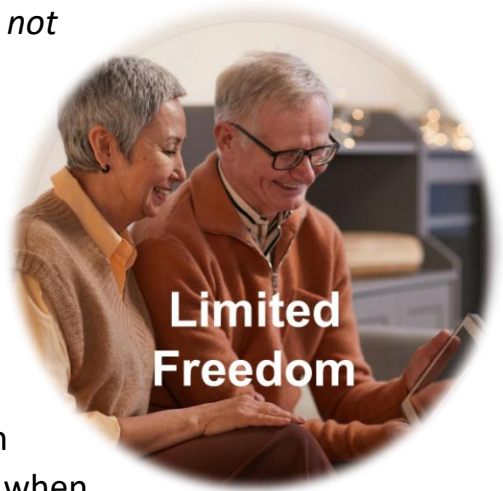
Your Freedom Years

1: Limited Freedom: Empty Nest

Finding New Life in The Empty Nest

“Forget the former things; do not dwell on the past. See, I am doing a new thing! Now it springs up; do you not perceive it? I am making a way in the wilderness and streams in the wasteland.”

Isaiah 43:18-19



The traditional North American empty nest stage marks a shift when children leave home, usually for college, work, or starting families. Parents, often around middle age, experience newfound freedom and time but may face a mix of emotions, including pride, loneliness, and the need to redefine their roles. This period allows couples to reconnect, explore hobbies, travel, and focus on personal growth. Financial priorities can shift, sometimes enabling more savings or lifestyle upgrades.

Regretfully, in this stage, we see the fastest rate of divorce and marriage breakups. Adjusting to a quieter household and evolving family dynamics can be challenging, requiring resilience and an openness to discovering new purposes and interests in life.

Meet Jim and Jill

Jim and Jill were high school sweethearts who had built their lives around their family. Every year revolved around their

What Are Your Freedom Years

kids—school events, vacations, dinners, and college plans. But when their youngest moved out, the quiet filled the house like a thick fog, exposing the vast emptiness they hadn't anticipated. With their days suddenly unstructured, Jim threw himself into his work, staying late to avoid coming home to silence. Jill, on the other hand, struggled alone, realizing she had lost herself in years of parenting. She tried to reconnect with Jim, suggesting hobbies they could explore together, but they quickly found they had grown apart.

Arguments replaced conversations, with both feeling misunderstood and lonely. Jill suggested counselling, but Jim resisted, feeling that it wouldn't change anything. The conflict escalated until they agreed to a trial separation, each hoping some distance might bring clarity. Sadly, the separation only highlighted how disconnected they had become. Within two years, Jim and Jill divorced, their lives now completely separate. In the aftermath, they each reflected on how unprepared they'd been, wishing they had recognized the need to rediscover each other and themselves before the empty nest tested their bond so deeply.

Meet Eric and Emely

Eric and Emely had always known the empty nest phase was coming, so they decided early on to make it a new chapter, not an ending. As their youngest prepared to move out, they started dreaming and planning for this transition, seeing it as a time for personal growth and new adventures together. They enrolled in a local cooking class, where they laughed over their less-than-perfect creations and made new friends. On weekends, they became regulars on the community hiking

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trails, exploring nature and rediscovering the joy of shared activities without the pressure of parenting duties.

Emely began volunteering at a nearby seniors community center, where she connected with like-minded creatives, while Eric started a mentorship outreach program at his Church, sharing his career experience with young professionals. Their lives are filled with new activities and meaningful connections, creating a vibrant circle of friends and shared purpose. These experiences not only energized them but also deepened their relationship. They spent evenings talking about their discoveries and the people they had met, drawing closer and finding fresh admiration for one another. By embracing this stage, Eric and Emely did not just fill the void; they strengthened their marriage, deepened their community bonds, and entered a more fulfilling phase of life together. While at the same time making new marks of significant impact on their church and community.

**Which of the two preceding stories represents your life?
Which story would you like to represent your life and be your
legacy?**

What Are Your Freedom Years

SWOT Analysis

Strengths

Your strengths develop as your God-given talents grow through the knowledge you acquire the skills you develop and the experience you gain through life.

Your Strengths are as unique as your fingerprints.

- **Personal Growth:** More time for self-discovery and to explore personal goals that have a significant impact on others.
- **Relationship Focus:** Opportunity to nurture deeper connections with a spouse or close friends, rekindling or re-imagining new relationships.
- **Career or Hobby Development:** Potential to invest in new career growth, such as taking on passion projects or what you could not do before.

- **Financial Reallocation:** Reduced dependency for children may allow more financial freedom to save or invest in lifestyle improvements or an impact on others.
- **Community Engagement:** Increased time to volunteer or join local groups, which can build a stronger impact for good.

Weaknesses

Weakness is expressed by your needs or the challenges you may face.

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- **Emotional Adjustment:** Feelings of emptiness or loss of purpose can impact mental well-being.
- **Reduced Daily Purpose:** Without children to care for, some may feel a lack of daily structure or direction.
- **Changing Identity:** Transitioning from “parent” to a more self-focused identity can feel unfamiliar or challenging.
- **Financial Adjustments:** Continued support for adult children, like educational loans or housing support, can strain finances.
- **Health Implications:** Emotional stress can affect physical health, possibly leading to weight gain, insomnia, or reduced energy.

Opportunities

- **Travel and Exploration:** Freedom to travel without the constraints of children’s schedules, you have new choices.
- **New Hobbies:** Ability to dive into time-consuming or skill-building activities, such as learning a new language or training for new horizons.
- **Community Involvement:** Time to engage more deeply in local events, charities, or spiritual activities.
- **Physical and Mental Health:** Focus on personal health, such as joining fitness classes or practicing mindfulness.
- **Relationship-Building:** Form new friendships or strengthen existing ones, which can bring joy and prevent loneliness.

What Are Your Freedom Years

Threats

Threats may be reflected in the risks we may face or the challenges we need to overcome.

- **Family Disconnect:** Physical distance and life changes may weaken bonds with adult children, leading to feelings of isolation.
- **Financial Instability:** Unanticipated expenses, such as helping children with loans or medical bills, could strain savings.
- **Health Concerns:** Aging may bring new health challenges, impacting independence and quality of life.
- **Loneliness and Isolation:** Without daily interactions with children, some parents may feel disconnected or isolated.
- **Fear of the Future:** Uncertainty about the future and what retirement years will bring may cause stress or anxiety.
- **Taking the Easy Road:** The strong temptation to drift into familiar work life or popular laziness with television entertainment.

Biblical Insights:

Prayerfully reflect on the following verses. Note how they relate to where you are today.

Proverbs 3:5-6 *“Trust in the Lord with all your heart and lean not on your own understanding; in all your ways submit to him, and he will make your paths straight.”* This passage encourages individuals to trust God during times of transition,

Your Freedom Years

acknowledging that His guidance is essential in navigating life changes.

Isaiah 43:18-19 *“Forget the former things; do not dwell on the past. See, I am doing a new thing! Now it springs up; do you not perceive it? I am making a way in the wilderness and streams in the wasteland.”* This verse speaks to the opportunity for new beginnings and encourages embracing change rather than dwelling on what has been lost.

Psalms 37:4 *“Take delight in the Lord, and he will give you the desires of your heart.”* This verse reminds individuals to focus on their relationship with God, trusting that He will fulfill their deepest desires and help them rediscover their passions.

Discussion Questions

- If you are in the limited freedom stage, what (**SWOT**) Strengths, Weaknesses, Opportunities and Threats deserve your greatest attention?
- During this stage, you need to prepare for your extended freedom years. What preparations deserve your greatest attention?
- What hobbies do you want to explore?
- Where in the world can you invest your time and talents and make maximum impact for the kingdom of God?
- How will you nurture relationships during this transition?
- How can you view this stage as an opportunity?
- Which community groups can help you combat loneliness?

What Are Your Freedom Years

2: Extended Freedom: Retirement

Embracing Opportunities Beyond Work

“A good person leaves an inheritance for their children’s children, but a sinner’s wealth is stored up for the righteous.”

Proverbs 13:22

The traditional view of retirement in North America marks a shift from career demands to personal fulfillment, leisure, and family time. While many find joy in travel and hobbies, retirement can bring risks like loneliness, laziness, and mental or physical atrophy. Without the structure of work, social circles may shrink, and purpose can wane, potentially impacting health and well-being.

However, retirement offers unique opportunities for growth and greater impact. Embracing this stage with intention—staying socially and mentally active—can make these years some of the most fulfilling and rewarding, opening doors to new horizons that enrich both personal and community life.



Meet Dr. Dan and his wife Donna.

Dr. Dan, 64, and his wife, Donna, 57, felt exhausted by the healthcare rat race in Toronto. Seeking solace, they traded their bustling life for a two-bedroom condo in Miami, Florida, where they could escape winter's chill, and a tranquil lakefront cottage in Northern Ontario for the warmer months. The plan

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was idyllic: no more long hours, no more relentless calls. Just sun, sand, and serene waters.

At first, it felt like paradise. Miami's warmth revitalized them, and their mornings were spent strolling along the beach or sipping coffee on the balcony. Come spring, they'd return to their lakeside retreat, where the whispers of the water and rustling pines filled their days. But as the months slipped by, a creeping emptiness replaced the excitement they'd once felt.

Without purpose or structure, they drifted. Dan, once a dynamic healthcare professional, began to struggle with motivation. The days melted together, each one indistinguishable from the last. Donna, who'd always kept active with friends and church activities, found herself listless. She tried to fill her time with hobbies, but without purpose and meaningful connections, her passion dwindled. They both missed the sense of purpose that used to define their days.

The idle lifestyle, far from the rejuvenating escape they'd imagined, started to chip away at their mental and emotional health. Dr. Dan felt himself slipping mentally, sometimes struggling to remember simple things he'd once handled with ease. Donna's mood dimmed, her laughter becoming rare. Without the stimulation of meaningful work, friendships, and a clear sense of purpose, their minds dulled. They felt like shadows of their former selves, confined to an aimless existence that threatened their physical and mental well-being. The grand escape, they realized, had led to a slow, creeping erosion of who they once were.

When their son asked them to come to Toronto to celebrate Dan's 70th birthday. They declined. Dan is struggling with the

What Are Your Freedom Years

fear that he may not remember his friends' names. Donna, suffering from chronic arthritis pain, found the three-hour drive to Toronto and the idea of standing to talk with people unmotivating. Plus, she had lost contact with the church friends she had had for many years.

Meet Peter and Ann Neufeld

The same week we moved into our new home in Markham, Peter and Ann Neufeld and their three children arrived in a nearby house on our court.

They quickly became our closest neighbourhood friends. Peter was my go-to person for repairs, and he even helped build our deck. Ann, with her Mennonite heritage, was a fount of wisdom in gardening and homemaking.



Peter, a VP of Sales and Marketing at the Heinz Company, travelled frequently, while Ann managed a busy household, balancing her children's needs with a part-time secretarial job at our children's school. They had also invested in a home on a Florida golf course, imagining it as a peaceful future retreat to spend Peter's many accumulated and unused vacation days.

Your Freedom Years

When Ann began struggling with rheumatoid arthritis, Peter decided to take early retirement so they could spend more time in Florida's warm climate. There, they found a church community where they shared their many God-given talents. Back in Markham, Peter was back into activities at the local church, while Ann volunteered nearly full-time at the Mennonite Thrift Store.

In July 1998, Peter was invited on a two-week mission trip to Igoma, Tanzania. This short trip sparked a new calling that would redefine Peter's life

May we suggest that Biblical retirement is 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.

and his greatest legacy. His passion for the needs of children in Igoma quickly replaced his love for golf and desire for vacations in Florida.

With his background in sales and marketing, Peter encouraged leaders in Stouffville, Ontario, to form a partnership with Igoma. Through his contacts and boundless energy, he co-founded the Stouffville-Igoma Partnership (SIP), a nonprofit focused on healthcare, education, and child sponsorship to improve the lives of people in Igoma.

Even as he battled pancreatic cancer, Peter continued to lead SIP with unwavering dedication until his passing on March 12, 2022, at 84. His legacy remains as a vibrant ministry. To this day, this charity continues to operate and has impacted hundreds upon hundreds of children and families in Tanzania.

After his passing, his family continues to carry his legacy in meaningful ways; his son, also named Peter, is the Chair of SIP,

What Are Your Freedom Years

and his granddaughter is the Treasurer. This small philanthropic idea has strengthened the bonds of his family and community for decades.

SWOT Analysis

Which of the two preceding stories represents your life?
Which story would you like to represent your life and legacy?

Strengths

- **Mature Strengths:** According to the field of strengths psychology, your strengths result from your God-given talents that grow and develop by the knowledge you acquire, the skills you develop and the experience of life. In other words, your strengths mature over time.
- **Control Over Time:** Freedom to set one's own schedule, sleep in, and structure the day around personal priorities. Time is your most valuable asset. Now you have control over 40-60 hours a week to be invested where you can make maximum impact for good.
- **Reduced Stress:** Leaving work behind may relieve stress, leading to improved mental and physical well-being.
- **Opportunity to Give Back:** Availability to mentor, volunteer, go on mission trips that impact the world for good, or contribute to family and community projects.
- **Family Time:** More availability for family gatherings, bonding with grandchildren, and creating lasting memories.

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Weaknesses

- **Adjusting to Fixed Income:** Limited funds may impact lifestyle choices, making budgeting crucial.
- **Loss of Routine and Identity:** Work provides structure and identity, and its absence can feel disorienting or purposeless.
- **Reduced Social Network:** Work connections often dissolve upon retirement, potentially leading to loneliness.
- **Increased Sedentary Lifestyle:** With no work-related activity, some may become less physically active, impacting health.
- **Potential Boredom:** Without daily responsibilities, some may struggle to find fulfilling activities, leading to apathy.

Opportunities

- **Learn About Assisted Living:** It is almost certain that you will move into the next stage of your freedom years. The assisted living stage is the most challenging. Getting involved with people who need help can give you insights and prepare you for the time when you will need assisted living.
- **Lifelong Learning:** Enroll in courses, workshops, or programs to learn new skills or deepen knowledge that opens new opportunities to do what you could never do before.
- **Extended Travel:** Seek opportunities where travel and community impact can add purpose and value. Engage in

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short-term missions where your knowledge and skills can be and do what others can not do.

- **Physical Fitness:** Time to establish a regular exercise routine, such as walking, swimming, or joining fitness classes.
- **Creative Pursuits:** Stimulate risk-taking. Seek out-of-the-ordinary opportunities for purpose and vision. Join local ministries or organizations that can stretch your cognitive skills or allow you to grow in new and wonderful ways.
- **Spiritual Development:** Time to deepen spiritual practices, join study groups, or volunteer in faith-based communities.

Threats

- **Health Risks:** Age-related health concerns may increase, potentially limiting lifestyle or travel options.
- **Financial Uncertainty:** Dependence on fixed retirement income could be impacted by inflation or unexpected expenses.
- **Loss of Purpose:** Lack of career responsibilities may leave some feeling unproductive or undervalued.
- **Social Isolation:** As peers experience different stages of life, social connections may lessen, leading to loneliness.
- **Estate Planning Pressure:** Financial decisions about inheritance, caregiving, or health costs can create stress.

Biblical Insights:

Prayerfully reflect on the following verses. Note how they relate to where you are today.

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- **Psalm 78:4** *“We will not hide them from their descendants; we will tell the next generation the praiseworthy deeds of the Lord, his power, and the wonders he has done.”* This passage underscores the responsibility to pass down faith and values to the next generation.
- **2 Timothy 1:5** *“I am reminded of your sincere faith, which first lived in your grandmother Lois and your mother Eunice and, I am persuaded, now lives in you also.”* This verse highlights the impact of a spiritual legacy passed through generations.

Discussion Questions

- If you are in the extended freedom stage, what (SWOT) Strengths, Weaknesses, Opportunities and Threats deserve your greatest attention?
- During this stage, you need to prepare for your Assisted Freedom years. What preparations deserve your greatest attention?
- What values do you want to pass on to the next generation in your family or community?
- How can you prioritize your health in retirement?
- What can you do that will have a lasting impact outside your small world?
- What steps can cultivate new relationships?
- How will you document your life experiences for others?

What Are Your Freedom Years

3: Assisted Freedom: Assisted Living

Independence Shifts: Embracing Supportive Living

“Therefore, we do not lose heart. Though outwardly we are wasting away, yet inwardly we are being renewed day by day. For our light and momentary troubles are achieving for us an eternal glory that far outweighs them all.”

2 Corinthians 4:16-17

In the aging years, individuals often face increasing physical limitations and health challenges that affect daily life. Even simple tasks like dressing and cooking can become daunting, leading to a loss of independence.



Assisted living can take many forms. Compared to outside-the-home assisted living, in-home services and family care may be the most affordable option. Without careful planning, families scramble for solutions, making this transition challenging, to say the least. Thoughtful preparation allows for intentional choices that maximize comfort and preserve relationships, transforming this significant lifestyle change into a dignified shift that honours personal preferences and promotes well-being in later years.

Meet Bruno and His Children.

At 78, Bruno found himself grappling with a cascade of health issues that had been building over the years—heart disease, arthritis, and most recently, a diagnosis of early-stage

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dementia. Though he'd been a strong, independent man, retirement had crept up on him without a clear plan or the financial safety net he'd once imagined. When his health took a rapid downturn, his three adult children were forced to step in. None of them, however, had anticipated just how challenging it would be.

The eldest, Carla, was a natural caretaker. Living closest to Bruno, she felt obligated to shoulder the most significant responsibilities, driving him to appointments and managing his medications. But the emotional toll weighed heavily on her, and resentment began to bubble up. Her brother, Leo, had always been the “fixer,” the sibling who threw money at problems instead of time. He offered to cover some of Bruno's bills but was reluctant to visit often, arguing that Carla's proximity made her role easier. Their younger sister, Mia, struggled to find her place in it all. She wanted to help but was overwhelmed by her own family's needs and conflicted about how much support she could realistically provide.

The siblings soon found themselves entangled in arguments. Carla, exhausted, felt that Leo's financial contributions, while helpful, weren't enough. She needed time, empathy, and shared responsibility. Leo, on the other hand, was frustrated by Carla's insinuations; he believed his financial support was more than fair. Meanwhile, Mia felt caught in the middle, pressured by both sides to pick up the slack without knowing exactly how.

Stress began to ripple through the family. Phone calls turned tense, with old wounds surfacing and unresolved sibling dynamics intensifying. Bruno, sensing the tension but unable to change his circumstances, grew withdrawn, guilt-ridden for becoming a burden. What should have been a time of family

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support became one of strain and conflict, highlighting the painful cost of navigating care without a plan.

Our Family Story

The first time I, Margaret, met Baha, I noticed how he cared for his mom in church. As a new immigrant to Canada, his mom did not know English. Baha wrote her notes in Arabic so she could follow the preaching.

Baha was only 18 months old when his dad died. At 42 years of age, his mom was left with 7 children. Baha's mom never remarried, and the load seems to have taken its toll during her ageing years. As the political life in Egypt deteriorated, several of the older children migrated to North America. When Baha decided to come to Canada, the family decided that his mom would likely get better care in Canada. For the following 8 years, Baha and his sibling carefully negotiated their many complicated intercultural caregiving roles.

Marrying Baha in 1976, I joined him in caring for his mom. Along with intercultural challenges, the fact that I did not speak Arabic added its own set of complexity to my role. With the support and encouragement of other family members, I defined simple and clear roles that I could play.

Makram, the oldest of the 7 children, was 19 years old when his father died. He dropped out of 1st-year medical school to run the family business and help his mom raise his siblings. While he never married or had a family of his own, he played his many roles to perfection. At 68 years of age with some serious health concerns, facing the realities of his aging years, he decided to immigrate to Canada.

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Caring for Makram was a completely different experience. Unlike his mom, Makram was strong-willed and opinionated. For years, being the boss at work and playing the father role for his siblings, he was used to telling everyone what to do. Accepting the advice of others, especially his youngest brother, created a major challenge for us.

Again, along with Baha, I was called to play a caregiving role in a unique and challenging way. The family collaborated admirably, yet, just as he cared for his mom Baha, he always felt he had the primary caring role. Baha says that the hardest thing he ever had to do was move Markram to a nursing home, where he spent the last days of his life.

Looking back, caring for Baha's mom and brother prepared me when it was time to care for my mom and Dad in their final years. Through this, we learned that ***“God is a perfect parent. He uses all the experiences of life to develop his children.”*** As stewards of our past caregiving, it is our privilege to share our lives with you.

Based on our experiences we can assure you that ***“God is faithful; he will not let you be tempted beyond what you can bear. But when you are tempted, he will also provide a way out so that you can endure it.”*** 1 Corinthians 10:13.

I Do Not Want My Children to Change My Diapers

Caring for Baha's mom and brother made us consider what our future might look like if we, too, needed help. Most of Baha's siblings have passed on, and Margaret's small family faces serious health challenges. So, the question is: **what will happen to us?**

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We're aware that as baby boomers age, the strain on healthcare and social services will only grow. Hospitals are already discharging patients as quickly as they can, and the waiting lists for nursing homes get longer every day. While everyone says the best care is home care, we wonder—who will be there for us?

In our community, care often falls to family. God has blessed us with two wonderful children, and we've always encouraged them to focus on their families and careers. We've also seen the toll that caregiving can take and would never want to add stress to their already busy lives. The last thing we want is to become a burden to them or leave behind a legacy of stress and struggle.

We know we can't plan for everything, but we are responsible for taking steps to prepare as best as we can. So, here's what we've done:

1. **We Prayed** – We turned to God for guidance and strength, relying on two promises:
 - *“No temptation has overtaken you except what is common to mankind. And God is faithful; he will not let you be tempted beyond what you can bear. But when you are tempted, he will also provide a way out so that you can endure it.” (1 Corinthians 10:13)*
 - *“For God hath not given us the spirit of fear; but of power, and love, and a sound mind.” (2 Timothy 1:7)*
2. **We Learned from Others** – We researched and listened to the experiences of friends and community members facing similar challenges.

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3. **We Simplified Our Lives** – While we're still healthy, we've begun decluttering our home and simplifying our lifestyle.
4. **We Simplified Our Finances** – We reviewed our savings and adjusted our spending to afford some in-home care services when the time comes.
5. **We Made Our Home Accessible** – We renovated our home to make it easier to navigate and more affordable for in-home care.
6. **We Updated Our Will and Power of Attorney** – ensuring everything is in place for our children to act on our behalf when needed.
7. **We Communicated with Our Children** – We expressed our wish for them to prioritize their own families' needs, explaining that we would never want to add pressure to their lives.
8. **We Prepared Detailed Instructions** – We prepared an 8-page letter outlining clear expectations for their role as our Power of Attorney and our Executor, including guidance on:
 - How to protect their unity as brothers and sisters from the conflict and stress our care needs may bring
 - How to manage our finances
 - How to keep us independent as long as possible
 - How and when they might need to make decisions that overrule our wishes
 - How to navigate the healthcare system on our behalf
 - What to do if we need to transition to assisted living or a nursing home
 - When to seek professional advice

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For illustration, in the appendix we provided part of the letter we gave to our children regarding our end of life wishes and plans. We hope it may help you as you prepare for your Assisted Freedom years

- How to deal with our end-of-life wishes and the celebration of life service
- Guidelines for disposing of our assets and personal belongings

Our goal is to plan responsibly, freeing our children to care for their own families and carry on with peace of mind, knowing that we've done our best to prepare for the future.

Which of the two preceding stories represents your life? Which story would you like to represent your life and legacy?

Your Freedom Years

SWOT Analysis

Strengths

- **Daily Assistance:** Help with daily tasks allows individuals to focus more on activities they enjoy.
- **Socialization Opportunities:** Living in a community provides structured social activities and the chance to meet peers.
- **Healthcare Access:** On-site medical assistance helps manage chronic conditions or emergencies efficiently.
- **Enhanced Safety:** Living in a supervised environment reduces the risk of accidents or emergencies.
- **Peace of Mind for Family:** Family members can feel assured of the resident's care and safety.

Weaknesses

- **Loss of Independence:** Needing assistance may feel like a loss of autonomy, which can be emotionally challenging.
- **Adjustment to Shared Space:** Transitioning from a private home to shared facilities can require significant adaptation.
- **Financial Costs:** Assisted living and nursing home care can be costly, impacting personal finances or family support.
- **Reduced Privacy:** Living in close quarters may limit privacy, impacting personal comfort or well-being.
- **Limited Choices:** May need to conform to set schedules or limitations on activities, affecting freedom and flexibility.

What Are Your Freedom Years

Opportunities

- **Engagement in Community Activities:** Opportunities to participate in organized social, recreational, or spiritual activities.
- **Reduced Responsibilities:** No need for home maintenance or personal housekeeping, allowing more focus on hobbies or family time.
- **Access to Specialized Care:** Availability of staff trained to manage medical needs, offering proactive health management.
- **Peaceful Lifestyle:** A structured, supportive environment provides peace and stability.
- **Strengthened Relationships:** Family visits and close community bonds can deepen emotional support and connection.

Threats

- **Emotional Toll of Dependence:** Relying on others for daily needs may lead to feelings of frustration or sadness.
- **Physical or Cognitive Decline:** Health challenges may limit engagement in community activities or hobbies.
- **Financial Strain:** Long-term care costs may strain savings, impacting inheritance plans or family finances.
- **Isolation from Family:** Distance or busy family schedules may reduce visits, leading to feelings of abandonment.

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- **Grieving Independence:** The transition to care facilities often comes with a sense of loss that can be difficult to overcome.

Biblical Insights:

Prayerfully reflect on the following verses. Note how they relate to where you are today.

Isaiah 46:4 *“Even to your old age and gray hairs I am he, I am he who will sustain you. I have made you and I will carry you; I will sustain you and I will rescue you.”* This verse is a reminder of God’s faithfulness and care throughout all stages of life.

2 Corinthians 4:16-17 *“Therefore we do not lose heart. Though outwardly we are wasting away, yet inwardly we are being renewed day by day. For our light and momentary troubles are achieving for us an eternal glory that far outweighs them all.”* A source of encouragement, this verse reminds us of the inward renewal God offers despite physical decline.

Psalms 92:14 *“They will still bear fruit in old age, they will stay fresh and green.”* A reminder that even in later years, we have the opportunity to make a positive impact and remain spiritually vibrant.

Discussion Questions

- If you are in the helpful stage, what **(SWOT)** Strengths, Weaknesses, Opportunities and Threats deserve your greatest attention?
- If you have not done so yet, during this stage, you need to prepare for your ultimate freedom years. What preparations deserve your greatest attention?

What Are Your Freedom Years

- Preparing for Assisted Living: How can you plan financially and emotionally?
- Family Roles: How can siblings avoid conflicts in caregiving responsibilities?
- Maintaining Independence: How to balance autonomy and safety in assisted living?
- Intercultural Challenges: How to manage cultural differences in family caregiving?
- Faith and Aging: How can faith support the aging transition?

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Caring for Caregivers

God is too wise to waste pain. From our caregiving journeys, God called us to start a ministry dedicated to supporting informal caregivers. Through this calling, we've partnered with wonderful people to establish *the Caregivers Community*.

www.CaregiversCommunity.Ca

Who Are Informal Caregivers? Informal caregivers are unpaid individuals who dedicate themselves to caring for loved ones experiencing prolonged illness or disability. Today, over 25% of people in our communities are informal caregivers, and with our rapidly aging population, this number is expected to grow.

Although these caregivers are the cornerstone of the healthcare system, they are often the least supported. This is why we believe informal caregivers represent one of the greatest yet most overlooked mission fields in our communities.

Our Purpose and Calling are to be channels of God's grace and encouragement for informal caregivers. In Galatians 6:2, we are called to "*carry each other's burdens, and in this way, you will fulfill the law of Christ.*" Additionally, as co-labourers with Christ, we share in His mission: "*The Spirit of the Lord is upon (us), and He has sent us to heal the brokenhearted*" (Luke 4:18).

If you are a caregiver or care about informal caregivers, join us. If you think that someday you may become a caregiver or need a caregiver, join us. Together, we will learn and become channels of God's grace and encouragement in our communities. Learn more at www.caregiverscommunity.ca.

What Are Your Freedom Years

4: *Ultimate Freedom*

Beyond Life: Finding Purpose in Life's Final Stage

"Brothers and sisters, we do not want you to be uninformed about those who sleep in death, so that you do not grieve like the rest, who have no hope. For we believe that Jesus died and rose again, and so we believe that God will bring with Jesus those who have fallen asleep in him." 1 Thessalonians 4:13-14



In traditional North American culture, death is often viewed as an end to life, marked by grief, loss, and uncertainty. Many people fear death because it represents the unknown; beliefs about the afterlife vary widely, leaving uncertainty about what happens next. This fear is amplified by a cultural emphasis on youth, health, and success, which can make aging and death seem like failures to be avoided or delayed. The physical pain and separation from loved ones associated with death also contribute to fear. For some, religious beliefs may provide comfort, yet fear persists due to the mystery surrounding them.

Meet Mrs. Law and Her Family

Eighty-nine-year-old Mrs. Law sat quietly by the window, watching leaves drift from the trees in her garden. The news

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from her doctor had settled heavily on her heart: stage 4 cancer, with six to twelve months left. She had always been strong, resilient, a matriarch who faced life's battles with grace. But now, she felt a deep anguish she couldn't shake. Her frail body was tired, but her heart ached to stay with her family, to witness her grandchildren grow, to savour the love that filled her home.

Her family felt the strain acutely. Her daughter, a constant presence, fought tears as she prepared meals, masking her own sorrow with a brave smile. Her son, usually calm and collected, found himself pausing during work, staring out the window, wondering how he could bear a world without his mother. The grandchildren sensed something was wrong, though no one had explained. They watched their grandmother with wide, worried eyes, their laughter subdued.

Even as the family rallied around her, an unspoken fear gnawed at them all, like an unwelcome shadow. They knew the days ahead would be filled with both love and pain, bound by the desire to make every remaining moment count.

Sadly, no one wanted to address the unspoken issue—the white elephant in the room. When Mrs. Law passed away after a brave four-year battle with cancer, that unacknowledged burden transformed into a storm of unresolved emotions. Grief, guilt, and resentment began to surface, each emotion pulling relationships in different directions.

Her children, exhausted from years of caregiving, wrestled with feelings of inadequacy, questioning if they had done enough. Some harboured resentment, feeling they had shouldered more responsibility than others. Others felt guilt for not being

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as present as they believed they should have been. Grief mingled with lingering frustrations over unspoken words and unmet expectations, creating a toxic mix that deepened the fractures within the family.

What had once been small misunderstandings grew into painful rifts as emotions ran high. The exhaustion of caregiving left little room for healing conversations, and the pain of loss only magnified the unresolved tensions. Instead of uniting in their shared sorrow, the family found themselves drifting further apart, each member trapped in their own storm of emotions.

Meet Pearl and Safwat

After lunch, Margaret turned to our 98-year-old sister-in-law, Pearl, and asked, *“Pearl, do you still play the piano?”*

Pearl’s face lit up as she replied, *“I sure do! I’ll play if you sing.”* With a little help, Pearl made her way to the piano bench with her walker, and without missing a beat, her slender fingers began to glide over the keys, filling the room with the tender notes of “Amazing Grace.”



More than 20 years ago, when they were in their late 70s, Safwat and Pearl sold their home and moved into an independent-living community. In that community, they can

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access a range of services including assisted living as well 24 hours a day nursing care.

The past few years have been very challenging for Pearl and her husband. My brother, at 96, just two years younger than her, has also faced the burdens of aging. He had survived 6 different health concerns, including cardiac issues as well as two types of cancer. Because of their wise planning, all of us in the extended family can enjoy their senior years as we visit with them in their assisted living place.

As Pearl played the piano, I couldn't help but wonder if a grand piano would be waiting for her in heaven. I gently asked, *"Pearl, you are ready to die, aren't you?"* She responded firmly, *"No, sir, I am not."* Curious, I asked, *"Why not? Don't you want to go to heaven?"* She smiled and replied, *"Of course, I want to go to heaven. But I still have so much to do. I asked God to give me two more years—until I turn 100. After that, He can take me home if He wants to."*

Looking forward to what lies ahead, as their Power of Attorney, I had recently helped them update their funeral plans. They expressed joy in selecting the songs and scripture that would one day accompany them to their resting place. They shared details of who would do what and what kind of interment they had already selected and paid for

Two years later, Safwat and Pearl had a change in their plans. In their anticipation of heaven, they wanted to have a celebration of life while they were still alive. And so, it was. On August 27, 2024, we gathered to celebrate Pearl's 100th birthday and their 65th wedding anniversary.

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To our delight, my 97-year-old brother took full control of every detail. He arranged the venue, selected the menu and the catering, arranged the pastor, pianist and the song leader. He even brought in special decorations for his wife's 100th birthday.

The event was filled with delicious food and joyful laughter, and the music included cherished songs that held deep meaning for them. The pastor spoke about how they both have lived life with an eternal perspective and how their life have impacted others. Family and friends shared stories, encouragement, and tributes, honouring Pearl and my brother for the legacy they have created—a life well-lived, filled with love, faith, and joy.

Safwat and Pearl are the perfect example of living life to the fullest and finishing very, very well.

Which of the two preceding stories represents your life?
Which story would you like to represent your life and legacy?

SWOT Analysis

Strengths

- **Hope and Assurance:** The Christian view of death provides believers with a strong sense of hope, promising eternal life with Christ in a place free of suffering and separation. This hope can ease fears and give purpose to life.
- **Meaning and Comfort in Loss:** Death is framed as a transition to a joyful afterlife, allowing Christians to find

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comfort and strength in the loss of loved ones, believing they are in a better place.

- **Ethical Guidance:** Knowing there is an afterlife can inspire Christians to live lives aligned with their faith, focusing on compassion, integrity, and service.
- **Community Support:** The shared belief in eternal life fosters strong community bonds, offering collective comfort and encouragement during times of grief.

Weaknesses

- **Difficulties Facing Death's Reality:** Even with hope, the reality of death, suffering, and grief can still be profoundly challenging, sometimes causing doubt or questioning in the face of loss.
- **Potential for Misunderstanding:** Non-believers or those of different faiths may misinterpret the Christian view of death, which can lead to alienation or miscommunication, especially in multicultural settings.
- **Dependency on Faith:** The strength of comfort is heavily tied to one's faith. If faith falters, comfort and assurance in the face of death might weaken, potentially leading to fear.

Opportunities

- **Evangelism and Comforting Others:** The Christian view of death offers an opportunity for believers to share their faith, providing hope and solace to others who may be struggling with grief or fear of death.

What Are Your Freedom Years

- **Spiritual Growth:** Facing mortality through a Christian lens can lead to a deeper personal relationship with God and greater spiritual maturity.
- **Improved Quality of Life:** By focusing on the promise of eternity, Christians may prioritize meaningful relationships, service, and kindness, enhancing their earthly lives.
- **Support Services:** The Christian perspective can foster ministries focused on grief counselling, caregiving, and end-of-life care, providing support rooted in faith.

Threats

- **Cultural and Secular Criticism:** The Christian view on death may be met with skepticism or criticism in secular or multi-faith environments, potentially leading to misunderstandings or isolation.
- **Fear of Judgment:** For some believers, fear of not being good enough to attain eternal life can cause anxiety and diminish the comforting aspects of this view.
- **Complacency Risks:** A strong belief in an afterlife may lead to a sense of complacency or even avoidance of earthly responsibilities or grief, as if earthly suffering is insignificant compared to what's promised afterward.
- **Grief Mismanagement:** While the Christian view of death offers comfort, it might inadvertently discourage processing grief fully if believers feel pressured to show unwavering faith in times of loss.

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This perspective helps clarify how Christian beliefs provide both strength and challenges, guiding Christians in how to approach death with hope and grace.

Biblical Insights:

Prayerfully reflect on the following verses. Note how they relate to where you are today.

- **John 14:2-3** *"In my Father's house are many rooms; if that were not so, would I have told you that I am going there to prepare a place for you? And if I go and prepare a place for you, I will come back and take you to be with me that you also may be where I am."* Jesus reassures His followers of a place in heaven. This promise offers comfort, suggesting that Jesus is actively preparing a place for each believer, indicating a personal relationship with Him and the hope of eternal life together.
- **2 Corinthians 5:1** *"For we know that if the earthly tent we live in is destroyed, we have a building from God, an eternal house in heaven, not built by human hands."* The "earthly tent" represents our physical bodies, which are temporary and subject to decay. In contrast, the "building from God" signifies our eternal, glorified bodies in heaven. This gives hope of a permanent, divine existence beyond our earthly life, encouraging believers to look forward to their future with God.
- **Revelation 21:4** *"He will wipe every tear from their eyes. There will be no more death or mourning or crying or pain, for the old order of things has passed away."* This verse paints a picture of heaven as a place free from suffering and sorrow. The promise that God will wipe away every tear

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highlights His compassion and love for His people. It reassures believers that in heaven, there will be no more pain or loss, fulfilling the ultimate hope for eternal joy and peace.

- **Romans 8:18** *"I consider that our present sufferings are not worth comparing with the glory that will be revealed in us."* Paul acknowledges the reality of suffering in life but contrasts it with the glory of eternal life to come. This verse emphasizes that the hardships faced on earth are temporary and insignificant compared to the eternal joy and glory awaiting believers in heaven. It serves as a reminder to maintain faith and perspective in the face of life's challenges.

Discussion Questions

- How does heaven shape your daily priorities?
- How can you support loved ones facing end-of-life?
- What fears about death can faith help you address?
- How can you cultivate gratitude amid aging and loss?
- What steps deepen your relationship with God?

Your Final Move. Where?

Meet George:

George joined our technology consulting team in 1998. We were a very large organization, but in some way, we hit it off immediately. Originally from Lebanon, George and I shared a common language and culture, which meant we could practice our Arabic and share a few laughs, often leaving our colleagues

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guessing at our conversations. George quickly became my go-to technical resource on every project we worked on together.

Since I was about 20 years his senior, George showed me the cultural respect that is so natural in our part of the world. When he and his wife were considering a move from their three-bedroom condo to a four-bedroom detached house in Toronto, we had many conversations about the challenges and joys of taking that next step.

One day, during one of these talks, I asked him, *“As a Christian, George, you know that one day we all face a final move to our resting place. Where you end up that day depends on your faith and the choices you make now. Unlike choosing a new house, there are only two destinations: eternal heaven or eternal separation from God. Do you know where you’ll be going?”*

George looked at me, a bit puzzled, and replied, *“I think I’d be going to heaven.”*

I smiled and said, *“George, you’re a smart man! With such an important choice, don’t you think you should be certain of where you’re going?”*

He smiled back, *“Sure, but how can anyone be certain?”*

With his honest question, I shared my own experience. *“Years ago, back in Egypt, God brought a man named Ernest LaFont into my life. He shared with me something called the ‘**Four Spiritual Laws**’—a Bible-based framework that helped me understand how I could be sure of my eternal home in heaven. Would you be open to hearing about it?”*

George nodded, and with that simple gesture, he allowed me to share the Four Spiritual Laws with him.

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If, like George, you would like to be sure of your eternal home, please allow me to share with you “The 4 Spiritual Laws.”

Note: The 4 Spiritual Laws have had a global impact, and their description is available on the web in a wide range of formats. On YouTube, search for “4 Spiritual Laws I Bill Bright I Campus Crusade I Eternal Gift – Salvation” for this engaging video.

https://youtu.be/6Y_MQMR8dWI?si=00Hxox5wq9Wv8Ndl.

Or you may read the text in the Appendix.

HOW TO LIVE LIFE TO THE FULL?



**Plans &
Activities**



**Purpose
& Vision**



**People &
Relationships**



**Talent &
Strengths**

***LOOK FOR WHAT ENERGIZES YOU
AND DO MORE OF IT***

HOW TO LIVE LIFE TO THE FULL

Preview

The first page of this section provides a diagram that illustrates how to live life to the full as a 4-circle Venn diagram. Covering 4 key areas that energize you so you can live life to the full.

- **Purpose and Vision:** God created you for the purpose that glorifies him and helps you enjoy him forever. As your heavenly father he delights in your hopes, aspirations and visions that impact His kingdom
- **Talents and Strengths:** When you were shaped in your mother's womb, God's handiwork started the process of developing your talents. Over the years, the knowledge you acquired, the skills you developed and the experiences you gained turned your talents into strengths and wisdom that you can use to live life to the fullest.
- **People and Relationships:** Over the years, you will meet important people that will partner with you, teachable people who will learn from you, and draining people that will drain your energy. Following the model of Jesus taking inventory of the people in your life and how you interact and communicate with them is critical to helping you live to the fullest.
- **Plans and Activities:** Your vision will fade your talents and strengths will go to waste unless you have plans and commit to intentional activities that will help you live each stage of the freedom years. Start by finding models of what you wish to be.

Your Freedom Years

What's Our Secret?

When people know all that we do and learn of our old age, they often ask, *"What's your secret?"* Our secret comes in two parts. First, it is the grace of God—and we never take that for granted. Second, we have learned to live life to the fullest with a simple principle that is available to everyone.

Think of life—your body, mind, and spirit—like your arm muscles. Exercise them and use them, stretch and grow stronger, serving you better every day. But if you neglect them, they weaken, accumulate unhealthy fat, and bring about consequences that can affect every part of your life.

For example, I try to play pickleball three to five times a week, while my wife follows a disciplined walking and exercise routine. We love learning new things and embracing technology, even when it challenges us to the point of frustration. We also love travelling to places we have never seen before, even taking risks that most people our age try to avoid. We work 30 to 50 hours a week doing work that truly fulfills us and impacts the world for good.

In contrast, we have nephews and nieces who are 10-20 years younger than we are. They chose early retirement. Over time, we've seen their health decline, their skills diminish, and their self-esteem suffer greatly. Sadly, in the process, they lost their marriage, children, and friends along the way.

So, what's our secret? Besides the grace of God, it's in the choices we make every day. We choose to keep stretching, growing, and enjoying each moment to its fullest. Through the following pages, we hope to challenge you to journey with us in living life to the full.

How To Live Life to The Full

Pastor Charles Price, What Energizes You?

Charles Price was born in 1949 in England, in a devout Christian family. Drawn to ministry from a young age, he began theological studies at Capernwray Bible School, nestled in England's northern countryside. His passion for the gospel was sparked by Major Ian Thomas, the visionary behind the Torchbearers ministry.



As a young teacher, Charles poured himself into mentoring young adults, helping them understand and embrace a transformative faith. Over time, his influence grew, leading him to become the principal of Capernwray Bible School. There, he shaped the curriculum and inspired young Christians to live boldly for Christ.

At 52, Charles answered a bold new calling, stepping into the role of lead pastor at Canada's Peoples Church, following in the footsteps of Oswald J. Smith and his son, Paul B. Smith. Known for his engaging, clear, and heartfelt preaching, Charles quickly became the heartbeat of the church's ministry. His sermons encouraged thousands to live out their faith, and under his leadership, The Peoples Church became a global missions powerhouse, supporting over 300 missionaries in 40+ countries.

His influence continued to grow with the launch of "Living Truth," a television ministry that reached audiences around the

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world, and Charles became a sought-after speaker at conferences and retreats globally.

One summer, Charles suffered a life-threatening heart attack while speaking at a conference. During recovery, his cardiologist gave him a powerful piece of advice that profoundly changed him: **“Look for what energizes you.”** This wisdom became a guiding principle in his life and ministry. Instead of slowing down, Charles poured even more energy into his preaching, often delivering multiple sermons each Sunday.

Now in his mid-70s, Charles stepped back from his role as lead pastor but continues to travel and preach with a renewed sense of purpose. His life is guided by a simple truth he discovered through adversity: find what fills you with life and pursue it relentlessly.

Charles’s legacy continues as one of unwavering faith, resilience, and a passion for doing what energizes him and brings Glory to God.

Meet Luke and Linda

Luke and Linda were once central to their church, each deeply committed to ministry and service. Linda, a retired teacher, brought warmth and understanding to every group she led, while Luke, after leaving his banking career, managed the church’s finances and spent countless hours volunteering. Together, they were beloved by everyone.

After retiring, they embarked on a three-year journey across the globe, fulfilling their dream of travel. They explored ruins in Greece and rainforests in Costa Rica, returning with beautiful memories and a sense of fulfillment. Yet, as they settled back into church life, things felt unfamiliar. The church had changed,

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now more focused on youth, technology, and new ideas that felt fast-paced and different from what they'd known.

When asked to get involved again—mentoring young teachers or overseeing finances for a building project—Luke and Linda found themselves saying, *“We’re too old for this.”* They declined requests and gradually stopped taking on any roles. Over time, they even skipped services, tuning in online or staying home instead, feeling as though they’d done their part.

But as they stepped back, their sense of purpose faded. Old friends reached out, but Luke and Linda assured them they were “enjoying retirement.” Still, their lives felt emptier without the connection they once had. What began as a lighthearted excuse— *“We’re too old for this”*—had become a wall, quietly cutting them off from the community that had once been the center of their lives. In the end, they realized they had lost something precious by stepping away.

You Are Never Too Old

You are never too old to do great things for God. Let us remind you again of some inspiring biblical figures who accomplished remarkable things in their later years:

Moses: At the age of 80, Moses was called by God to lead the Israelites out of Egypt.

Abraham: God called Abraham to leave his homeland and promised him a child even in his old age. At 100, he and Sarah had their first child.

Caleb: At 85 years old, Caleb requested and conquered the hill country of Hebron

Anna: The prophetess Anna was advanced in years and spent her days worshipping, fasting, and praying in the temple. She

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was privileged for her faithfulness to be the first to declare the infant Jesus and recognize Him as the Messiah. Luke 2:36-38

Zechariah and Elizabeth: Though advanced in years, Zechariah and his wife, Elizabeth, were chosen to be the parents of John the Baptist.

If these do not inspire you enough, did you know that:

- **Benjamin Franklin** –Helped draft the Declaration of Independence at **70**
- **Fauja Singh** –Ran a marathon at **100**,
- **Frank Lloyd Wright** – Designed Guggenheim Museum at **76**,
- **Grandma Moses** began a painting career at **78**
- **Harriette Thompson** –Completed a marathon at **92**
- **Harry Bernstein** – Published *The Invisible Wall* at **96**
- **Iris Apfel** –Signed her first modelling contract at **97**
- **Jimmy Carter:** Earned the Nobel Peace Prize at **78**
- **John Glenn** – returned to space at age **77**
- **Mary Wesley** – Published her first novel at **71**
- **Michelangelo** – Designed St. Peter's Basilica at **74**
- **Nelson Mandela** – Elected President of South Africa at **75**
- **Nola Ochs** – Became the oldest college graduate at **95**
- **Peter Roget** – Published the *Roget's Thesaurus* at **73**
- **Samuel Morse** –Developed the telegraph at **72**
- **Teiichi Igarashi** – Climbed Japan's highest mountain at **100**
- **Winston Churchill** – Became British Prime Minister at **77**
- **Yuichiro Miura** – Climbed Mount Everest at age **80**

How To Live Life to The Full

Purpose and Vision

It happened to me

Monday, September 6, 1999.
Here I am at 58, holding a well-paid executive position, but the cost has been steep. Life has felt like a high-speed treadmill, leaving my health compromised. Following my doctor's advice—and some wise friends' encouragement—my wife and I decided, against the will of my boss, to take a much-needed three-week vacation.



When I returned to my office, I noticed the voicemail light blinking on my desk phone. One message stood out: *"I need to see you in my office at 4:00 PM. It's very important,"* my boss said with a clear, stern voice.

At 4:00 PM, I walked into his office. Sitting there with him was the HR representative. The news was swift and clear: ***"You're fired."*** They softened the words, but the message hit hard. I had one hour to pack up my things and be out of the office by 5:00 PM.

What now? Like so many, my work had become my purpose, the place where I found my identity. Do I just let it go and retire? Maybe I've put in enough hard work already. But still—how could someone near 60, with health issues, hope to land another executive role?

Deep down, the real question lingered: Does God still have a purpose for someone like me?

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Created for Purpose

From your very first breath, until the day they put you in a box, God has a purpose for your life.

Regardless of age, life is all about living God's purpose for your life.

Living as God intended for you.

Finding purpose seeks to answer the timeless question, "**Why am I here?**"

To explore this, let's return to the story of creation in Genesis. What did God mean when He declared each part of creation "good"?

In theological interpretation, God's declaration of creation as "good" isn't simply about aesthetic beauty or moral perfection. Instead, the Hebrew word for "good" (*tov*, טוב)

conveys the idea of being "**fit for purpose**" or "**functionally complete**." Each part of creation fulfills a role in God's intended order, contributing to a harmonious whole.

This perspective is explored in several areas of theology:

- In Old Testament Theology and Hebrew Studies, Scholars of biblical Hebrew, like Gerhard von Rad and Claus Westermann, have studied the term *tov* in its ancient context. They suggest that *tov* in Genesis 1 implies "functionally excellent" or "working as intended," emphasizing purpose rather than just appearance or morality.
- In Modern Theological Works on Creation and Purpose, such as *The Lost World of Genesis One*, theologian John Walton explains Genesis 1 as a portrayal of creation ordered for specific purposes. Walton suggests that when God calls creation "good," He is affirming that each part perfectly fulfills its role within the cosmos.

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- In Systematic Theology, Systematic theologians, like Wayne Grudem in *Systematic Theology*, often describe the “goodness” of creation as the harmony of all things aligned with God’s design. Creation is "good" because it is exactly as God intended, functioning within His perfect purpose and plan.
- In Ancient Interpretations and the Church Fathers, Early Christian thinkers, like Augustine, also interpreted the goodness of creation in terms of purpose. In *Confessions*, Augustine described creation as reflecting God’s perfect will. For Augustine, each created thing was “good” because it functioned as God intended within His divine purpose and order.

These interpretations suggest that the "goodness" of creation in Genesis reflects its fulfillment of God’s design, each element playing a unique role in a harmonious, ordered whole. This view, common in biblical theology and ancient cultural studies, offers insight into our own purpose: like creation itself, we are "good" when we live in alignment with the purpose God has for us, contributing to the larger story He is writing.

With our constant search for purpose, this subject continues to be one of the most researched. Related topics have contributed to a huge library of books and research papers. For example, Dr. Rick Warren’s book *The Purpose Driven Life* has sold more than 50 million copies.

With all of this in the background, I am attracted to the simplicity of the early church fathers. Published in the 1600’s the Church Catechisms are concise statements capturing the essence of the Christian faith. They provide timeless insight. On life’s purpose, the Catechism famously declares, ***“The chief end of man is to glorify God and enjoy Him forever.”*** In this single

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sentence, we find a profound foundation for understanding our existence. It is calling us to live in harmony with God's presence and purpose. This brings Him glory and leads us to enjoy Him as well.

The Bible expands on how to live out this purpose, guiding without a rigid formula, which allows us to pursue a purpose-filled life unique to everyone. Here are some examples:

- **Micah 6:8** – *“And what does the LORD require of you? To act justly and to love mercy and to walk humbly with your God.”* This verse calls us to live with integrity, compassion, and humility, values that connect us to a deeper, God-centered life.
- **Matthew 22:37-39** – *“Jesus replied: ‘Love the Lord your God with all your heart and with all your soul and with all your mind... Love your neighbour as yourself.’”* Jesus emphasizes love as central to our purpose, calling us to a life filled with passion for God and genuine care for others.
- **Ephesians 2:10** – *“For we are God’s handiwork, created in Christ Jesus to do good works, which God prepared in advance for us to do.”* This verse reminds us that our lives are uniquely crafted by God, and we are created with the intention to do good and bring God’s light into the world.
- **Colossians 3:23-24** – *“Whatever you do, work at it with all your heart, as working for the Lord...”* This verse encourages us to approach every task with dedication and excellence, recognizing that we ultimately serve God.

These verses offer a balance between direction and freedom, giving us a purpose rooted in glorifying God and enjoying His presence. They invite us to use our unique gifts, live with passion, and pursue meaningful connections. A life lived with purpose isn't simply about grand achievements; it's about

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honouring God in everything—from the smallest acts of kindness to our greatest endeavours.

In essence, our purpose includes:

- Anything and everything that glorifies God
- Anything and everything that deepens your joy in Him

With this purpose, we're called to a life of love, service, and growth, pursuing God's presence with creativity, conviction, and an open heart.

Vision Beyond Security

Choosing faith over comfort in uncertain times.

Since arriving in Canada in 1968, I have worked in large, stable organizations. I was fortunate to have steady pay, solid health insurance, and a strong team to support me. My career felt secure and well-established—a foundation I relied on for years, especially while raising my family.

But as I approached 60, everything changed in ways I hadn't anticipated. I was unexpectedly fired. Alongside this upheaval, I faced a serious health crisis. My years of fast-paced, workaholic living had taken a toll on my body, and I was diagnosed with fibromyalgia—a chronic and untreatable condition. The doctors told me the best I could do was find a less demanding job or risk worsening my condition and possibly facing permanent disability.

It was a frightening time. My job was our family's primary income, and we still had two children in school. Initially, I thought I should find another position in my field, technology and IT, where I had spent most of my career. However, my wife wisely advised that pursuing another high-stress job could lead to a worse outcome. It will be like jumping out of the frying

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pan and into the fire. Her words made me realize that a fresh direction was needed.

In that challenging season, we turned to God's promises for guidance and strength:

- *1 Corinthians 10:13* says, "No temptation has overtaken you except what is common to mankind. And God is faithful; he will not let you be tempted beyond what you can bear. But when you are tempted, he will also provide a way out so that you can endure it." This verse reminded us that no trial was beyond God's control.
- *Philippians 4:19* encouraged us with the promise, "And my God will supply every need of yours according to his riches in glory in Christ Jesus." We clung to this assurance of God's provision, even in uncertain times.
- *Psalms 37:25* brought peace, "I was young and now I am old, yet I have never seen the righteous one forsaken, nor his children begging for bread." God's faithfulness through every stage of life was a truth we held close.

Looking back over 24 years, we can testify that God fulfilled each of these promises.

Now, looking back over 24 years, we can testify that God fulfilled each of these promises. He provided for us in ways beyond what we could have imagined, guiding us through each challenge.

A Moment of Decision

I confess that I was tempted to retire and apply for disability support as the doctors suggested. But *Proverbs 29:18* reminded me of a warning: "***Without a vision, people perish.***" This verse encouraged me to avoid resignation and apathy, showing me that God wanted me to continue with purpose.

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In *The Purpose Driven Life*, Dr. Rick Warren emphasizes the importance of a vision grounded in God's purpose. *"Without a vision, we're just existing, not really living,"* he writes, underscoring the difference between simply getting by and living with true purpose. His message confirmed that a meaningful life involves service to others and fulfilling God's calling.

Years ago, someone shared a lesson that we have found most valuable. He said, *"God is a perfect parent; He uses all the experiences of life to develop his children."* This reminds me that parents everywhere ask their children, *"What do you want to be when you grow up?"* This question shows a parent's desire for their child's future and development, reflecting a belief in a bright future.

Similarly, God, our Heavenly Father, wants us to have dreams, hopes, and a vision. Imagine Him asking you, *"My child, what do you want to be when you grow up?"* This is His invitation to envision a future that aligns with His purpose and love.

Having a vision grounded in God's promises is essential for a life of fulfillment and purpose. It keeps us from merely existing, encouraging us instead to live intentionally and joyfully. Through every challenge and decision, God invites us to seek a future that honours Him and impacts others. A vision guided by faith will sustain us in any season, helping us experience a life full of hope, direction, and purpose.

Biblical Insights:

Prayerfully reflect on the following verses. Note how they relate to where you are today.

- **James 1:5:** *"If any of you lack wisdom, let him ask of God... and it will be given to him."* Seek God's wisdom and clarity

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through prayer as you begin developing your vision, aligning it with His desires for a fulfilling purpose.

- **Ephesians 2:10:** *“For we are God’s handiwork, created in Christ Jesus to do good works.”* Discern your purpose by understanding how you can uniquely contribute to God’s kingdom, bringing meaning and satisfaction by aligning your vision with His intent.
- **Psalms 37:4:** *“Delight yourself in the Lord, and He will give you the desires of your heart.”* Reflect on heartfelt desires that align with God’s principles. God guides us through our longings, shaping desires that resonate with His purpose when we seek Him.
- **1 Peter 4:10:** *“Each of you should use whatever gift you have received to serve others.”* Consider your God-given talents and gifts. Reflect on how these abilities can serve others as they are part of God’s plan for your purpose.
- **Habakkuk 2:2:** *“Write the vision; make it plain on tablets, so he may run who reads it.”* Define specific, God-centered objectives toward your vision. Writing them down strengthens commitment, helping maintain focus and providing direction as you pursue your purpose.
- **Philippians 3:14:** *“I press on toward the goal to win the prize for which God has called me heavenward.”* Picture what your life could be like by fully pursuing God’s vision. Visualizing the future can inspire and clarify the steps needed for faithful commitment.
- **Philippians 2:3:** *“Do nothing out of selfish ambition... rather, in humility value others above yourselves.”* Consider how your vision can positively impact others. A vision aligned with God’s heart is often others-focused, encompassing love, service, and meeting real needs.
- **Isaiah 40:31:** *“But those who wait on the Lord shall renew their strength.”* Trust God’s timing. Spiritual growth often

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happens in waiting. Patience strengthens reliance on His wisdom rather than personal understanding.

- **Proverbs 15:22:** *“Plans fail for lack of counsel, but with many advisers they succeed.”* Share your vision with wise, mature mentors who can encourage, refine, and confirm it. God often guides us through the wisdom of others.
- **Galatians 6:9:** *“And let us not grow weary of doing good, for in due season we will reap.”* Anticipate challenges in pursuing your vision. Faithful perseverance will help overcome obstacles, with God’s promise of growth and reward through persistence.
- **Proverbs 3:5-6:** *“Trust in the Lord with all your heart and lean not on your own understanding.”* Move toward your vision with confidence, trusting that God will provide clarity and resources. Each step forward strengthens your faith and purpose.

Discussion Questions:

1. How does faith help you choose vision over security?
2. What desires in your heart align with God’s purpose?
3. How do you visualize your life pursuing God’s vision?
4. How do patience and waiting shape your vision journey?
5. How do your passions reveal God’s direction?

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Talents And Strengths

Simon Cowell started 'Britain's Got Talent' in the 90s to celebrate the extraordinary talents of people from all walks of life. From singers to magicians, contestants compete for prizes and a coveted chance to perform in Las Vegas. Its open format, embracing unique skills across all ages, quickly made it a sensation, spotlighting acts often overlooked by traditional talent shows.



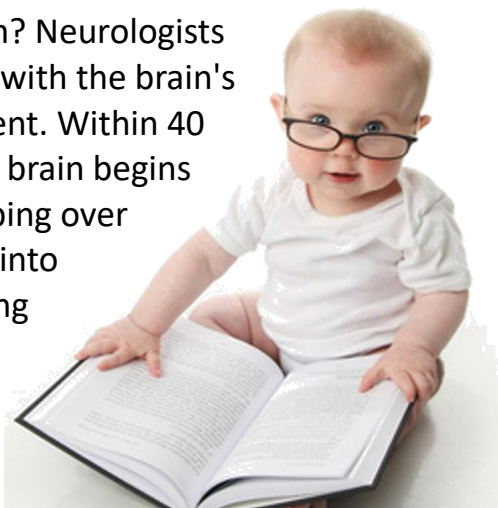
The show's success has inspired global versions, like *America's Got Talent*, *India's Got Talent*, and *Australia's Got Talent*, giving performers worldwide a platform to shine. Many contestants have launched remarkable careers and achieved dreams they might never have realized otherwise.

What about you? What are your unique talents? How do talents differ from strengths? Let's explore how you can use them to live life to the fullest.

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Talents. Exploring the origins of your abilities.

Where do talents come from? Neurologists reveal that talents originate with the brain's remarkable early development. Within 40 days of conception, a baby's brain begins generating neurons, developing over 100 billion by a few months into pregnancy. That's a staggering pace of more than 9,000 neurons per second!



Before birth, these neurons start to communicate, forming over 15,000 synaptic pathways. This vast network becomes the essential framework that shapes our unique ways of thinking, feeling, and responding. After birth, and especially during early childhood, these pathways grow into a personalized set of qualities, making each child as unique as their fingerprints. These qualities are the foundation of our talents, influencing how we naturally act, think, and feel throughout life.

Your talents—these inherent abilities and inclinations—are part of God's design, reflecting His image and enabling you to contribute meaningfully to the world. Each person's unique combination of talents allows them to respond to life in a way that no one else can, and this uniqueness is intended to fulfill a purpose beyond oneself.

To fully appreciate these gifts, it's important to explore the concept of Strengths Development. While talents are raw, inborn qualities, strengths are developed as we refine these abilities through learning and practice. Recognizing and nurturing talents allows us to steward them well, turning potential into powerful strengths that can serve others and

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bring fulfillment. Embracing our talents and strengths enables us to live fully and with purpose, prepared to make a positive impact.

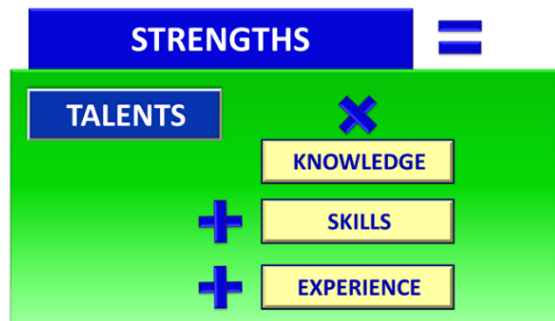
The Strengths Formula

Your Impact: Transforming Talents into Strengths

Since the early 1960s, psychologists and Christian thought leaders have highlighted those talents when intentionally developed, can transform into strengths. This process can be understood as a formula: strengths are built by developing our natural talents through the addition of knowledge, skill, and experience.

Strengths begin with God-given talents, which form the foundation. However, they grow and mature as we pursue relevant knowledge, practice essential skills, and apply what we learn through experience. Good educational systems are structured with this developmental approach in mind. In early education, we focus on learning *how* to acquire knowledge and build a base for lifelong learning. As we grow, we gather more specific knowledge, and then we learn to apply it in meaningful ways. The steps or “how-to” processes involved in applying knowledge are known as skills. Finally, these skills gain depth and become strengths through the laboratory of life experiences.

Consider driving as an illustration. You might have a natural talent for seeing the road clearly and coordinating your



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movements to control a steering wheel, but that alone doesn't make you a skilled driver. To truly excel, you need knowledge—an understanding of how the vehicle operates. You can gain this through reading or discussions. Next, you must develop driving skills, practicing to master the controls. But even then, true strength in driving only comes with experience—by driving in diverse conditions and learning to handle unexpected challenges. This combination of knowledge, skills, and experience leads to wisdom.

Through this journey, we develop strengths that allow us to navigate life's challenges more effectively.

By intentionally cultivating our talents, we gain the maturity and resilience to

make a positive impact. These refined strengths become essential tools, equipping us to serve others and fulfill our purpose.

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

Albert Einstein said, "*The only source of knowledge is experience.*" This highlights the fact that the aging process is the most natural place for learning and developing strengths. At a great loss, this is often overlooked by traditional human resource management. This need not be the case in the kingdom of God. God wants to use every day and every experience to develop his children and expand his kingdom.

Discover Your Strengths

The Gallup Organization does a lot of global surveys around human behaviour, effectiveness and well-being. Their research suggests that people who use their talents and strengths every day are 300% more likely to report having an excellent quality

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of life. Regretfully, in their surveys, they also found that only 17% of people use their strengths every day. This begs the question, why? When the potential results are so great, why do so few people use their strengths every day?

Peter Drucker is one of the best business thought leaders. Business Week called him the Man Who Invented Management. In his bestselling book *The Effective Executive*, he writes, *“Most people do not know their strengths and the majority of those who think they do are often wrong.”*

Discovering What You Do Best

Taking some time to discover your strengths may be one of the best investments you can make. Here we would like to draw your attention to two tools that can help you in this process: StrengthsFinder and the HighFive tools. While they both seek the same goal, there are some distinct differences.

About High5

High5 Strengths is a quick, practical tool that helps people identify and apply their personal strengths in everyday life. The 15-minute assessment provides a free basic report, with upgraded options for deeper insights. Designed for individuals, teams, and organizations, High5 offers tips, blind-spot awareness, team analytics, and guided exercises. Its user-friendly approach blends research with real-life application, making it an accessible and affordable way to foster growth and development by focusing on what people do best.

About StrengthsFinder (CliftonStrengths)

CliftonStrengths, formerly StrengthsFinder, is a leading personal development tool created by Donald O. Clifton and

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backed by Gallup research. Taken by over 30 million people, it identifies natural patterns of talent for productive use. Nearly 90% of Fortune 500 companies apply it to boost engagement, leadership, and teamwork. Universities also integrate it into orientation, leadership, and career programs to help students build confidence and make wise choices. Its strength-based approach fosters authentic, energizing, and sustainable growth.

A Call to Action

Discovering your strengths is not a luxury; it's a responsibility. You were created with unique gifts and capacities meant to be used. Gallup's research shows the payoff is immense: joy, engagement, and excellence. Drucker's challenge reminds us that the first step is awareness.

So, ask yourself: *Do I truly know my strengths?* If not, begin with these simple self-discovery steps and then dive into the StrengthsFinder themes. Commit to living from your strengths each day. Because the world doesn't need you to be someone else—it needs you to be the best version of yourself.

But you don't have to wait for an assessment to begin exploring your strengths. Here are a few **simple self-discovery exercises** you can try right away.

1. **Peak Moments Reflection** – Think of three times in your life when you felt most alive, successful, or proud. What were you doing? What talents were you using?
2. **Energy Audit** – Over the next week, notice what activities leave you energized versus drained. Your strengths often live in the things that give you energy.

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3. **Ask Others** – Sometimes, we are blind to our own gifts. Ask trusted friends, colleagues, or family members, *“When do you see me at my best?”*
4. **Natural Ease** – Pay attention to the things that feel easy for you but hard for others. Often, our true strengths hide in what feels “normal” to us.
5. **Look into Strengths** – To help you recognize and embrace your God-given strengths, review the StrengthsFinder 34 themes listed below. As you read each description, ask God to open your eyes to see yourself more clearly. Mark the themes that resonate deeply or make you say, *“That sounds like me”* with a **YES**. Then, re-read only those marked themes and highlight the adjectives or attributes that stand out. Transform each one into a personal statement beginning with *“I am ...”*. Finally, prayerfully reflect on these affirmations, asking God to confirm His truth in your life and strengthen your confidence in the person He created you to be

StrengthsFinder themes

- **Achiever:** People exceptionally talented in the Achiever theme work hard and possess a great deal of stamina. They take immense satisfaction in being busy and productive.
- **Activator:** People exceptionally talented in the Activator theme can make things happen by turning thoughts into action. They want to do things now, rather than simply talk about them.

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- **Adaptability:** People exceptionally talented in the Adaptability theme prefer to go with the flow. They tend to be “now” people who take things as they come and discover the future one day at a time.
- **Analytical:** People exceptionally talented in the Analytical theme search for reasons and causes. They can think about all of the factors that might affect a situation.
- **Arranger:** People exceptionally talented in the Arranger theme can organize, but they also have a flexibility that complements this ability. They like to determine how all of the pieces and resources can be arranged for maximum productivity.
- **Belief:** People exceptionally talented in the Belief theme have certain unchanging core values. Out of these values emerges a defined purpose for their lives.
- **Command:** People exceptionally talented in the Command theme have presence. They can take control of a situation and make decisions.
- **Communication:** People exceptionally talented in the Communication theme generally find it easy to put their thoughts into words. They are good conversationalists and presenters.
- **Competition:** People exceptionally talented in the Competition theme measure their progress against the performance of others. They strive to win first place and revel in contests.

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- **Connectedness:** People exceptionally talented in the Connectedness theme have faith in the links among all things. They believe there are few coincidences and that almost every event has meaning.
- **Consistency:** People exceptionally talented in the Consistency theme are keenly aware of the need to treat people the same. They crave stable routines and clear rules and procedures that everyone can follow.
- **Context:** People exceptionally talented in the Context theme enjoy thinking about the past. They understand the present by researching its history.
- **Deliberative:** People exceptionally talented in the Deliberative theme are best described by the serious care they take in making decisions or choices. They anticipate obstacles.
- **Developer:** People exceptionally talented in the Developer theme recognize and cultivate the potential in others. They spot the signs of each small improvement and derive satisfaction from evidence of progress.
- **Discipline:** People exceptionally talented in the Discipline theme enjoy routine and structure. Their world is best described by the order they create.
- **Empathy:** People exceptionally talented in the Empathy theme can sense other people's feelings by imagining themselves in others' lives or situations.

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- **Focus:** People exceptionally talented in the Focus theme can take a direction, follow through and make the corrections necessary to stay on track. They prioritize, then act.
- **Futuristic:** People exceptionally talented in the Futuristic theme are inspired by the future and what could be. They energize others with their visions of the future.
- **Harmony:** People exceptionally talented in the Harmony theme look for consensus. They don't enjoy conflict; rather, they seek areas of agreement.
- **Ideation:** People exceptionally talented in the Ideation theme are fascinated by ideas. They can find connections between seemingly disparate phenomena.
- **Includer:** People exceptionally talented in the Includer theme accept others. They show awareness of those who feel left out and make an effort to include them.
- **Individualization:** People exceptionally talented in the Individualization theme are intrigued with the unique qualities of each person. They have a gift for figuring out how different people can work together productively.
- **Input:** People exceptionally talented in the Input theme have a craving to know more. Often, they like to collect and archive all kinds of information.
- **Intellection:** People exceptionally talented in the Intellection theme are characterized by their intellectual activity. They are introspective and appreciate intellectual discussions.

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- **Learner:** People exceptionally talented in the Learner theme have a great desire to learn and want to continuously improve. The process of learning, rather than the outcome, excites them.
- **Maximizer:** People exceptionally talented in the Maximizer theme focus on strengths to stimulate personal and group excellence. They seek to transform something strong into something superb.
- **Positivity:** People exceptionally talented in the Positivity theme have a contagious enthusiasm. They are upbeat and can get others excited about what they are going to do.
- **Relator:** People exceptionally talented in the Relator theme enjoy close relationships with others. They find deep satisfaction in working hard with friends to achieve a goal.
- **Responsibility:** People exceptionally talented in the Responsibility theme take psychological ownership of what they say they will do. They are committed to stable values such as honesty and loyalty.
- **Restorative:** People exceptionally talented in the Restorative theme are adept at dealing with problems. They are good at figuring out what is wrong and resolving it.
- **Self-Assurance:** People exceptionally talented in the Self-Assurance theme feel confident in their ability to manage their own lives. They possess an inner compass that gives them certainty in their decisions.

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- **Significance:** People exceptionally talented in the Significance theme want to be very important in the eyes of others. They are independent and want to be recognized.
- **Strategic:** People exceptionally talented in the Strategic theme create alternative ways to proceed. Faced with any given scenario, they can quickly spot the relevant patterns and issues.
- **Woo:** People exceptionally talented in the Woo theme love the challenge of meeting new people and winning them over. They derive satisfaction from breaking the ice and making a connection with someone.

About Your Stewardship

I'm drawn to the wisdom in the Parable of the Talents (Matthew 25) and the Parable of the Minas (Luke 19). Both stories remind us that one day, each of us will stand before God to account for how we used the talents, time, and opportunities He entrusted to us.

In the Parable of the Talents, the master gives each servant a different amount—five, two, and one bag of gold—based on their abilities. Two of the servants invested their amounts diligently, doubling what they received. But the third servant, out of fear, buries his one talent in the ground. When the master returns, he rewards the first two servants with greater responsibilities, praising their faithfulness. However, the servant who hid his talent is chastised as “wicked and lazy,” losing even the little he had.

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Similarly, in the Parable of the Minas, each servant is given an equal amount—one mina each. Yet the outcomes differ: some invest and multiply their minas, while one simply hides his, returning it unchanged. Here, Jesus emphasizes that, while our talents and gifts may differ, we all have the same opportunity, the same number of hours in a week, 168 hours, where we can make meaningful choices with what we've been given.

**In life our
stewardship is
measured by how
we spend our
money and our
time.**

**Time is where we
use and invest our
God given
strengths.**

Through these stories, Jesus highlights that we each will give an accounting for how we invest what we are given in the time we are given. He calls us to live with purpose, courage, and a heart for growth and service. Rather than comparing our talents to others, we are encouraged to embrace what we have—whether great or small—and use it fully. In the end, each action we take is a response to God's trust in us, shaping the legacy we leave and the impact we make in His kingdom.

Meet Joe

I met Joe and his wife as visitors to our church. He told me that his wife had been dreaming of being a grandma, so they downsized and moved from Vancouver so she could be near their new grandchild in Toronto. I said, "If this is your wife's dream, what is your dream?" He said, *"I just retired; my dream is to golf every day."* I said, *"Is that all?"*

With great delight, he went on a detailed list of his achievements. *"I am a natural entrepreneur. I always had big dreams, and I started 6 new businesses. Just sold my last one a*

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year ago. Now is my time to chill and rest." He looked healthy, fit, and in the prime of his mature years.

Looking at him, I could see a leader who built businesses, employed people and did a lot of good for the kingdom of God. Now his dream is limited to cleaning his golf clubs and chasing a little white ball.

Is this all that Joe can do? Is this where he wants to invest the best years of his life? I wonder what Joe will bring before God in return for the 20-40 retirement years that God is giving him. By contrast, please read the next story.

Dr. Arnold Cook (MIFG)

Known to many as "Dr. Cook," to me, he was a mentor and leader who inspired me with his unwavering commitment to making "Maximum Impact for God" (**MIFG**). For me, he wasn't only a figure of inspiration; he continually challenged me—and others—to keep MIFG at the heart of all we do. Dr. Cook's dedication to this principle went far beyond words; he embodied it in everything he did, leaving behind a legacy that continues to encourage others to use their time and talents purposefully.

In the following section of this book, we challenge you to take and keep an inventory of your God-given talents and Strengths. As you do this, we hope you will be challenged by the model and legacy of a man who lived his life with a focused commitment to MIFG.



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His journey began in 1932 in a small town in Ontario, where he was raised in a close-knit community rooted in faith and service to others. This foundation shaped his path from a young age. Starting as a small-town pastor, he quickly discovered a calling that extended far beyond his local community. With his devoted wife, Mary-Lou, by his side, Dr. Cook set out on international missions that took them across Latin America, including Colombia, Peru, and Argentina. In each country, he didn't simply share the Christian message; he established lasting programs that empowered new believers to grow in faith and lead their communities with strength and compassion. His work in these communities made an indelible mark, as he provided spiritual guidance and sustainable support that uplifted lives long after he had gone.

After years of dedicated service abroad, Dr. Cook returned from Latin America and served in the leadership of The Christian and Missionary Alliance, eventually becoming President of the C&MA. His leadership was distinguished by his remarkable ability to simplify complex ideas and inspire purposeful living. Dr. Cook challenged those around him—including myself—to embrace MIFG in every endeavour, big or small. His visionary leadership revitalized the C&MA, inspiring it to remain true to its mission of making maximum impact for God's kingdom.

Even after his tenure as C&MA president, Dr. Cook's influence only expanded. He went on to serve as President of the Alliance World Fellowship, extending the Alliance Church's reach internationally and fostering an environment where leaders thrived in service. His book, *Historical Drift: Must My Church Die?*, stands as a testament to his lifelong dedication to strengthening the church and addressing its challenges with hope and resolve. His message of MIFG remains a timeless

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Based on the parables of the talents, MIFG, will be the measurement of our stewardship.

inspiration, encouraging churches and individuals to live lives of purpose and significance.

We all need models for living. Dr. Cook is a model of how we live a life of stewardship, making maximum impact for God.

Biblical Insights:

Romans 12:6-8: *“We have different gifts, according to the grace given to each of us ...do it diligently; if it is to show mercy, do it cheerfully.”* God gives us diverse gifts to serve His purpose. Paul encourages us to wholeheartedly use our unique abilities—to build up others and contribute to the community.

1 Peter 4:10: *“Each of you should use whatever gift you have received to serve others, as faithful stewards of God’s grace in its various forms.”* Our talents are entrusted to us not only for personal gain but to serve and benefit others. By doing so, we reflect God’s grace and manage His blessings responsibly.

James 1:17: *“Every good and perfect gift is from above, coming down from the Father of the heavenly lights, who does not change like shifting shadows.”* All our talents, strengths, and abilities are gifts from God, and He gives them generously. Recognizing this encourages gratitude and motivates us to honour Him with these gifts.

1 Corinthians 12:4-6: *“There are different kinds of gifts, but the same Spirit distributes them. There are different kinds of service, but the same Lord. There are different kinds of work, but in all of them and in everyone it is the same God at work.”* This passage emphasizes the variety of gifts given by the Holy Spirit, all intended for unity and purpose in God’s work. Our

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unique abilities contribute to a larger mission, where each person's strengths complement the others.

Colossians 3:23-24: *“Whatever you do, work at it with all your heart, as working for the Lord, not for human masters, since you know that you will receive an inheritance from the Lord as a reward. It is the Lord Christ you are serving.”* When we use our strengths and talents, we should do so wholeheartedly as a way of serving God, not merely for human approval. This mindset keeps us motivated to act with integrity and purpose, knowing that our ultimate reward is from God.

2 Timothy 1:6: *“For this reason, I remind you to fan into flame the gift of God, which is in you through the laying on of my hands.”* Paul encourages Timothy to cultivate and grow his God-given strengths. This is a reminder that talents are like a fire that needs to be fanned to reach their full potential, requiring effort and intentionality on our part.

Ephesians 2:10: *“For we are God’s handiwork, created in Christ Jesus to do good works, which God prepared in advance for us to do.”* We are each uniquely designed by God with specific talents and purposes. This verse emphasizes that we are created for meaningful work, aligned with God’s plans and that using our strengths fulfills His intended purpose for our lives.

Discussion Questions:

- What are some ways to identify your God-given strengths?
- What are your unique talents, and how can you use them to make Maximum Impact for God (MIFG)?
- What talents might you be underusing in daily life?
- What legacy do you hope to leave with your talents?
- How can you better steward your time and talents?

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People and Relationships

People For Purpose

As the saying goes, *“Who you know is more important than what you know.”* This rings true in so many parts of life because, at its core, life is all about relationships. Living fully isn’t about the titles we achieve or the wealth we gather; it’s about the positive impact we have on others.



Pastor Joe Workman

Joe Workman’s life was shaped by important and draining relationships. Growing up on a dairy farm, Joe’s father instilled a guiding principle: *“If you are a Workman, you must work all the time.”* By age seven, Joe cared for injured livestock, sparking dreams of becoming a veterinarian—dreams his family couldn’t afford.

Joe’s most important relationship began with his high school sweetheart, Janice, a city girl who shared his passion for church outreach. They married at 23, but farm life was draining for Janice, especially due to strained relationships with Joe’s family. Her unhappiness caused Joe many sleepless nights.

Janice’s compassion found focus when she read about children orphaned by the HIV epidemic in Congo. Inspired, the couple joined a mission to care for these children and partner with local churches. In Congo, Joe thrived, partnering with local leaders and mentoring teachable young leaders who multiplied

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his efforts. Both Joe and Janice deepened their faith through correspondence courses in pastoral care.

After four years, they returned home to reconnect and complete their Bible college degrees. However, their sabbatical was disrupted by tragedy—a car accident claimed Janice’s father and left her mother disabled. As an only child, Janice became her mother’s caregiver, a role she could not neglect, but it left her exhausted and drained her emotionally.

Graduating from Bible college, Joe accepted an associate pastor position at a local church, hoping for mentorship. Instead, he encountered a senior pastor whose confusing demands and lack of collaboration left him disillusioned. This experience contrasted sharply with the energizing partnerships he had enjoyed in Congo.

Meanwhile, Janice found refuge as a school secretary, where a supportive principal fostered flexibility and collaboration. Her workplace provided a source of encouragement and stability as she navigated her mother’s caregiving challenges.

After two years of burnout in ministry, Joe returned to his family’s dairy farm, seeking solace and purpose in the familiar. While the decision was difficult, it allowed him to regroup and reflect on the relationships that shaped his life.

Five years later, Joe was invited to join the team of a larger church where he had responsibility for outreach and pastoral care. The leadership culture in that church was empowering and demanding but very collaborative. In many ways, it reminded him of the positive relationships he found during his four years in Congo.

Joe’s journey highlighted the power of connections—those who drained him taught him resilience, while those who

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inspired him fueled his faith. Through hardship and joy, Joe and Janice found ways to serve others, blending hard work with their shared purpose of making a difference.

Important Teachable and Draining People

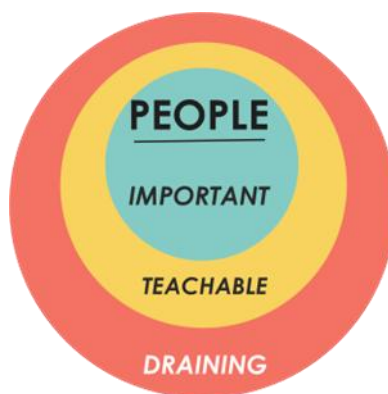
In his insightful book *Restoring Your Spiritual Passion*, Dr. Gordon MacDonald introduces the idea that we all have different types of people in our lives. As illustrated in the attached diagram, let's explore three key types: **Important People**, **Teachable People**, and **Draining People**.

Important People

Important people are those with whom you share a strong partnership and mutual accountability. They play significant roles in shaping your responsibilities and are essential to achieving your goals. With these people, you have an open, trusting relationship, allowing them to positively influence your values and character. Just as they are committed to your success, you often feel equally devoted to theirs.

These important people might include family members who hold a special place in your life, key colleagues, or trusted mentors and coaches. They genuinely care about your growth and purpose, and together, you work toward shared successes. Your growth, development and even success are directly related to the amount of time you spend with such people and how you communicate with them.

Teachable People



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Teachable people are those who look to you as a source of inspiration and guidance. They respect your character, values, and behaviour, often considering you a role model in certain aspects of life. These people are part of your circle of influence, either by their own choice or through your invitation, and you share a mentoring, coaching, or leadership relationship with them.

Teachable people are committed to learning from you, and you, in turn, invest time and energy into their growth. While this may not always bring direct rewards, seeing them progress and succeed can be deeply fulfilling. Sometimes, you can even delegate certain responsibilities to them, allowing you to focus on higher goals and pursuits as they take on new roles.

In the long term, your life value will be measured by the impact you have on your teachable people. They will shape the legacy you will leave behind.

Draining People

Draining people are those whose actions and attitudes can significantly tax your emotional well-being. They don't quite fit into the previous two categories and often bring repeated concerns or challenges into your life. Interactions with them can feel unproductive, with little to no change resulting from your efforts. Here are some common characteristics of draining people:

- They tend to repeatedly face the same problems and complain about recurring issues, but rarely take action to change outcomes.
- They are often critical of others, disruptive in group settings, and reluctant to address life's challenges proactively.
- They focus on superficial issues rather than tackling root causes.

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Draining people can enter our lives in various forms—not only as individuals but also through exposure to negative media or content that promotes harmful behaviours or attitudes.

In managing relationships with draining people, it's wise to limit or control your exposure. By prioritizing relationships with important and teachable people, you fill your life with positive connections, leaving little room for draining influences.

Sometimes, however, confronting a draining person may be necessary. In his valuable book *Caring Enough to Confront*, David W. Augsburger emphasizes that constructive confrontation arises from a desire to protect a meaningful relationship. Out of genuine concern, we may need to address draining behaviours. If handled with wisdom and care, such confrontations may even transform a draining person into a valued or teachable connection.

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Purposeful Relationships

From Intentional Connections to Growing Vision

Meet Tim Jacobson,

Over the past 22 years, Tim has been one of the most important people in my life. He impacted our lives in many ways. Meeting Tim was a significant moment in our lives, though at the time it seemed just like a casual after-church fellowship.



From that first introduction, Tim stood out as someone who brings intentionality and warmth into every interaction. For Tim, no meeting is accidental—he believes every encounter is divinely orchestrated to connect people for God's purposes. Tim and his wife, Lorna, have become two of the most important people in our lives, guiding us and opening avenues for relationships that have enriched us beyond measure.

Tim's **StrengthsFinder** profile reflects his unique strengths in connectedness, vision, and recognizing the value in each relationship. Born in Ethiopia to missionary parents, Tim grew up surrounded by the challenges and richness of cross-cultural ministry. This foundation set the stage for his work and life philosophy.

Tim and Lorna spent much of their ministry years in Ethiopia during a politically turbulent time under Communist rule. Despite the challenging circumstances, Tim's relational abilities allowed him to form connections even within an environment

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that was often hostile toward Christianity. His capacity for building meaningful relationships was instrumental in bridging cultural divides and creating friendships in unlikely places.

Over a 40-year career with SIM Canada, Tim has gone far beyond official roles and titles. His visionary spirit and gift for fostering relationships enabled him to become a catalyst for leadership development and educational initiatives in Africa and around the world. He embodies the belief that life is about people and continually demonstrates that deep relationships are at the core of meaningful work and personal fulfillment.

Tim's role extends to overseeing formal theological education, and today, he focuses on encouraging mentoring relationships and programs designed to nurture Christ-centred leaders within Canada and beyond. Through these programs, he continues to pass on his wisdom about the transformative power of relationships, helping others build connections that reflect Christ's love and purpose. Tim is more than a mentor or a leader; he is a living model of what it means to live a life of purpose centred on relationships and God's mission.

People inventory

Since relationships are the most valuable of all our assets, we must keep a careful inventory of this very vital resource. Let us examine how Jesus did that.

Bob Beaudine is a renowned executive search consultant. He

**Since relationships
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offers another model of how we must prioritize and take inventory of the important and teachable people in our lives. In his book *The Power of Who*, he emphasizes that the people you know—and who truly know you—are among your greatest assets. We all have different groups and networks that we interact with daily. If people are our greatest assets, it's worth keeping a thoughtful inventory of the relationships we nurture across these networks.



Beaudine suggests following the example of Jesus, who interacted with the masses but maintained a closer circle of connections. He recommends identifying 72 close contacts to keep in touch with and, within that, a “12” and a “3” he calls our MVPs—our Most Valuable People or Partners. These MVPs aren’t just people who know you; they genuinely like and believe in you. They’re the ones who will encourage you, support you, and hold you accountable in times of change.

Missing from the diagram is the one relationship Bob Beaudine calls your **most valuable of all**. Your relationship with God. He is the only one who promised to never leave you, and He is the only one who can grant you wisdom to manage all your relationships.

Why Strong Connections Matter

Why is this so essential? www.Payscale.com reports that as much as 85% of all jobs and opportunities are found through referrals. Finding a fulfilling role where you make an impact requires a strong team—people who know you, like you, and

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are invested in your journey. Engaging these MVPs is key to expanding your roles and opportunities, but it depends on clear communication. Without it, the ability of these important people to support you is limited.

While first impressions are powerful, a trusted referral from a friend can make an even greater impact. Beyond that initial impression, your communication matters deeply. The message on your voicemail, the tone of your emails, your body language, and how you present yourself all play a role.

Today, LinkedIn profiles and your overall online presence often serve as a digital first impression. Your web presence shapes how others perceive your values and interests. The people in your social media network are also an asset, showing who you know and the breadth of your influence.

Building Good Chemistry and Testing Fit

Finding the right job or volunteer role can feel like choosing a watermelon—you often can't be sure of the inside until you "open it up." It's wise to meet as many team members as possible before committing to a long-term relationship. This helps you gauge team dynamics and see if you're a good fit. Given that chemistry can be challenging to determine, we often advise starting with a 90-day trial period, allowing both sides to confirm if a long-term commitment is the right choice.

Communication: The Lifeblood of Relationships

If relationships are the foundation of life, then communication is their lifeblood. How you communicate is

**Life is all about
relationships.
Communication is the
lifeblood of
relationships.

The quality of your
relationship is defined
by the quality of your
communication.**

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even more important than what you communicate. In a world dominated by quick messages and tweets, good communication requires intentionality, time, and the right approach.

You may have heard of the 3Vs of effective communication:

- **Verbal:** These are the words we use, and research suggests they account for less than 10% of effective communication.
- **Vocal:** This includes our tone, volume, and pace—how we say what we say. Studies show that vocal qualities contribute over 30% to effective communication.
- **Visual:** Body language and nonverbal cues can make the biggest impact, contributing up to 60% to effective communication, depending on the setting and culture.

In nurturing strong relationships, remember that thoughtful and intentional communication strengthens the connections that make the biggest difference in our lives.

Biblical Insights

Prayerfully reflect on the following verses. Note how they relate to where you are today.

Ecclesiastes 4:9-10 *"Two are better than one because they have a good return for their labour: If either of them falls, one can help the other up."* Relationships are essential for support and encouragement, strengthening us in times of need.

Proverbs 27:17 *"As iron sharpens iron, so one person sharpens another."* Good relationships help us grow and improve through mutual support and accountability.

1 Thessalonians 5:11 *"Therefore encourage one another and build each other up..."* Encouragement in relationships builds resilience and nurtures a positive, uplifting community.

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Hebrews 10:24-25 *"And let us consider how we may spur one another on toward love and good deeds, not giving up meeting together."* Connection and shared gatherings inspire us to support one another and foster collective growth.

Romans 12:10 *"Be devoted to one another in love. Honour one another above yourselves."* Genuine love and mutual respect are foundations for impactful, lasting connections.

John 15:12-13 *"My command is this: Love each other as I have loved you. Greater love has no one than this: to lay down one's life for one's friends."* Jesus exemplifies self-sacrificial love, the ultimate standard for deep, life-changing relationships.

Galatians 6:2 *"Carry each other's burdens, and in this way you will fulfill the law of Christ."* Supporting others in their struggles builds trust and strengthens our shared faith journey.

Proverbs 27:6 *"Wounds from a friend can be trusted, but an enemy multiplies kisses."* Honest, constructive feedback from trusted friends fosters growth and accountability, a mark of true friendship.

Discussion Questions

1. What can you do to enhance your relationship with God?
2. Who are your three and 12 MVPs, "Most Valuable Partners", and how do they support your purpose and vision?
3. Who are your teachable people, and how do you prioritize those relationships?
4. How can you manage your draining relationships?
5. What steps can you take to expand your network purposefully?

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Plans And Activities

Your Intentional Acts of Faith

We watched as Pat walked down the aisle to marry the love of her life. She was radiant, glowing with the joy of a bride. Her groom, standing proud in his military uniform, was handsome and ready to embrace a life together. Pat knew she was about to become a military wife, eagerly anticipating the adventure that awaited, though she understood there would be challenges. But for love, the risks were worth it.



Their first home was on a safe Canadian military base. As Canada expanded its peacekeeping missions in conflict zones, her husband was sent on extended tours of duty in dangerous parts of the world.

Once their children were a little older, Pat's inner strength and ambition led her back to school, where she completed her degree and began a new career. However, the stress of military life took its toll on their marriage. Eventually, her husband left for another relationship, and the two children chose to stay with their mother.

The Bible teaches that God hates divorce, recognizing the profound pain it often causes. Pat felt that pain deeply, sinking into a spiral of self-doubt, stress, and deteriorating health. Her struggle with stress, compounded by a family history of

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diabetes, wore her down. In time, her children became her main support and caregivers.

Pat didn't want to burden her children, so she avoided conversations about the future or any looming difficulties. This left her children unprepared for the roles they would need to play, and no plans were made as Pat's health declined faster than expected.

Her children did their best, often facing challenges that exceeded their knowledge and experience. They worked to balance caring for their mother while allowing her as much independence as possible. Family and friends tried to help by offering advice, though differing opinions often left the children feeling more confused and frustrated.

On our final visit to her in the hospital, Pat was in intensive care, connected to life support. The doctors gave a grave prognosis, explaining that without a designated Power of Attorney, her children, as next of kin, would need to decide whether to continue life support or let their mother die.

Pat's story is not unique. Many of us witness loved ones navigating similar struggles with failing health. We all hope to avoid a situation like Pat's. We value our independence and strive to avoid being a burden to our loved ones, especially our children.

While God calls us to care for our bodies, we must also accept that, over time, our physical and mental capacities will diminish. Jesus spoke about this in John 21:18, saying, *"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."* This reminder urges us

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to think ahead and prepare for the inevitable season of dependence.

As we age, our needs will change, often suddenly. Planning while we can make sound decisions is essential. Preparing now, for both your sake and for those who will care for you, can help ease the weight of this stage of life.

About Focusing on Roles

A New Beginning at Fifty-Five

For thirty years, David climbed the corporate ladder. His job paid well—bonuses, travel, prestige—but every day he felt a quiet emptiness growing inside. He told himself this was success, yet most mornings he had to summon the strength just to face another meeting, another deal, another day that seemed to matter to everyone but him.

One Sunday, his pastor read Ephesians 2:10: *“For we are God’s masterpiece, created in Christ Jesus to do good works, which God prepared in advance for us to do.”* The words pierced him. Was this really the work God had prepared for him? For weeks, he couldn’t shake the question. He began to pray honestly for the first time in years: “Lord, show me what You made me for.”

At fifty-five, David left the security of his corporate job and followed a stirring that had long been buried—helping others find direction. He trained for a new role in life, a new career as a life and career coach, combining his business experience with his faith. He met people who felt as lost as he once had and helped them uncover their own God-given gifts. Each conversation felt alive with purpose.

The joy that had eluded him for decades finally returned. He woke up eager to serve, energized by every story of

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transformation he witnessed. Friends noticed a lightness in him—a peace that came not from success, but from surrender.

David no longer measured his worth by income or titles, but by the quiet satisfaction of walking in step with God’s calling. He realized that true success is not climbing higher, but standing out and making maximum impact where God places you—doing what only you were created to do. And in that place of obedience, he discovered the life he had been longing for all along.

You Were Created for a Purpose

God did not create you to be a robot—mechanically doing what others expect or merely going through the motions of life. You were lovingly designed to be His child, created in Christ Jesus for a purpose that carries eternal value. The Bible declares, *“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”* (Ephesians 2:10, NLT). Pause and let that truth settle in—**you are God’s masterpiece**, carefully formed, deeply loved, and purposefully placed.

Your life is not random. Your work—whatever shape it takes—is the visible expression of the invisible calling God has placed within you. In every season, God gives you opportunities to serve, to love, and to reflect His character. Wherever He places you, He invites you to play roles that bring light to others and glory to Him. Some roles may change with time, but His purpose for you remains constant: to make an impact for His kingdom.

Think about the experiences, strengths, and relationships you’ve built over the years. None of them is wasted. God weaves them all together, shaping your story into something that can bless others. When your work flows from your identity

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in Christ, it becomes an act of worship. *“Whatever you do, work at it with all your heart, as working for the Lord”* (Colossians 3:23).

So today, ask God to show you where He wants you to serve most fruitfully. Let your purpose guide your choices, your love fuel your actions, and your faith steady your heart. You have the God-given freedom to choose roles that let your light shine brightly—so others may see your good works and glorify your Father in heaven (Matthew 5:16).

Three Questions to Help You Choose Your God-Given Roles

1. Where has God given strengths?

As you discover your strengths, look for what makes you come alive. These are not accidents—they are signs of God’s design in you. When you serve from your strengths, your work becomes joyful, fruitful, and sustainable.

2. Who are the people God wants me to impact?

Roles are played in relationships. God rarely calls us to serve alone. Identify those who share your heart for His purposes—people who encourage, challenge, and support you. Together, you can multiply impact for His kingdom. *“Two are better than one”* (Ecclesiastes 4:9).

3. Where can I make the greatest impact for God’s glory?

Look for what delights your heart in God's kingdom. Look for the roles where your strengths and relationships meet real needs. When your service blesses others and draws attention to Christ, you are living out Ephesians 2:10—doing the good works God prepared for you long ago.

How to Stand Out.

Marcus Buckingham is one of the best-known names in the field of Strengths psychology. In partnership with Harvard

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Press, he developed the Standout Assessment. Rather than listing dozens of talent themes, it identifies **nine Strength Roles**, and your top two roles are the ones where you have the most natural “edge.” The aim: to help individuals and teams focus on what they do best, so they can “find your edge.”

The assessment reveals how you tend to operate instinctively—your patterns of thought, feeling and behaviour. Here are the roles and a short description of each:

1. **Advisor** – A practical, concrete thinker whose power shows up when reacting to and solving other people’s problems.
2. **Connector** – A catalyst whose strength lies in bringing people or ideas together to make something bigger and better than it was
3. **Creator** – Someone who makes sense of the world by pulling things apart, seeing a better configuration, and then creating that new configuration.
4. **Equalizer** – A level-headed person whose power comes from keeping things in balance — ethically and practically.
5. **Influencer** – A person who engages people directly and persuades them to act; their power lies in their ability to influence.
6. **Pioneer** – Someone who sees the world as a place of opportunity around every corner, whose power comes from optimism in the face of uncertainty.
7. **Provider** – A person who senses other people’s feelings, recognizes those feelings, gives them a voice and acts upon them.

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8. **Stimulator** – Someone who hosts and lifts other people's emotions, taking responsibility for turning them around and elevating them.
9. **Teacher** – Someone who is thrilled by the potential in each person, and whose power comes from learning how to unleash that potential in others.

At <https://nomoreoverload.com/standout/>, you will find a link to take this free assessment and watch the related videos.

Again, like most assessment tools, this one is man-made. As a result, it is imperfect at best. Please use its output as a thinking and conversation tool.

1. Ask Jesus to help you recall past experiences where you have played such a role. In as much detail as possible, journal your thoughts, feelings and the impact you had.
2. Ask Jesus to help you dream and envision similar or other opportunities where you can play a similar role.

About Having a Plan

There's a saying, "People don't plan to fail; they simply fail to plan." Planning is a privilege given to us by God and an expression of faith. As Hebrews 11:1-2 says, *"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."* When we make plans, we draw on the power of the Holy Spirit within us, for *"God has not given us a spirit of fear but of love, power, and a sound mind"* 2 Timothy 1:7.

Reflecting on Pat's story and witnessing the experiences of other family members, I'm inspired to apply a sound mind in my planning for the future. Planning allows us to hope for the

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best, making reasonable assumptions while preparing for possible challenges and ultimately leaving the outcome in God's hands. So, how do you begin planning?

Start with a Model



I'm naturally a planner, preferring structure and a sense of control. As the "empty nest" phase and retirement approach, I felt the need to prepare for the uncertainties ahead. In prayer, I asked for wisdom, recalling how architects often look for a model before beginning a major project. I, too, asked God to guide me with a model for how to approach life's later stages. God reminded me of someone who has inspired me for years: Ernest LaFont.

Ernest didn't hold a corporate title or wield power in the usual sense, yet his life impacted many across the world. His childhood was marked by hardship; abandoned by his father at age six and losing his mother on his tenth birthday, Ernest had to support himself from a young age. By eleven, he held two jobs, paying his way through school and later college. At nineteen, he married his sweetheart, Grace, and together, they served in Panama and the Middle East for nearly fifty years.

At 68, his family expected him to settle into a comfortable life in the U.S., but at 70, Ernest and Grace accepted a call to serve as missionaries in the Far East. When he returned to the States at 78, he served as a police chaplain until an accident at age 84 forced him to leave the role. He then joined his church's staff as a pastor for seniors, caring for Grace as she battled Alzheimer's.

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After Grace passed, Ernest's health declined. Yet, even at 97, he started a new card ministry, sending handwritten cards to people who missed church or needed encouragement, following up with supportive phone calls. He served faithfully until a few weeks before he passed away at 100 years old. Through every day of his life, Ernest Lafont Lived life to the full. For this, he remains my role model. When I grow up, I want to be like him. How about you? Who is your role model?

Paint Your Dreams

If your life were a painting, what would you see on your canvas? Consider your personal life, work, community, church, and even global issues. What challenges or needs stand out? Each of these presents an opportunity for you to ignite your passion and use your God-given strengths. Your world is full of calls for help and healing.

Look around. Read the news, listen to your community, and note what captures your attention. What issues make you think, "I wish I could..."?

Take time to picture the changes you want to see. You don't need to be an artist—just use whatever you have. A simple pencil and stick figures will do. Put away your fears; remember, your picture is a statement of faith in what you hope God will help you accomplish. It's a prayer, inviting God to use your strengths. Your Heavenly Father will surely smile.

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A Life Planning Framework

Design Your Proactive conversations

We assume our loved ones care deeply about our well-being, and planning helps us engage with them in healthy discussions. Here, we offer a four-phase planning framework and tool. This is a flexible guide you can adapt to suit your circumstances.

This plan is a “living document” to update as your needs change and new insights emerge. It is structured around four overlapping life phases: *Limited Freedom*, *Extended Freedom*, *Assisted Freedom*, and *Long-Term Care*. Each phase varies from one person to another.

For each phase, you’ll find questions and tips to consider, grouped into four categories of well-being: spiritual, physical, emotional, and financial. Changes in one area often affect the others, so they are presented as interlocking pieces in a jigsaw puzzle.

Limited and Extended Freedom

The issues you will encounter in your limited and extended freedom are very similar. For this, we placed them together. While the planning questions for both the Limited Freedom and Extended Freedom Years share similarities, these two stages bring unique opportunities and considerations.

In the Limited Freedom years, you may still work to meet your financial needs. During



Your Freedom Years

this time, children have become independent, and if you have a spouse, you're likely in a similar life stage. You may feel a return of strength and vitality, almost like your younger years. With the demands of raising a family behind you, you now enjoy more time and financial freedom. These years are precious—invest them wisely, as God cares deeply about how you spend this season. The following questions can help you make thoughtful decisions as you plan this phase.

The Extended Freedom years bring the blessing of financial independence, where passive income from pensions and investments covers your needs. Your children are fully on their own, and you and your spouse can embrace this phase together. With wise planning, these years could become some of the most fulfilling of your life. Whether you're 55 or 95, you're now free to dream, make new choices, and pursue activities that may not have been possible before. This is a season for building a legacy around what you love, finally experiencing opportunities that may have once seemed reserved for others.

With this new level of freedom also comes a deeper sense of stewardship. These years are just as precious—invest them thoughtfully, knowing that God values how you use this time. The following questions mirror those of the Limited Freedom years to underscore their ongoing relevance, encouraging you to create or update a plan that grows with your changing needs and goals.

Spiritual Well-being

Reflect on how to grow your relationship with God and use your time, talents, and resources to support His kingdom:

- What practices and activities help you feel closer to God and deepen your faith?

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- How do your dreams and goals align with serving and expanding God's kingdom?
- In what ways can you use your unique gifts, strengths, and talents to contribute to Christ's mission?
- How can you increase your financial giving to support God's work?

Emotional Well-being

Identify the people, activities, and adjustments that bring joy, emotional renewal, and impactful relationships:

- What activities and habits bring you joy, refresh your spirit, and uplift you emotionally?
- Who are the people who bring out the best in you and make you feel happiest?
- How can you spend more time with these valued people to strengthen meaningful relationships?
- Are there people you can team up with to create a greater impact for God?

Physical Well-being

Take proactive steps to maintain health and vitality, ensuring that you stay active and sharp:

- Has your doctor recommended any changes to improve or maintain your health?
- What activities or hobbies keep your mind engaged and sharp?
- Are there dietary or lifestyle adjustments that could benefit your physical well-being?

Financial Well-being

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Financial planning is often misunderstood or misapplied. For this reason, in the appendix, we included a special paper along with a FREE AI financial planning tool.

After reading the paper provided in the Appendix, create a financial plan that supports current needs, protects against risks, and ensures a lasting legacy:

- Do you have a comprehensive financial plan that includes:
 - Passive income sources (pensions, investments) and budgets for essential needs (housing, food, healthcare)?
 - An emergency fund that covers at least three months of essential expenses?
 - A budget for discretionary spending on gifts, travel, or entertainment?
 - A clear overview of your assets (home, car, investments) and any outstanding debts?
- Have you completed essential legal documents like an up-to-date will and Power of Attorney?

Important Notes

- A will ensures that your wishes are carried out after your passing, while a Power of Attorney designates someone to manage your financial and health matters if needed.
- Although these documents can be prepared with templates, consulting a lawyer is recommended to avoid potential legal challenges.

By reflecting on these areas and investing your time and resources intentionally, you can make these Freedom Years a

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deeply fulfilling time, leaving a legacy that honours God, supports loved ones, and fulfills your unique purpose.

Assisted Freedom

This could be the most challenging of all life stages. Why?

This could be the most challenging of all life stages...

Ignoring the realities of this stage of life will lead to serious consequences.

Because most of us do not like to ask for help, and our loved ones are not trained on how to talk about offering help. Ignoring the realities of this stage of life will lead to serious consequences. For this reason, we will spend a bit more time and give it a bit more detail.

Yes, as we age, planning for assisted living and long-term care becomes a crucial step in ensuring a fulfilling and well-supported future. This stage of life, often accompanied by both freedoms and challenges, invites us to explore our options and make intentional choices about our care, well-being, and relationships. With early preparation and open communication, the transition can be more manageable and less stressful. This guide offers a structured approach to assessing and addressing needs as they evolve, providing a foundation for both physical and emotional well-being.

Understanding Your Needs and Readiness

Being aware of our current capabilities and limitations is the first step in deciding whether additional support is needed. Self-reflection can reveal subtle signs that may indicate a shift toward needing assistance, whether within the home or through a move to a care facility. Consider the following questions and prompts to evaluate your readiness:

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- **Nutrition and Food Security:** Are you able to consistently access and prepare healthy, balanced meals? If you find it challenging to manage cooking, it may be time to explore meal delivery services, nutritional support options, or even a community where meals are provided.
- **Safety and Mobility:** Do you feel steady and secure moving around your home, or have there been instances of tripping or falling? Assessing your balance and safety, especially with staircases or bathroom setups, is essential. Adding home safety features such as grab bars, non-slip mats, or emergency response systems can help extend safe independent living.
- **Personal Care:** Are you able to maintain your hygiene and appearance with ease? Personal care can sometimes require assistance, from light help with dressing to full support with bathing. An honest evaluation of your current capabilities can guide your support needs.
- **Home Maintenance:** Is your living environment clean and well-maintained? If housekeeping, laundry, or yard work has become too much to manage, consider home support services or moving to a facility where these tasks are covered.
- **Medication Management:** Are you consistently taking your medications as prescribed? If medication schedules are difficult to follow, a home aide, medication dispenser, or caregiver's assistance could help maintain consistency and safety.

Starting the Conversation

These observations should be shared with trusted family members, advisors, or professionals who can provide guidance and assistance. Engaging loved ones early not only prepares them for future transitions but also creates an environment of support and understanding.

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Your reflections may indicate that aging in place with additional assistance, such as a personal support worker, could work well. Alternatively, a move to an assisted living community that provides daily help, socialization opportunities, and support services may become a more suitable option.

Planning for Care: Assisted Living and Long-Term Support

When initial support within your home no longer meets your needs, a gradual transition to an assisted living or long-term care facility can offer a range of necessary services, from meal provision to medical and personal care. Preparing for this shift in advance helps reduce the emotional and logistical challenges of the move.

Questions to Consider for Assisted Living and Long-Term Care:

- **What types of care align with your needs?** Consider your level of independence, medical requirements, and social preferences. Assisted living communities offer varying levels of assistance and can provide flexibility for evolving needs.
- **What options are available in your area?** Research nearby assisted living or long-term care facilities, including nursing homes, if full-time medical support is needed. Explore which facilities align best with your needs, budget, and preferences.
- **What are the anticipated out-of-pocket costs?** Understanding the costs not covered by insurance will help you plan your budget and may guide decisions on supplemental insurance policies or other financial planning options.

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Spiritual Well-Being

Maintaining a strong spiritual foundation can be a source of comfort and guidance during these transitions. As life evolves, adapting your spiritual practices to your circumstances can continue to provide fulfillment and purpose.

- **Spiritual Practices:** Reflect on how you can adjust your daily activities to prioritize time with God, perhaps by setting aside quiet moments for prayer, reading, or devotional activities.
- **Church Connection:** Stay connected with your church community, whether through remote services, home visits, or joining religious services within a facility if you transition to assisted living or long-term care.
- **Serving the Kingdom:** As you evaluate your time and resources, consider how you can use your strengths in a way that continues to benefit others and glorify God, such as by mentoring others, contributing financially, or volunteering in roles that align with your capacity.

Emotional Well-Being

Emotional support remains essential at every stage. As you transition, it's important to sustain connections with loved ones, manage expectations, and maintain a fulfilling social life.

- **Establishing Realistic Expectations:** Communicate openly with family and friends about the support you desire and the limitations you face. Set realistic visitation schedules and find enjoyable ways to stay in touch, such as regular phone or video calls.
- **Social Engagement:** If you enjoy certain hobbies or group activities, look for assisted living or long-term care options

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that offer these opportunities. Many facilities provide organized outings, classes, and events that help foster friendships and emotional well-being.

Physical Well-Being

Your health and mobility may change over time, but regular checkups, proactive care, and support with physical tasks can help you remain as active as possible.

- **Healthcare Management:** Regularly review your health with your doctor, who can provide insight into any recommended lifestyle adjustments. In assisted living, assess if it's time to delegate driving responsibilities, grocery shopping, or household maintenance to caregivers or family members.
- **Adapting Daily Routines:** Explore options for support with daily routines, such as a personal care aide for tasks like dressing or bathing or consider services that can assist with grocery delivery or meal preparation.
- **Emergency Planning:** Having an emergency alert system can provide peace of mind if you're living independently or with minimal assistance. Additionally, ensure that someone checks in with you regularly.

Financial Well-Being

Navigating financial planning for long-term care requires thoughtful budgeting and collaboration with trusted individuals.

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- **Budget Planning:** Create a budget that considers all current and future expenses, including insurance coverage, food, medical services, and transportation. Reassess periodically as your needs evolve, especially if you transition from assisted living to a more comprehensive long-term care facility.
- **Delegating Financial Responsibility:** Establish a process for gradually transferring financial management to the person you have chosen as Power of Attorney. They can support your budgeting and bill payments, and, if necessary, oversee larger decisions about property or asset management.
- **Inheritance and Legacy:** Make time to discuss your inheritance goals and plans with your Power of Attorney and beneficiaries. Setting up a contingency fund for care needs can help reduce financial burdens on loved ones.

Full time private long-term care can cost \$6,000 - \$15,000 a month.

Preparing for Long-Term Care Needs

If assisted living no longer suffices, a long-term care facility or nursing home may become essential. Choosing a facility that matches your needs can support a higher quality of life by providing medical care, social opportunities, and daily assistance.

Considerations for Long-Term Care:

- **Understanding Services:** Learn about each facility's services and whether they meet your needs. Some may focus on memory care or advanced medical support, while others may provide extensive social programming.

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- **Ensuring Dignity and Quality of Life:** Many facilities offer palliative services and support with living wills. If you have specific wishes about resuscitation, mechanical life support, or palliative care, share these with your healthcare provider, Power of Attorney, and facility staff.
- **Healthcare and Financial Advocacy:** Designate a trusted advocate to assist with medical and financial needs as they arise. Ensure this person has access to pertinent records and the authority to make decisions on your behalf.

By planning for this stage of life, you can create a roadmap that allows you to live fully and comfortably while managing potential challenges with grace. Each step—from initial assessments to selecting the right care facility—empowers you to make well-informed choices that respect your values, honour your well-being, and reinforce your connections with God and loved ones. Through proactive and thoughtful preparation, you can embrace this season with peace, clarity, and purpose.

The best way to learn how to plan for this critical stage is to invest your retirement years helping others in the assisted living stage.

It was our experience with others that motivated us to start www.CaregiversCommunity.Ca Join us to bring God's Love and encouragement to informal caregivers.

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Ultimate Freedom

Other than planning for how to finish well, which we will deal with in the following section, your ultimate freedom years are the most critical of all life stages.

Planning for your ultimate Freedom is the most critical yet the simplest part of this book.

It is the most critical because it will define your eternity.

It is the simplest because you have only one question that defines where you will spend eternity.

If you have any doubt about your eternal home, please read the 4 Spiritual Laws provided in the appendix of this book.

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Your Freedom Years

A PATHWAY TO PURPOSE.



***ALIGN LIFE'S STEPS WITH
GOD'S BEST FOR YOU***

A Pathway to Purpose

A PATHWAY TO PURPOSE

In some way, here we provide a devotional process and an application pathway to many of the points we have shared so far. *It* starts with two stories. Jim, who was unexpectedly fired from his job at 61, grapples with uncertainty about his retirement future.

Meanwhile, empty nesters Timo and his wife are seeking to make maximum impact for God as they engage in their new church without the risk of overextending themselves.

This paper seeks to help you reflect with God on your past and move forward with a clear sense of purpose. It is an ongoing journey, not a one-time exercise. Here's how you can do it:



Step 1: Reflection: Spend quiet time recalling memories and God's presence in your life.

Step 2: Identify Joy: Focus on moments that brought joy and mark them for further reflection.

Step 3: Understand Your Joy: Reflect on why those joyful moments were meaningful—what roles, relationships, or challenges made them special?

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Step 4: Define Capacity: Set clear limits on how much time you can give to your ministry or purpose to avoid overcommitting.

Step 5: Engage Select Few: Using the model set by Jesus, select 3 or 12 partners who could support you and Journey with you in defining clear roles you are called to play.

Here you are. You are all set. Follow these five simple steps. If you need more help, the following pages will give you Biblical references to guide you, as well as practical thoughts and tips to help you apply what the Bible says. Most importantly, let this be a delightful journey you can take with your best friend, Jesus, or a few friends who support you and hold you accountable to live your God-given purpose with faith and joy.

At Jim's Party

At just 61, Jim had carefully planned five more years of service before retiring. But life took an unexpected turn when his employer of three decades offered him an early retirement package. Though generous on paper, it felt empty against the weight of his disappointment.

Jim, a brother in faith, invited me to his retirement party. As we celebrated, the air was thick with his uncertainty and loss. In a

IMPORTANT NOTE:

Steps 1-3 are your pathway to discerning what energizes you, learning to see God's purpose and relating this to your God-given strengths.

Steps 4 and 5 will help you engage with important people and take reasonable steps toward articulating your vision and defining the most important part of your action plan.

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quiet moment, I asked, *“What’s next for you, Jim?”* His response was sombre, *“I wish I knew.”*

Sensing his unease, I gently said, *“Jim, welcome to the freedom years. I know it’s hard now, but these could be the best years of your life. You’re free—free from the need for a paycheck, free to take risks, and free to dream again. These years can be about more than resting; they can be about reaching new heights and discovering God’s surprises for you. I pray that as you delight in the Lord, He will grant you the desires of your heart.”*

Jim’s eyes softened, a flicker of hope beginning to replace his uncertainty.

Timo and Tonia Engaging a New Church Community

51 -51-year-old Timo and his wife Tonia are empty nesters. With the kids away from home, Timo accepted a transfer to Toronto, where he grew up, and to be close to his aging parents, who need some extra care. As soon as they settled into their new home, they connected with a local church that they both love. They both desire to be engaged in a local church. However, after experiencing the downsides of being constantly busy, they've been hesitant to get involved in their new church.

As a new ministry season begins, they're feeling guilty for not volunteering with their church family. When they sought my advice, I asked, *“How much time do you want to dedicate to your church ministry each week?”* To guide them further, I explained, *“Just as you budget your family finances, you also budget your time. This is your act of stewardship over the time God is giving you. Once you decide how much time you donate*

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to the church ministry, Psalm 37:4 can be a guiding light, helping you decide where to invest your time wisely.”

The Process

This paper will guide you through a process based on Psalm 37.4, “*Delight yourself in the LORD and He shall give you the desires of your heart.*” This process emphasizes the connection between our personal growth and God’s larger plan, encouraging a proactive approach to vision and purpose. It also highlights the importance of community in bringing our God-given visions to life.

This is a simple interdependent process. In your own uniqueness, you will find how each step will relate to the other. It is meant to be devotional, a conversation between you and God, your Heavenly Father. Don’t rush it. Give yourself enough time to journey with God. It may take you hours, days or even weeks. It is not a once-and-you-are-done process. It is a process that you may visit frequently as your life grants you the privilege of transitions and change. Enjoy this journey with God!

Step 1: A Walk Down Memory Lane

This first step is about reflection and connection with God. It’s an opportunity to look back on your life and see it through God’s eyes. Here’s how to approach it:

- **Find a Quiet Space:** Choose a place where you can be alone with your thoughts and with God. It might be a cozy corner of your home, a peaceful spot in nature or any place where you feel comfortable and undisturbed.

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- **Prepare to Reflect:** Bring a pen and a notepad or journal with you. This will be your tool for capturing the memories and insights that come to you. Before you begin, take a moment to invite God into this time. Pray and ask Him to guide your thoughts, to help you remember all that He has done in your life.
- **Begin Your Conversation with God:** Start by talking to God as if He were sitting right beside you. A suggested prayer could be:
 - *“Father, you’ve been with me every day of my life. You remember everything—my joys, my struggles, my successes, and my failures. You’ve seen all my relationships, both good and bad. Please help me remember all I’ve done and all I’ve been. Remind me of every role I’ve taken on, every responsibility I’ve had, from my childhood up until today.”*
- **Listen and Write:** After praying, sit quietly, and let memories come to you. As they do, write them down without overthinking or analyzing them. Just capture the details—events, tasks, roles, responsibilities, and relationships. Write down everything, the good and the bad, without judgment. This is what we call a **“memory dump,”** where you release everything onto the page.
- **Trust in God’s Guidance:** Believe that God wants to help you remember and reflect. In Jeremiah 33:3, God tells us, *“Call to me and I will answer you. I’ll tell you marvellous and wondrous things that you could never figure out on your own.”* God promises to answer and reveal things we cannot

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discover on our own. Take your time with this step, allowing God to speak to you through your memories.

Step 2: Delight Your Heart

In this step, the focus shifts to identifying what has truly brought you joy, delight, and fulfillment in life. Here's how to do it:

- **Continue Your Conversation with God:** Once you've compiled your list of memories, ask God to guide you in recognizing which of these moments brought true joy and satisfaction. You might say:
 - *"Father, as I walk through these memories, please show me which moments brought me joy, delight, and a sense of fulfillment."*
- **Review Your List:** Slowly read through the list you created in Step 1. As you do, start categorizing your experiences:
 - **Mark with (1):** Any memory that brings back a sense of joy, delight or fulfillment should be marked with a **(1)**. These are the moments that truly touched your heart.
 - **Mark with (3):** Memories that bring up feelings of pain, discomfort or distance should be marked with a **(3)**.
 - **Mark with (2):** Everything else—those neutral or less significant memories—should be marked with a **(2)**.
- **Group Your Joyful Memories:** Once you've categorized everything, gather all the **1** items together. These are the memories where your heart finds true delight. This grouping helps you focus on what has been most meaningful and fulfilling in your life.

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Step 3: Understanding What Delights Your Heart

The final step is about understanding why certain moments brought you joy and how God may be guiding you forward. Here's how to proceed:

Research indicates that activities and roles that bring you great joy are often strong indicators of your God-given talents and strengths.

Engaging God in this process will help you see how they relate to God's purpose for your life.

- **Continue Your Conversation with God:** Now that you have a list of joyful memories, ask God to help you understand why these experiences were so meaningful. You might pray:

- *“Father, you know my thoughts and motives. Please reveal to me why these moments brought joy, delight, or fulfillment to my heart.”*

- **Meditate on Your Joyful**

Memories: Take time to reflect on the (1) items you've identified. Think about what made these moments special. What roles were you playing? What did you learn? What did you accomplish? What challenges did you overcome? Who were you with? As you meditate, journal your thoughts in detail. This reflection will help you gain deeper insight into what truly fulfills you.

- **Identify Key Insights:**
 - **Roles You Played:** Reflect on the broader roles you've taken. These roles go beyond specific jobs or titles—they reflect your contributions, your impact, and the ways you've served others. For example, you might have been a teacher, but the roles that brought you

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fulfillment and greatest impact were those of a mentor, guide or encourager.

- **Relationships of Impact:** Relationships are a key part of our fulfillment, and understanding these connections can reveal God's purposes in your life. Take note of the important and teachable people who were part of these joyful memories. Who did you help? Who helped you? What roles did they play in your life?
- **Issues and Challenges That Sparked Your Imagination:** Issues are the areas where your passions may be revealed. Think about the issues or challenges that engaged your mind and heart. These could be areas where you made a significant impact or where you felt God's presence most strongly. These could be the areas where God has called you to serve and contribute.

Now that you have distilled your past into a few events, roles, responsibilities and relationships, write down how they relate to God's purpose for your life. In other words, do you think as God examined these with you, He would have said "That was Good"?

Take time to write your observations and a note of thanks to God for your amazing life journey.

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Step 4: Define Your Ministry Capacity

A Parable:

The faint glow of his laptop screen was the only light in the living room. It was 11:47 p.m., and David was staring at his calendar for the week ahead, a dizzying grid of colour-coded blocks that left no space to breathe. Deadlines at the office overlapped with church board meetings, which pressed against doctor's appointments for his aging father. Tucked awkwardly between them were his son's soccer practices and his daughter's piano lessons. In a small sliver of blank space on Wednesday, he had scribbled "Dinner with Lisa?"—the question mark betraying his own uncertainty.

David was doing everything he was supposed to do. As a respected department manager, a husband and father, and an elder at church, he carried his responsibilities with determination. Yet, sinking back into his chair, a familiar heaviness pressed down on him. He felt less like a faithful servant and more like a frantic juggler, terrified of which responsibility would fall first. His prayers had become hurried pleas for more stamina, more patience, more hours in the day.

The breaking point came on Friday. He was twenty minutes late picking up his father from a medical appointment, delayed by a conference call that dragged on. When he finally arrived, his father sat quietly in the waiting room, cane resting across his lap. He smiled when David rushed in, but there was no hiding the shadow of weariness in his eyes. The guilt struck David deeper than any rebuke could. He had shown up—but not in the way his father needed him most.

The next morning, David met his mentor, a retired pastor named Samuel, for coffee. David poured out his frustration, expecting advice on a better planner or time-saving trick.

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Instead, Samuel listened patiently, then leaned in with a simple but piercing question. “David, it sounds like you’ve become very good at managing your time. But have you thought about stewarding it?”

David frowned. “What’s the difference?”

“Management is about cramming things in,” Samuel explained. “It’s about squeezing out efficiency. But stewardship is about purpose. It’s recognizing that every minute is a gift from God, not a burden. He’s not asking you to be endlessly busy. He’s asking you to be faithful.”

He went on, “God gives us all different talents and capacities—some get five, some get two, some get one. But the one thing He gives us equally is time. We each get 168 hours a week. The question isn’t how to pack them full, but how to invest them in what truly matters.”

If this parable resonates with you, remember, “no temptation has come upon you except what is common to man...” **1**

Corinthians 10:13. The thoughts and tips you will read on the following pages come from our personal experience and the similar conversations we had with others on similar pathways.

A Framework for Kingdom Living

In addition to what energizes you, your ministry or work capacity is shaped by how you steward the time and opportunities God has placed in your hands. Each day, you are entrusted with a measure of time—168 hours each week. How you use these hours determines not only your success in life, but also your character growth and ultimately the impact you will have on God's Kingdom.

In thinking about this, we must never forget the heart of the One who gives us these hours. He is both Lord and Master, but

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more importantly, He is our loving Father. This dual reality changes everything.

As a Father, His greatest desire is for the well-being, maturity, and flourishing of His children. He invites us as co-labourers with Christ, not because He cannot accomplish His work without us, but because partnership with Him transforms us. To be more like Him.

As Lord, He entrusts us with talents and time. But he is not a harsh taskmaster demanding results at any cost. He is a wise and gracious leader who delegates authority, entrusts responsibility, and then guides us with patience. He expects fruitfulness, yes, but He delights in the love of his children and their development.

To help us grasp this balance of responsibility and grace, Jesus gave two interconnected parables that remain as relevant today as they were two thousand years ago.

In the Parable of the Talents (Matthew 25), a master gave three servants different amounts to manage. Each was instructed to invest, but the return varied according to the amount given. The principle is clear: God distributes talents and strengths uniquely, and each person's capacity and calling are different. Just as fingerprints are unique, so too are the sets of abilities God has woven into your life. And just as life moves in seasons, the ways you apply these talents will shift as you enter new stages.

In the Parable of the Minas (Luke 19), by contrast, each servant was given the same amount. I suggest this reflects the stewardship of time. Unlike talents, which differ from person to person, time is the one gift given equally to all of us. We all receive the same 24 hours in a day and 168 hours in a week.

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Together, these two parables highlight two dimensions of stewardship that are meant to shape our lives: the diversity of talents and the equality of time. Talents remind us that we are uniquely gifted; time reminds us that we are equally limited. Talents provide flexibility; time imposes boundaries. And time becomes the sacred stage on which your talents and strengths are expressed.

This leads us to a question that has challenged philosophers, theologians, and leaders through every age: How do you prioritize life?

In the following pages, we will explore one overarching principle—the Principle of Permanence—as well as a model for budgeting time and a framework for balanced living that we hope will help you define and expand your ministry capacity.

Principles For Life

At <https://tinyurl.com/3z5pbp3e>, you will find a 3-minute YouTube video. It introduces what we call the “Principle of Permanence,” though it is more commonly known as the “Jar of Life” or “Bucket of Rocks” illustration. The idea is simple but profound: when you put first things first, the rest of life falls into its rightful place; but if you begin with the lesser things, there will never be room for what truly matters.

The video outlines six properties, but at its heart, the teaching is about order and permanence. Life flows best when we prioritize what endures longest. The suggested order looks like this:

1. **God** – Your eternal relationship with God is the most permanent reality of your existence. Jesus affirms this in Matthew 6:33: “Seek first the kingdom of God and his righteousness, and all these things will be added to you.”

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2. **Your Body** – Your physical well-being matters until death. Paul reminds us in 1 Corinthians 6:19, “Your bodies are temples of the Holy Spirit, who is in you, whom you have received from God”.
3. **Spouse** – Marriage is a covenant designed by God to last until death do you part. Ephesians 5:25 “Husbands, love your wives, just as Christ loved the church and gave himself up for her.”
4. **Family** – Children and parents are time-dependent priorities until they reach independence or become dependent in their aging years. 1 Timothy 5:8 says, “If anyone does not provide for his own, and especially for those of his household, he has denied the faith and is worse than an unbeliever.”
5. **Important People & Planning** – Time must be reserved for other meaningful relationships, reflection, and personal planning.
6. **Urgent Demands** – The urgent but less important should be addressed only after the more permanent priorities are in place.
7. **Rest** – Finally, God commands rest. The Sabbath principle reminds us that life is not all work. Renewal, reflection, and worship are essential.

About Time Budgeting

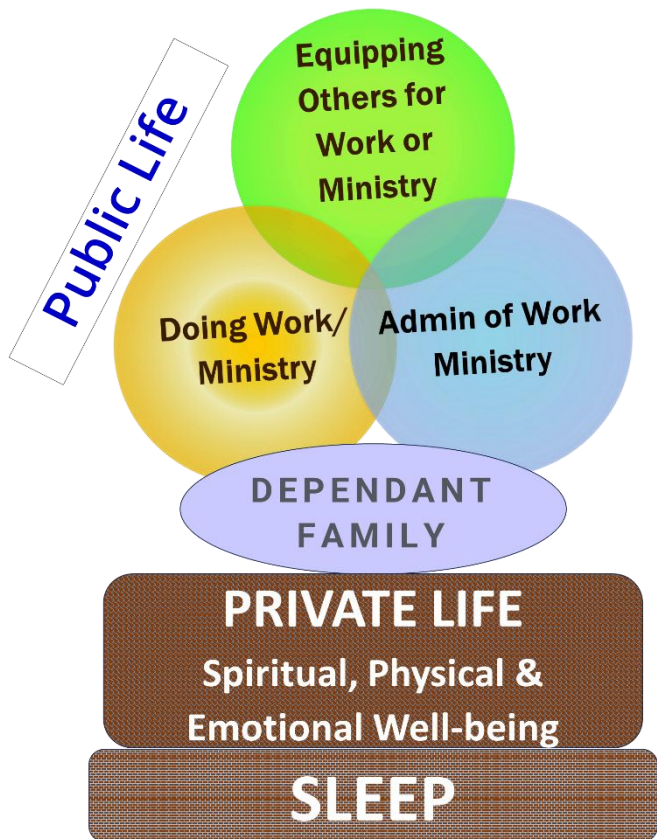
God has entrusted humanity with stewardship in two key areas: money and time. Both reveal the posture of our hearts. Both require wise planning. And both, if neglected, can lead to ruin.

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When it comes to money, we know that ignoring budgets creates debt and disaster. Our modern culture's addiction to credit has made this reality painfully clear. But with time, the boundaries are mercifully strict: we cannot borrow against the future. Each of us is given exactly 168 hours per week, no more and no less.

The question is not whether you should budget this time, but how. A wise time budget mirrors a good financial budget. It begins with what is mandatory, then moves to what is essential, then considers obligations, and finally allocates what remains to flexible pursuits.

We must keep in mind that any time estimates need to reflect expected and unexpected realities and changes that take place from month to month and week to week. For example, there may be a month when you may go on holiday, a season when you have extra family obligations, year-end at work or unexpected illness. Keeping this in mind, a weekly time budget may appear



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in a simple mathematical formula, and the following time budgeting framework:

(168) Hours a week =

[(-) Sleep (-) Private Life (-) Dependent family] = Time for public life.

Time Budgeting Framework

We hope that the attached 4-part diagram and the following thoughts provide a decision tool helping you engage with God as you budget how you spend the 168 hours he gives you every week.

Part One: Sleep

Sleep is sacred time. “For God grants sleep to those he loves.” Psalm 127.2 While the world celebrates busyness and productivity, God has woven rest into the very rhythm of creation. Every night as you sleep, He restores your body, repairs your cells, strengthens your immune system, and resets your mind. Sleep is His daily gift of renewal, His quiet reminder that He is God and you are not.

Neglect of sleep carries heavy costs. Studies confirm that chronic lack of rest dulls focus, impairs memory, increases anxiety and depression, weakens immunity, and raises the risk of disease. Without rest, creativity dwindles, and emotional stability erodes. But when you receive sleep as God designed, your mind is sharper, your heart is calmer, and your spirit is more resilient.

Sleep is not weakness. It is worship. It is a nightly declaration of faith that God can manage the world while you close your eyes.

How much rest do you need? Experts suggest 7–9 hours, but the truest answer comes from God, who knows your body and

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your season of life. Do not resist His wisdom like a child fighting bedtime. Instead, humbly ask Him to guide you if needed seek professional advice from a sleep specialist.

About Time: For this model, let's assume God leads you to 8 hours nightly. That equals 56 hours weekly. You now have 112 hours left to steward with intention and purpose.

Part Two: Private Life

Your private life is what we might call “God Directed, Purposeful Me Time.” It is the sacred space where you restore your soul, refresh your emotions, and renew your body. These areas are deeply interconnected, and together they provide the strength you need to face responsibilities and pursue work and ministry with joy.

1. **Spiritual Well-being:** What practices draw you closest to God? For some, like my wife, it may be an hour of deep Bible study each morning. For others, it may be scripture meditation, prayer walks, journaling, or singing hymns that stir the heart. The form matters less than the fruit. What renews your spirit and anchors your faith? This is the time of intimate encounters with your loving Father. He will never impose His time on you. Take time and prayerfully ask him for his guidance, and if needed, seek the help of a spiritual director.
2. **Emotional Well-being:** What activities breathe life into your emotions? Is it a cup of tea and a good book? Perhaps it is time with a close friend, journaling, or some creative expressions. It may also include lighter joys—watching a tennis match, enjoying a classic movie, or savouring laughter from a comedy show. These are not trivial if they restore your heart. Ask God to clarify what brings joy, happiness and contentment into your life.

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3. **Physical Well-being:** How are you caring for your body? Do you eat wisely, exercise appropriately, and practice habits of health and hygiene that honour God and bless others? Your body is not a burden—it is a temple entrusted to you. The needs of your body change with age. As God reveals to you the kind of professional advice, you can maintain and care for the health He has given you.

Each of these areas requires thoughtful time allocation. Only God can tell you the right balance, and only prayerful listening can reveal it. If needed, seek the advice of appropriate professionals.

About Time: Suppose God directs you to devote 2.5 hours daily—about 17.5 hours weekly—to your private life. That leaves 94.5 hours to be invested in your other callings.

Part Three: Dependent Family

1 Timothy 5:8 reminds us that “If anyone does not provide for his own, and especially his own household, he has denied the faith and is worse than an unbeliever.” By God’s design, we are responsible for caring for our children until they are independent and for our parents when they become dependent. This stewardship is sacred, but it must be handled with discernment. Love can easily slide into control. Care can unintentionally become domination. Here are two stories that illustrate this challenge:

Meet Sal.

Sal was 55 when his children left home leaving without purpose and a huge vacuum in his life. Seeking to fill this gap he felt a new calling. He decided that to “honour” his 79-year-old father, he needed to be more helpful and give him more time and care. At first, it was small things like buying his groceries

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when he went shopping. But soon, he was choosing his meals, managing his schedule, and even speaking for him when others asked questions.

One evening, watching his father stare blankly at the TV, Sal saw it clearly: in trying to help and keep him safe, he had taken away the dignity of choosing, the joy of struggling, the pride of living. And in doing so, he had lost part of himself.

Meet Lorna

At 72, Lorna felt that she had gained a new life. The soft weight of her grandson in her arms stirred something she hadn't felt in years—a fresh purpose, a reason to rise each morning with anticipation. Her son, at 39, was buried in career pressures, and his wife balanced her own demanding workload. Lorna stepped forward eagerly, offering to babysit, cook meals, and keep Jack's tiny routines on track.

Every coo, every smile, every milestone became the highlight of her day. She longed for the next phone call and any request for help. But while her heart swelled with joy, her enthusiasm came with a cost.

Unknowingly, Lorna began to edge into her daughter-in-law's territory. Made her daughter-in-law feel as if she was sidelined, and her role was being quietly replaced. The distance grew—subtle sighs, polite but clipped words, fewer invitations to help.

Lorna loved Jack with all her being, but in her zeal to pour herself into him, she risked building walls instead of bridges with the woman who was designed by God to love him first.

Both examples remind us: serving family requires not only action, but wisdom. Family life can quickly become messy. We must prayerfully seek God's guidance to know when to step forward and when to step back.

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About Time: If God leads you to invest 14 hours weekly here, you now have 80.5 hours for Public Life.

Part Four: Public Life

Regardless of where you are or what career you have employed or retired, if you seek to live life to the full, you invest the balance of your week or about 80 hours a week. Public life is where we cultivate relationships and provide paid or unpaid work. It is this space we invest our time with those other than dependent family members, including extended family and members of our community.

Public life is the space where we have greater flexibility in selecting or defining the roles we are expected to play. If you seek to make maximum impact for the kingdom of God, guided by the Holy Spirit, we have a responsibility to define what percentage of time you allocate to three different types of roles. Presented in a Venn diagram, these three roles often tend to overlap, and the attached model is designed to be for discussion, not a job description.

For illustration, let us use an example of a busy pastor's life.

Doing Work or Ministry

This role involves hands-on service—personally engaging in the ministry or task at hand. The leader actively meets needs, teaches, or serves, setting an example through direct involvement. It's about being on the frontlines of ministry rather than delegating.

Examples:

- Preparing and preaching a sermon.
- Visiting a sick member in the hospital.
- Leading a Bible study group.

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Equipping Others for Work or Ministry

This role focuses on training, mentoring, and empowering others to serve effectively. Instead of doing the work, the leader invests in people—helping them discover gifts, develop skills, and grow in confidence—so ministry multiplies through others. Success is defined by the success of those you equip.

Examples:

- Training small-group leaders.
- Coaching volunteers in children’s ministry.
- Mentoring a young preacher.

Administration of Work or Ministry

This role emphasizes organizing, planning, and coordinating so that the ministry runs smoothly. It ensures resources, schedules, and communication align with the vision and mission, creating a structure that supports both doing and equipping.

Examples:

- Creating a church calendar of events.
- Overseeing the ministry budget.
- Coordinating volunteer schedules.

Each role is essential. Doing reveals faith in action. Equipping multiplies impact by developing others. Administration sustains long-term organizational health and order. Together, they form a balanced ministry life that reflects God’s character—active, relational, and orderly.

Living for maximum impact is a constant fine-tuning responsibility that prayerfully answers one key question: ‘At this stage of my life, what percentage of the time should I allocate to each of these three roles?’

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Time Budgeting Tools:

Time budgeting is not time management. Time management happens using your weekly calendar. Time budgeting is a statement of faith; it's about stewarding the time God has given us. A look into the future, setting a reusable God inspired allocation of the time should God grant you life.

You may find it helpful to create a simple spreadsheet or a table to help you paint a picture of what the future month or three months look like. Searching on the web, you will find many good tools that you can adapt to fit your needs.

Here are links that we have created to assist you on your journey toward Kingdom Living:

At <https://nomoreoverload.com/about-time/>, you will find:

1. Related video that explains this time budgeting process.
2. An integrated Excel workbook to help you compare your present state and desired state.
3. Week at a glance planning tool
4. Quarterly and Year at a glance planning tool

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Step 5: Developing Your Purpose and Vision

This process isn't just about looking back; it's about moving forward with a renewed sense of God's presence and direction in your life so you can fulfill your life purpose. So, how do you define your life purpose? The Catechism of the early church reminds us that *"The chief end of man is to glorify God and enjoy him forever."* This is God's ultimate purpose for your life. How you fulfill this is wide open to your imagination. Any role that glorifies God and or helps you enjoy Him could very well fit in God's purpose for your life.

To give you further direction, examine your vision in light of the following two verses:

- Micah 6:8 *"What does the LORD require of you but to act justly, to love mercy, and to walk humbly with your God?"*
- Ephesians 2:10 " You are God's handiwork, created in Christ Jesus to do good works."

Building on what you have learned so far, start to paint a picture of your desired future.

What Do You Want to Be When You Grow Up?

Parents often ask their children this question, not only to encourage their dreams but also because they hold hopes for a brighter future. It's a way for parents to understand their child's interests and passions, guiding them toward fulfilling their potential. In much the same way, your Heavenly Father is constantly asking, *"What do you want to be when you grow*

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up?” He asks this because He desires your growth and knows the importance of having a vision for your life. As Proverbs 29:18 says, *“Where there is no vision, people perish.”* Without a clear vision, we risk stagnation, which grieves the heart of our loving Father.

In his great book, *Experiencing God*, Dr. Henry Blackaby, a respected author and pastor, offers a profound insight: *“If you want to experience God, look for where He is working and join Him.”* You and I are called to be co-labourers with Jesus in advancing His kingdom.

The Holy Spirit is engaged in all the issues that impact our world today. He is playing more roles than we can identify in this small paper. To help you envision your co-labourer role, on the last page of this chapter, you’ll find two images of the world map. One illustrates some of the many issues God cares about in His kingdom. The second illustrates some roles you may be called to play in the kingdom of God.

As you reflect on what delights your heart, seek to identify roles you may wish to play. How would you finish the sentence, **“I wish I could...”** Use your imagination to complete that sentence, or even write several similar sentences. Try to visualize what life would look like if God gave you the desire of your heart.

On a sheet of paper, start to paint a picture of what you see. Does this picture bring glory to God? Will it help you enjoy him now and forever? Will it help you *“act justly, love mercy, and walk humbly with your God?”* Micah 6.8

Following Jesus' Model for Meaningful Connections

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It has been wisely said, "Who you know is more important than what you know." **Why?** Because life is all about relationships, and communication is the lifeblood of all good relationships.

Don't keep your vision to yourself—share it with important people you've encountered along your life journey. Seek their input and affirmation. By opening up about your dreams, you invite collaboration, encouragement, and support from people eager to see God's work unfold in and through you. As you do, God, along with His people, will guide you and provide opportunities to bring your vision to life. This is how you will experience the best years of your life.

Finding important Godly people who affirm you and partner with you can be the most important confirmation of God's pleasure with your vision and plans.

Do not short change this step.

How Do You Do This?

The devotional model we've shared so far reminds me of how Jesus took 40 days in conversation with the Father to confirm His vision and purpose. His next step was to choose those who would journey with Him during the following three years. Following His example, consider this framework: The One, The Seventy-Two, The Twelve, and The Three.

1. **The One:** Your relationship with Jesus is the most important. That's why the first four steps of your journey were a deeply personal, devotional exercise with Him. As 1 Corinthians 3:9 says, "You are co-workers with Christ." He must remain your most important partner and counsellor. Commit to regular one-on-one time with Him. Ask Him to

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guide you in selecting others who will join you on this journey.

2. **The Seventy-Two:** In Luke 10, we read that Jesus selected 72 followers and sent them out to explore the villages. Similarly, from your network of contacts—those you’ve encountered throughout your life—create a list of 72 people who would be interested in your vision. Begin connecting with them.
3. **The Twelve:** In Mark 3:13-19, Jesus selected 12 disciples to accompany Him on His three-year mission. Out of your 72, choose 12 who show a deeper interest and commitment. These will be the ones who pray for you and support you where God is leading you.
4. **The Three:** Jesus had Peter, James, and John—His closest companions. Likewise, narrow your group to three trusted individuals who will serve as your most intimate mentors, advisors, and partners in this exciting journey.



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HOW TO Finish Well



LEAVING A LEGACY, NOT A PROBLEM

HOW TO FINISH WELL

Overview

Jack's sudden passing left his wife, Anna, navigating a flood of complex decisions during an already painful time. Drawing from Jack and Anna's story, here are six people providing pre-planning thoughts and tips to ease the burden on loved ones.

- **The Funeral Director.** There are more than 75 issues you need to consider before your body meets its final resting place
- **The Pastor.** Make your celebration of life a memorable experience not a cause for stress for your family and loved ones
- **The Lawyer.** If you are not prepared for your passing the government will impose major challenges to your family and loved ones. Start now seeking legal advice.
- **The Accountant.** Even after your passing, the government needs to collect your terminal tax returns. Take time to learn how to help your loved ones do this on your behalf.
- **The Realtor.** Your home could be the largest part of your estate. Pre-selecting a trustworthy realtor can help you prepare for much of what your loved ones will have to do.
- **The Liquidator.** Be realistic, your children do not have room to store your 'stuff'. Sentimental items could become a cause for stress. Pre-select a liquidator who can sell or dispose what is left behind.

Through Anna's experience, we see the power of pre-planning to provide peace and support for those we leave behind.

Your Freedom Years

Meet Jack and Anna

Jack and Anna immigrated to Canada from Eastern Europe, determined to build a better future for their sons. Even as they adapted to a new country, they were careful to preserve their rich European culture and traditions within their family. Over time, their sons grew up, married, and began their own lives. It was then that Jack decided to retire early, looking forward to enjoying the European lifestyle he cherished in his younger years.

Jack was a disciplined, tall, six-foot man who took exceptional care of his health. Lean and fit, he dedicated himself to physical activity year-round. As soon as the first snowfall arrived, he would wax his skis and polish his snow boots, ready to hit the trails for his favourite sport—cross-country skiing—which he practiced religiously until the season's last ski tracks melted. When summer arrived, he swapped snow boots for running shoes and enjoyed refreshing swims in his pool.

Then, one summer afternoon, while driving home from the shopping mall, Jack suddenly slumped over the wheel and crashed into a tree. To his doctor's astonishment, a massive heart attack took his life without any warning.

In the difficult days that followed, we were the first friends Anna called for support. With no pre-arranged funeral plans in place, the family faced a whirlwind of decisions, options, and priorities, each pulling in a different direction. Anna, though lost in grief and disoriented, firmly believed Jack would have wanted a traditional European funeral and burial, despite the financial strain this would add. The eldest son felt they should

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minimize expenses, while the youngest wanted to fulfill his mother's wishes at any cost. Tension and Conflicts arose.

Jack had always been Anna's anchor. In their 40 years of marriage, she had relied on him to guide them through every major decision. Now, she found herself navigating the opposing viewpoints of her sons and their spouses.

Imagine yourself in Jack's position. What would you hope your family would do? Before it's too late, take a moment to picture joining your family members after you're gone. During this

Observe your loved ones as they meet each of six caring professionals who will help them navigate these challenging days

turmoil, they may ask, **"Who cares?"**. Observe your loved ones as they meet each of the six caring professionals who will help them navigate these challenging days. They each play critical roles in guiding

your loved ones through this time:

- The Funeral Director cares
- The Pastor cares
- The Lawyer cares
- The accountant cares
- The Realtor cares
- The Liquidator cares

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The Funeral Director Cares

When Anna reached out to us for support, I introduced the family to a trusted funeral director. This compassionate professional provided much-needed objectivity and skillfully guided them through the conflicting views within the family.



About 30% of deaths happen suddenly or unexpectedly. 90% of people say that talking with their loved ones about the end of life is important. Only 27% say they have talked with loved ones or have an end-of-life plan. Regretfully, for those who think they have a plan, most of these plans are inadequate, to say the least.

30% of death happens unexpectedly.

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

Yet, only 27% have done so.

It's never too early to make some plans for that time. If you haven't yet made any pre-arrangements, finding a qualified funeral director is an essential first step. There are many decisions to make, and each one may be influenced by emotional, religious, and legal factors, making the choices seem overwhelming.

Funeral costs can vary significantly depending on where you live and how and when you wish to

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be laid to rest. If you decide against formal pre-planning, at the very least, consider indicating how much you feel should be spent on your funeral. For instance, at the time of writing these thoughts, the average cost of a funeral in Canada is about \$10,000.

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 pre-planning. This cannot be overemphasized.

When you meet with a funeral director, they'll provide a detailed, itemized list of over 70 potential costs and discuss a variety of options for each. According to Mr. Eric Tappenden of Chapel Ridge Funeral Home, a good funeral director can walk you through about 90% of these decisions without any obligation. This guidance can help ease the burden on loved ones and reduce the risk of emotional overspending.

Below are some key cost categories you may want to consider:

- Basic services
- Legal documentation
- Cremation or burial
- Cemetery and related services

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- Containers – Casket or urn (including quality, colour, and material)
- Transportation services – Hearse, limousine, attendants
- Announcements
- Receptions and visitation – Including refreshments and catering
- Flowers and decorations
- Chapel and related services
- Honorarium

Engaging a supportive and experienced funeral director can make all the difference in helping families navigate these decisions with care and clarity.

How To Finish Well

The Pastor Cares

Thankfully, Jack and Anna were active members of a local church. Although their church family held them in deep affection, Jack's sudden passing brought about emotional and cultural challenges for those closest to him. Anna wanted to honour her Eastern European



heritage with a traditional service, while the family was divided: one son shared his parents' Christian faith, while the other, married to a strong-willed woman of a different faith, felt that many of the traditional elements weren't necessary and worried about the costs.

As an outside facilitator during this challenging time, we were profoundly grateful for the compassion and guidance of a wise pastor. Confronting the finality of life is both deeply stressful and spiritually significant, and a pastor's role can be invaluable in this journey of grief and remembrance. An experienced pastor not only provides comfort but also helps families find spiritual strength in memories of a life well-lived.

If you have a specific pastor or church in mind, it can ease the experience for your loved ones. The pastor typically meets with family members to gather memories, preferences, and special stories to share during the service.

To make this process easier for your family, imagine sitting alongside your loved ones and the pastor during this meeting. Instead of placing the burden on your family to answer each

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question, imagine the pastor asking for *your* input and guidance. Here are some questions a pastor might ask:

- Who should be notified of your passing?
- Would you like the church to arrange for visitations and refreshments?
- What details would you want included in the service bulletin? Consider sharing key information about your life—birthplace, family, career, achievements, and special milestones.
- What qualities or attributes would you like to be remembered for? (e.g., generosity, faith, humour, discipline...)
- Do you have specific songs or scripture in mind?
- Who would you like to participate in the service, and in what roles?
- What message or legacy would you want to leave behind?

A funeral service can become a beautiful opportunity to pass on your final legacy to family and friends. Think about the words of gratitude, encouragement, or faith you might wish to share. This is your chance to convey your deepest values, perhaps even offering challenges or words of wisdom to those you'll leave behind.

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

How To Finish Well

The Lawyer Cares

The government is involved in your affairs after your passing, just as it is during your life, which is why having a lawyer to help navigate regulations is essential.



Why do you need a will?

A well-prepared will serves two important purposes. First, it allows you to appoint someone you trust to settle your affairs and ensure your wishes are respected. This person is called the Executor or Estate Trustee, and they should ideally be someone likely to outlive you. It's also wise to designate an alternate executor in case your primary choice is unable to serve.

Recent surveys reveal that over 70% of people don't have an up-to-date will. Here are some major risks if you pass away without one:

- A government-appointed judge—not you—will choose an executor.
- The government will determine who takes care of your minor children.
- Your assets will be distributed according to government rules, not your wishes.
- The process of settling your estate may be lengthy and emotionally and financially challenging, often leading to family conflicts and strained relationships.

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For these reasons and many others, lawyers strongly recommend keeping an up-to-date will.

Fortunately, Jack had planned well. He had recently updated his will, which Anna knew was in the bank's safety deposit box. Jack appointed Anna as his executor, and his assets and liabilities were transferred to her, as outlined in his will. Considering the differing values and priorities among Jack and Anna's sons and their spouses, it's clear that the stress would have been even greater without a will.

With a will in place, your executor will meet with the lawyer. How can we make this meeting less stressful for the family? Imagine sitting beside your executor in the lawyer's office. Instead of your executor having to answer every question, the lawyer asks *you* for essential information, such as:

- Can you provide me with your most recent will?
- Can you give me a complete list of your assets? (Include bank and investment accounts, bonds, corporate shares, life insurance policies, properties, vehicles, jewelry, and any other high-value items.)
- Can you list all your liabilities? (List credit cards, loans, leases, mortgages, and anything you owe.)
- Can you provide contact information for all beneficiaries named in your will?

To answer these questions smoothly, Ms. Susan Booth from Chapel Ridge Funeral Home suggests creating a binder that includes everything your executor will need. Make sure your executor knows where to find this folder. Here's what to include in this folder:

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1. Notarized copy of your will
2. Safety deposit box information
3. Funeral pre-arrangements
4. Assets
 - Bank and investment accounts
 - Properties and valuable items (e.g., jewelry, art)
 - Life insurance details
 - Specific items to leave to particular people
5. Liabilities
 - Mortgages or bank loans
 - Rental contracts
 - Credit cards
6. Contacts for important organizations
 - Government pension plans (CPP, OAS)
 - Employment pensions
 - House and car insurance
 - Doctors and medical specialists
 - Tax preparer or accountant
 - Property taxes
 - Utility, phone, and TV providers
 - Newspaper or magazine subscriptions
7. Photocopies of important documents
 - Social Insurance Card
 - Driver's license
 - Car ownership
 - Passport or birth certificate
 - Health insurance cards
 - Photocopies of credit cards

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8. Password list – For your computer and other devices

Additional recommendations:

- Let your executor know where to find this important folder and your will.

Since a good lawyer will be invaluable, go the extra mile.

Research, interview a few lawyers, and leave a recommendation or two for your executor.

With a well-organized plan, you can ensure that your affairs are handled smoothly, reducing stress on your loved ones and allowing them to focus on healing and remembrance.

Another little-known fact is that fees lawyers charge is 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.

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The Accountant Cares

Throughout their marriage, Jack managed all the finances. Anna, meanwhile, had little involvement and found herself completely lost in financial matters after his passing. Jack never quite took the time to teach her, nor did he seem to feel a need to share all the details. When we began asking her about the finances, she became frustrated and agitated. All Anna knew was that everything was kept in a locked filing cabinet, and she had a key.



It's often said that the only certainties in life are death and taxes, and the latter doesn't disappear after we're gone. The accountant's role is to help ensure compliance with final tax obligations—what's known as “terminal taxes.” These are the final tax returns submitted after a person's passing. While it might be tempting for your executor to save costs by completing a terminal tax return independently, this isn't always advisable due to the complexities involved.

How can you make this easier for your executor and provide everything the accountant will need?

Imagine yourself in a meeting with your executor and the accountant. Instead of directing every question to your executor, the accountant asks you for the important information, such as:

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- Can you provide me with your most recent will?
- Can you supply a detailed list of all assets and liabilities?
- Do you have documents that show all income received during the current year? (e.g., T3, T4, T5 slips, rental income, self-employed income, etc.)
- Are there any deductible expenses incurred during the year?
- Could I have copies of your income tax returns (T1) from the last seven years?

Additionally:

- Let your executor know exactly where to find this information.
- To make the process even smoother, consider researching and meeting with a few accountants in advance. Leave a recommendation or two for your executor, so they know they have a qualified professional to rely on.

By organizing this information now, you can ensure that your finances are managed efficiently, reducing stress on your executor and giving your loved ones more time to focus on each other during a challenging time.

How To Finish Well

The Realtor Cares

After Jack's passing, Anna found it difficult to manage the house where they had lived for over 30 years. While Jack had always been meticulous about his health, the house itself was beginning to show signs of age and needed substantial upkeep.



Their older son, ever practical, wanted Anna to downsize to a condo, invest the home equity, and use it to provide extra income for the family. Their younger son, on the other hand, was more nostalgic—he wanted to keep the family home so his children could visit Grandma and enjoy the large backyard and swimming pool. Torn between the two, Anna sighed, “If only Jack were here to tell me what to do.”

This was the moment when a skilled realtor became invaluable. A good realtor can offer both expertise and compassion during a decision-making process like this, helping to bring clarity to what feels like an overwhelming decision. A realtor's support includes:

- **Performing a Comparative Market Analysis** – Assessing the home's current value compared to others in the area.
- **Providing an Objective Cost-Benefit Analysis** – Weighing the costs and benefits of staying versus moving to a condo or other types of homes.

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- **Recommending Maintenance and Upgrades** – Suggesting which upgrades or repairs would make it easier for Anna to stay in the house, or that could increase its resale value.
- **Connecting with Trusted Professionals** – Introducing contractors or renovation experts who can help with any necessary work on the home.

With the realtor's insight, the family was able to decide with confidence. After careful discussion, Anna agreed to move to a small town closer to her younger son. She found a low-maintenance, newly built home with a modest backyard—enough to enjoy without the burden of high upkeep. Though it meant adjusting to a new community, church, and local services, the advantages of a smaller home and proximity to her son and his newborn child made it the right choice.

In the end, two lingering questions remain:

- Why hadn't Jack thought through all of this before he was gone?
- Why hadn't he and Anna discussed these possibilities before it was too late?

By addressing these questions now, we can spare our loved ones from uncertainty in the future. Conversations about housing and long-term needs, while sometimes challenging, can be a thoughtful gift to those we'll eventually leave behind.

How To Finish Well

The Liquidator Cares

After living in the same home for over 30 years, Anna faced an overwhelming task: moving from a spacious four-bedroom house with a finished basement and two-car garage to a home less than half its size with only a small single garage.



Downsizing meant facing difficult decisions:

- What should she take?
- What should she leave behind?
- What could she do with the items she couldn't take?
- And what about Jack's clothes and personal belongings, each one filled with memories?

One afternoon, Anna found herself sitting on the bedroom floor, overcome with emotion and frustration. She had hoped her sons and their families might help, but how could they? They lived miles away, with full-time jobs and young children to care for. Feeling completely alone, she prayed, *"Oh God, if only Jack were here; he would know what to do."*

Just when she felt ready to give up, God provided in an unexpected way. Meg, a friend from church, called to ask if Anna needed help. Along with a couple of other friends, Meg helped Anna develop a simple, manageable plan:

- **One Room at a Time:** They focused on one room at a time, sorting through every closet, drawer, and cabinet.

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Meg, a natural organizer, directed Anna to place things into three categories:

- A. Anything Anna had used in the last two years went into boxes to take with her.
- B. Other items that can be used by family or friends were separated to be donated.
- C. The rest went to another pile to discard or give to the Salvation Army store.
- **Preserving Memories:** Pictures and sentimental items were packed separately.
- **Planning the Layout:** One of the friends helped Anna decide where her favourite furniture pieces would go in her new home, labelling each item and marking its place on a floor plan. This way, the movers would know exactly where to place everything on a moving day.

Items that weren't boxed and furniture that wasn't labelled were put aside to be donated.

Anna invited her sons and their wives to take anything they wanted. To avoid conflicts, she arranged for her older son and his wife to come first, followed by her younger son and his family the next day. To her disappointment, her children didn't want most of what she treasured. Trying to comfort her, her younger son explained that they weren't rejecting her—they simply had different styles and needs.

Calling the Liquidator

With much still left behind, Anna turned to a liquidator. Liquidators specialize in clearing out and selling items from homes, charging either a fee or a commission, often between

How To Finish Well

25% and 40% of the sale proceeds. In the past, liquidators would sell items in showrooms or auction malls, but today, many use online auctions, reaching a wider audience and securing better prices.

Anna's realtor, whom she trusted, recommended three firms and suggested that she interview each one to find the best fit. Overwhelmed, Anna asked the realtor to choose on her behalf. Based on his experience, he recommended a commission-based firm that offered a comprehensive service, including:

- **Photographing and Describing Items:** The firm took high-quality photos of all sellable items and created an online auction site to attract interest and get the best prices.
- **Managing Sales and Donations:** They handled the delivery of sold items, collected payments, and donated anything unsold to charity.
- **Final House Cleaning:** As a bonus, the liquidators arranged for a cleaning service to prepare the house for sale, giving Anna one less thing to worry about.

Through this process, the realtor's guidance and the liquidator's services brought much-needed relief to Anna, helping her feel supported during this difficult transition.

Reflecting on Preparedness

Looking back, two questions arise:

- Why didn't Jack think of these things before he was gone?
- Why hadn't he and Anna planned for this together?

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With more planning and forethought, Anna might have been spared much of the stress she experienced.

What’s Your Next Step?

Reflect on these six topics. How would you rate your own readiness? What do you feel 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		

Take time and discuss this chart and anything else you learned with your family and loved ones.

How To Finish Well

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APPENDIX

When God Rewrote Our Budget

Learning to Live by God's Provision, Not Our Paycheque

For thirty-five years, I enjoyed the security and satisfaction of a thriving career in the computer industry. It was an exciting time to be part of that fast-moving world. Technology was changing almost daily, and I was fortunate to work for organizations on the leading edge of innovation.

My work was demanding, but it was also rewarding. Rewards came regularly, and I was well compensated. My wife and I were able to enjoy a comfortable life and provide our children with the joys and opportunities that come from financial stability. In every way, it felt like we had arrived.

Then came **Monday, July 5, 1999**—a date I will never forget.

A Life-Changing Diagnosis

After a long series of medical tests, I sat in the office of a respected specialist. He looked at me with professional seriousness and said, *"There is no cure for your chronic pain."*

He explained that I had **fibromyalgia**, a condition that affects the muscles and nerves, and that the medical community did not know what caused it. There was no guaranteed treatment—only pain management. Then he added something that struck even deeper:

"Based on what I see, your condition is aggravated by stress. If you continue your current lifestyle, you could soon face permanent disability."

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It was as if the ground had been pulled from beneath me.

I walked out of that office feeling stunned, broken, and uncertain. For years, my work had been part of my identity—my measure of success, my contribution to the world, even my source of pride. Now, I was being told it was also the source of my illness.

A Painful Turning Point

When I got home, my wife received the news with compassion and grace that only God could give. She listened, comforted, and prayed. But I struggled to listen to reason. Every alternative job or career she suggested seemed impossible. My objections had one thing in common: none of them offered the level of income and prestige we had come to expect.

Two months later, on **Tuesday, September 6, 1999**, following disagreements with my boss, I was fired from my secure job.

At fifty-eight years old, I found myself unemployed, in pain, and unsure of my future. My wife had given up her own career years earlier to invest in raising our children. Now, I wondered, *who would hire a 58-year-old man with a chronic illness? What would happen to our children's future?*

Rediscovering God's Promise

That evening, as we sat together in silence, my wife reminded me gently of **Philippians 4:19**:

“And my God will meet all your needs according to the riches of his glory in Christ Jesus.”

That verse became our lifeline. But it also raised an important question:

What exactly are our needs that God promises to meet?

Your Freedom Years

With that question, our journey toward financial freedom—and spiritual freedom—began.

Developing a Needs Budget

Together, we prayerfully created what we called a **Needs Budget**, inspired by Philippians 4:19.

A Needs Budget focuses only on essentials for daily living—housing, food, utilities, insurance, and healthcare. It does not include comfort, luxury, or convenience. We wanted to understand what was truly necessary for stability and peace in our home.

We sat at the kitchen table one evening with our notebooks, receipts, and prayers. We wrote down every essential expense, assuming the worst-case scenario: no job, no new income, just God's provision.

Then came one of the hardest tasks—telling our children. They already knew that I had lost my job and that I had a health issue, but they didn't know how much it could affect their education and lifestyle. My greatest fear was disappointing them or worse, hurting them.

What happened next still brings tears to my eyes.

- **Rebecca**, our daughter, was entering her second year at university. She said, "Dad, please don't worry about me. Take care of yourself. I'll find work on campus and cover my needs." By God's grace, she graduated with honours—and without student loans.
- **Noel**, our son in high school, said, "Dad, I'd rather see you healthy than go to university." Later, he completed his degree in the U.S., working through college and graduating with savings in his bank account.

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That day, I saw our children mature and grow stronger than mine, not because I had given them, but because I allowed them to see our pain model in times of need.

And as for **Margaret and me**, God not only met our needs—He provided for our wants and more.

Developing a Wants Budget

The next step was learning to separate *wants* from *needs*.

A **Wants Budget** includes non-essentials—dining out, travel, hobbies, and other pleasures that enrich life but are not required to sustain it. We discovered that many of the things we once thought we *needed* were actually *wants*.

Two Scriptures helped reshape our mindset:

- **Romans 12:3** — “Do not think of yourself more highly than you ought, but rather think of yourself with sober judgment.”
- **2 Timothy 1:7** — “For God has not given us a spirit of fear, but of power and of love and of a sound mind.”

With a renewed sense of humility and trust, we learned that God welcomes us to bring our *wants* before Him. Just like children taking their parents before Christmas, God will always listen and give what He deems best. 25 Years later, even our children can give testimony that we NEVER had a need for anything good.

A Wise Spending Model

Growing up in Egypt, I witnessed a different rhythm of life. Farmers planted by faith, harvested by grace, and lived within their means until the next season. Tradespeople, too, spent only what they earned each week.

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That ancient wisdom still applies today.

What if we, too, built our *wants budget* only on what we earned the previous month—or even the previous year? That kind of discipline protects us from overspending and helps us cultivate gratitude. It is a model not of scarcity but of stewardship.

Our Financial Plan—And God’s Faithfulness

Like most families, we had saved faithfully for retirement. Every month, deductions went into our retirement accounts, managed by a respected financial advisor. But when we finally reviewed our finances after my job loss, we discovered a sobering truth:

Our advisor had focused on managing our investments—not on whether our savings could actually support our future.

That experience opened our eyes. Many financial professionals can help manage money, but few are equipped to help families navigate real-life transitions and long-term challenges.

Even here, we learned that true financial peace comes not from how much we save, but from **whom we trust**.

Lessons from the Journey

Looking back, that painful season was one of God’s greatest gifts. It stripped away my dependence on career, status, and financial comfort—and replaced it with a deeper dependence on Him.

We discovered that:

- God’s promises are not theory—they are real and practical.

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- Needs are often smaller than we imagine.
- Wants can be enjoyed without ruling our hearts.
- True freedom comes from trusting God as Provider, not from having more.

Today, we live with greater gratitude and contentment than ever before. Because “God will meet our needs according to the riches of his glory in Christ Jesus.” — *Philippians 4:19*

That is not just a verse we quote—it is a truth we have lived.

Reflection Questions

1. How do you define your *needs* versus your *wants* in this season of life?
2. What might God be teaching you about trust, simplicity, or stewardship?
3. How could creating a Needs and Wants Budget bring peace and freedom to your family?

Building a Financial Plan

A budget is just one piece of the puzzle. A strong plan acts as a **roadmap**—guiding you through life stages, preparing you for challenges, and helping you reach financial security and peace of mind.

Here’s how financial needs shift over time:

- **Young Adulthood (20s–30s):** Start careers, pay off loans, and build credit. Early savers gain an enormous advantage—a 25-year-old saving \$300/month can retire with nearly double what a 35-year-old will, even if the older saver contributes more.

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- **Family Years (30s–40s):** Mortgages, childcare, and career growth dominate. Balancing today's needs with tomorrow's goals requires planning—and proper insurance becomes critical.
- **Midlife (40s–50s):** Peak earning years, but also peak expenses—college tuition, aging parents, lifestyle inflation. Retirement planning must move from “someday” to “now.”
- **Pre-Retirement (50s–60s):** Focus on debt reduction, maximizing retirement contributions, and planning for healthcare. Gaps—like an unpaid mortgage—become visible.
- **Retirement (60s+):** Now it's about sustaining your lifestyle without a paycheck. Key questions: How much can you safely withdraw? How will healthcare costs be covered? How will you pass on wealth wisely?

With no plan, every stage feels like catch-up. With a plan, you move forward with confidence.

The Risks of Not Having a Plan

Skipping financial planning may feel harmless now, but the long-term consequences are serious:

- **Running Out of Money:** What looks like “enough” savings may vanish under inflation, healthcare costs, or a long lifespan.
- **Unmanageable Debt:** Without a repayment strategy, loans and credit card balances snowball.
- **Inflation Shock:** A family living on \$60,000 today may need \$100,000 in 25 years just to maintain the same lifestyle.

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- **Healthcare Costs:** One illness can wipe out decades of savings if coverage is lacking.
- **Stress and Anxiety:** The greatest cost isn't financial—it's sleepless nights and constant worry about "what ifs."

Without a plan, you're at the mercy of chance. With one, you take control.

Key Elements of a Strong Financial Plan

A solid plan looks at every angle of your finances, not just investments. The core elements include:

1. **Family Information:** Ages, goals, dependents. A couple retiring at 55 with teens faces different needs than one retiring at 67 with grown children.
2. **Income & Taxes:** It's not what you earn, but what you keep. Taxes often take a bigger bite than expected.
3. **Assets & Investments:** Retirement accounts, tax-free accounts, and taxable savings all grow—and are taxed—differently.
4. **Liabilities:** Mortgages, loans, credit cards. Knowing balances, rates, and timelines helps prioritize repayment.
5. **Savings Contributions:** Consistency in retirement, education, and emergency funds protects today and tomorrow.
6. **Major Future Expenses:** Cars, home repairs, weddings, medical care—planning for these avoids being blindsided.
7. **Retirement Assumptions:** Expected expenses, longevity, and lifestyle goals must be clear.

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8. **Social Security, Pensions, Passive Income:** Diversify income sources for stability.
9. **Tax & Withdrawal Strategy:** The order in which you draw from accounts can mean six figures saved or lost over retirement.

Together, these elements build a living roadmap tailored to your family's journey.

Actionable Adjustments Along the Way

Life changes—jobs are lost, inheritances arrive, markets fluctuate. A good plan adapts.

That means reviewing regularly and making adjustments, such as:

- Raising or lowering savings contributions
- Shifting from aggressive to conservative investments as retirement nears
- Adding protection strategies, like long-term care coverage

Think of it as a health checkup: you don't go once and never return. A financial plan should be reviewed yearly and after major life changes.

Conclusion

- A financial plan isn't just numbers on paper—it's freedom, peace of mind, and the confidence to face the future. Without one, you risk drifting, vulnerable to debt, emergencies, and uncertainty. With one, you steer toward security for yourself and your family.
- The good news? Planning doesn't need to feel overwhelming or be reserved for the wealthy. At

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nomoreoverload.com/FinPlan.docx, you'll find a Word document with an AI-powered prompt to create a **draft financial plan**. It won't replace a professional adviser, but it's a strong first step to prepare you for that conversation.

- Don't wait until retirement is around the corner. Start now. Plug in your numbers, test scenarios, and see how a real plan transforms "someday" into a clear roadmap.

Because when it comes to your future, hope is not a strategy—**but planning is.**

Sample Letter to Your Children

September 2, 20XX

Dear Judy, Tom, Alison and Matt,

This note comes with deep love and care for each of you. As we shared with you before, our wish is to ensure that our needs as we age, and eventually our passing, bring as little burden and stress as possible to you and others in the family. We want our legacy to be free of stress or conflict.

Following conversations with each of you, we adjusted our will and power of attorney (PA). After the passing of one of us, should we be unable to fulfill our responsibilities or care for ourselves, Judy will assume the role of Executor and PA. While this is her legal responsibility, we know you all will support her as she takes the lead in fulfilling our desires as outlined in the following text.

What is most important to us is that this becomes an opportunity for you all to express your love and support for each other. Sadly, we've seen how such times can often lead to

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stress and strained family relationships. Our greatest desire is that this will never be the case with you.

We know that each of you will want to do your very best for us. In doing so, you might feel the pressure to meet high expectations—both for yourselves, each other, and even from the imperfect social and healthcare system. That's why we have put together **a few principles** that we hope will guide you when we are no longer capable of caring for ourselves.

These principles are inspired by **2 Timothy 1:7**, ***“For God has not given us a spirit of fear, but of power, and love, and a sound mind.”***

ABOUT LOVE AND POWER:

Please be assured that we have no fear of aging or even death. We know, without a doubt, that you will always love us, and your love brings us much comfort and peace. But our deepest wish is that your love for God and each other becomes the true source of power, strength, and energy that guides you, not just in caring for us during our later years, but also in facing all the challenges life may bring to you and your families.

What does this mean? What does it look like? Simply put, it means that your relationship with God and with each other, as well as the needs of your children, **should always come first**. These must be your top priorities, especially above caring for us. We believe that by keeping these priorities in their rightful place, everything else, including our care, will fall into place naturally.

ABOUT SOUND MIND:

In the spirit of a sound mind, our desire and prayers are that God will give you the wisdom you need in applying the role of executor and the power of attorney.

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About The Executor

As executor, Judy's role takes place after our passing. Fortunately, this role is well-defined by law and includes:

- Dealing with all legal matters supported by our lawyer
- Liquidating our investment and bank accounts, as well as the sale of our home and cars
- Distributing our estate ***(More details in the Appendix)***
- Arranging our burial and celebration of life service ***(More about this in the Appendix)***

About The Power of Attorney

As to the Power of Attorney, Judy's role is more complex, requiring more wisdom as she faces many choices and challenges she has never faced before. In her role, she will be responsible for:

- Managing our investments and cash flow plans ***(More about this in the Appendix)***
- Advocating for our well-being with social and healthcare providers

Here, we want to be more specific regarding our desires and expectations by providing some guiding principles for setting realistic expectations:

1. **Keep us independent:** For our good, keep us as independent as possible.
2. Encourage us to take risks and take responsibility for the risks we take.
3. **Even if we ask you, PLEASE** do not do anything for us that we can do for ourselves.

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4. **Making tough decisions:** A time will come when you must make choices on our behalf. Please know that we fully accept the consequences of your choices **and even the mistakes** you may make on our behalf.
5. **Seek Professional Paid Advice.** We respect the wisdom of our accountant and our lawyer.
6. **Find an Emotional Mentor:** This is critical. You will be facing emotionally stressful and uncharted waters. It has been our privilege to mentor some of our friends during their times of need. We do not doubt that they will be willing to walk with you when you need them.
7. **Find Clinical Mentors:** Should our health challenges become complex, we hope you will reach out to clinical mentors. As we write this note, you know some of our clinically competent friends who will be very glad to support you and guide you in the difficult choices you need to make.
8. **Moving From Our Home:** We have planned to stay in our home for as long as possible; yet we know a time may come when our care needs require a change. In making this choice, we would like to move to where:
 - We can continue seeing our family with the least stress and travel costs.
 - The healthcare professionals decided we would get the best care with the least stress and travel costs for our family. For example, you are advised by healthcare professionals and your clinical mentor, and you wish to move to a retirement or nursing home. This is our desire, even if at that time, due to our mental or emotional state, we disagree or indicate otherwise.

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9. **About end of life:** Do not allow us to consider suicide or medically assisted death, even if it is recommended by healthcare professionals. On the other hand, we strongly welcome palliative care rather than prolonging life through experimental drugs, heroic medical interventions, or treatments.

With all our love,

Dad and Mom

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ABOUT DISTRIBUTION OF OUR ASSETS

In 1976, Dad came to Canada with less than \$25.00 in his pocket. God has been very generous to us. Very often, we wonder why we have been so favoured by the health of the children, the grandchildren, and the material prosperity God has poured into our lives.

Please know that, by God's grace, we are only stewards of everything God has given us. For this reason, as your parents, we tried to be generous in giving and sharing what we have with others who are less fortunate. The more generous we were, the more God blessed us with more than we deserved.

Regarding Our Estate:

After our passing, we hope you will carry that legacy of gratitude and generosity. In the first draft of our will, we designated a percentage of our estate to be donated to specific charities. In our latest will, we made a small change to give Judy and Tom the best tax advantages.

How That Will Work:

For Confidentiality details were removed

Regarding Our Personal Belongings:

It is very sad to learn that family members often fight over small personal belongings that may hold little value. Should any of our belongings have sentimental value to any of you, to avoid possible conflict, we would like that:

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1. By order of age priority, each of our children and grandchildren may select what they would like to keep.
2. All that is left would be sold using the most convenient way, such as an auction company. The proceeds of the sale should be donated by Judy to the church that hosted our Celebration of Life Service.
3. Everything that is not sold can be donated to the local Salvation Army Store or Mission Thrift Store.

ABOUT INVESTMENT AND CASH FLOW MANAGEMENT

Investment Management:

In the case where we are not able to look after finances ourselves, unless advised by our accountant.

- Reduce the number of investment accounts to the bare minimum held by a simple discount broker such as TD Direct.
- Keep all investments in low-cost, low-volatility ETFs that are diversified and simple to manage.
- Unless advised by our accountant:
 - Do not worry about asset mix allocation
 - Unless advised by our accountant, TD Direct will automatically make all necessary transfers from registered to unregistered accounts.

Cash Flow Management:

- Keep only one checking account and one credit card account. Check these account statements for accuracy once a month.

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- **Income management:** Once a year, transfer enough funds from our margin accounts to the bank account to cover the needed expenses for the following 12 months.
- **Expense Management:**
 - Convert all possible expenses to automatic bank or credit card withdrawals.
 - Register with the Bank for automatic credit card repayment.
 - Where possible, prepay 12 months in advance.

ABOUT BURIAL AND CELEBRATION OF LIFE SERVICE.

NOTE: This is a work in progress. If changed, a final copy will be placed in our safety deposit box.

Please favour simplicity and less stress in all you do.

- Select the most convenient date. Preferably the weekend.
- “Instead of flowers, please donate to your local church.”
- In the morning, have a private internment and grave site service. You may ask your pastor or my church pastor to officiate this, followed by a family and selected close friends’ lunch.
- Select a local church, such as UAC, that can host a one-hour visitation, followed by a COLS, as well as 2-hour post-service catered refreshments provided by the funeral home.

We will provide a USB memory stick which holds all the details you will need for our celebration of life activities.

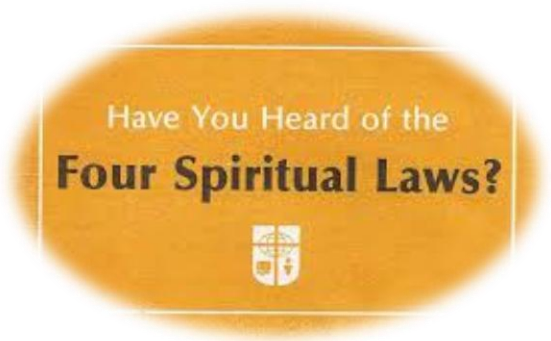
For confidentiality the details were removed.

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The Four Spiritual Laws

As you read the following text, please note that all references contained in this section are from the Bible.



First Law:

God **LOVES** you and offers a wonderful **PLAN** for your life.

God's Love *"God so loved the world that He gave His one and only Son, that whoever believes in Him shall not perish, but have eternal life" John 3:16.*

God's Plan

[Christ speaking said] *"I came that they might have life and might have it abundantly"* [that it might be full and meaningful] (*John 10:10*).

Why is it that most people are not experiencing this abundant life?

Because of the Second Law, Man is **SINFUL** and **SEPARATED** from God. Therefore, he cannot know and experience God's love and plan for his life.

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 stubborn self-will, he chose to go his own independent way, and fellowship with God was broken. This self-will,

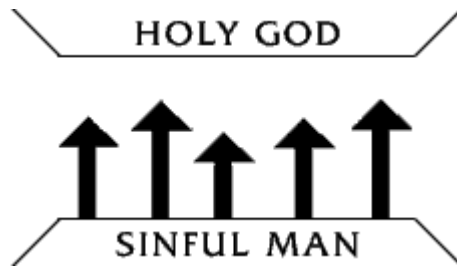
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characterized by an attitude of active rebellion or passive indifference, is evidence of what the Bible calls sin.

Man Is Separated

"The wages of sin are death" [spiritual separation from God] (Romans 6:23).

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 the abundant life through his own efforts, such as a good life, philosophy, or religion - but he inevitably fails.



Third Law: *The third law explains the only way to bridge this gulf. Jesus Christ is God's **ONLY** provision for man's sin. Through Him, you can know and experience God's love and plan for your life.*

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

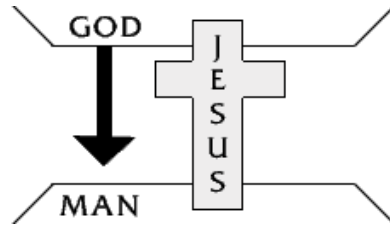
"Christ died for our sins...He was buried...He was raised on the third day, according to the Scriptures...He appeared to Peter, then to the twelve. After that He appeared to more than five hundred..." (1 Corinthians 15:3-6).

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).

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This diagram illustrates that God has bridged the gulf which 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.



Fourth Law:

*It is not enough just to know these three laws because there is a fourth law. We must individually **RECEIVE** Jesus Christ as Saviour and Lord; then we can know and experience God's love and plan for our lives.*

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 ([John 3:1-8](#)).

We Receive Christ by Personal Invitation

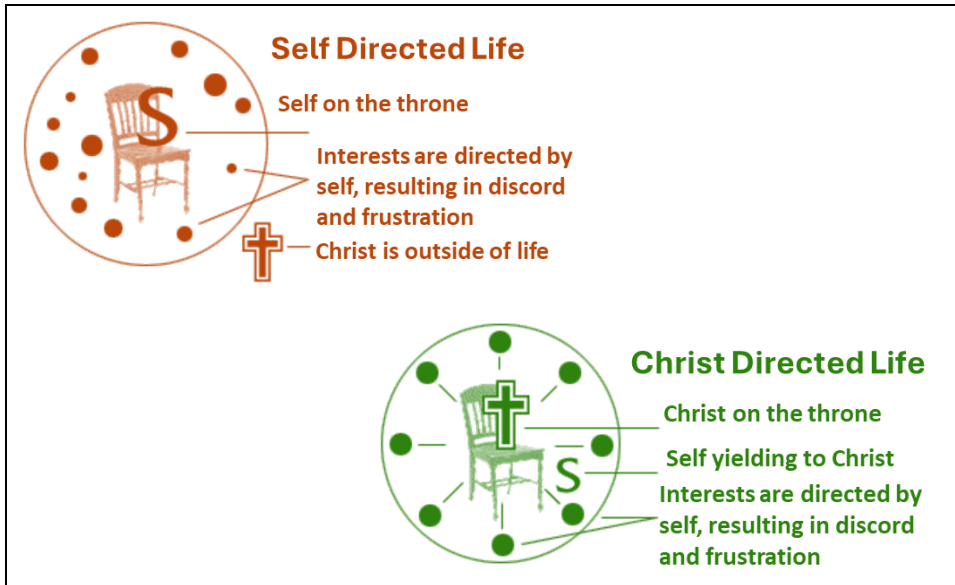
[Christ speaking said] *"Behold, I stand at the door and knock; if anyone hears My voice and opens the door, I will come into him" (Revelation 3:20).*

Receiving Christ involves turning to God from self (**repentance**) and trusting Christ to come into our lives to forgive our sins

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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 the will**.

These Two Circles Represent Two Kinds of Lives:



Which circle best describes your life?

Which circle would you like to have represent your life?

The following explains how you can receive Christ:

You Can Receive Christ Right Now by Faith Through Prayer.

(Prayer is talking to 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 need You. Thank You for dying on the cross for my sins. I open the door of my life and receive You as my Saviour and Lord. Thank you for forgiving my sins and giving me eternal life. Take control of the

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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, we invite you to pray this prayer right now, and Christ will come into your life, as He promised.

If you prayed this prayer, based on the authority of God and his word, you are now a child of God. This is profoundly simple and simply profound. We urge you to please contact a Christian friend or a Pastor who can help you grow in your newfound relationship with God.

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