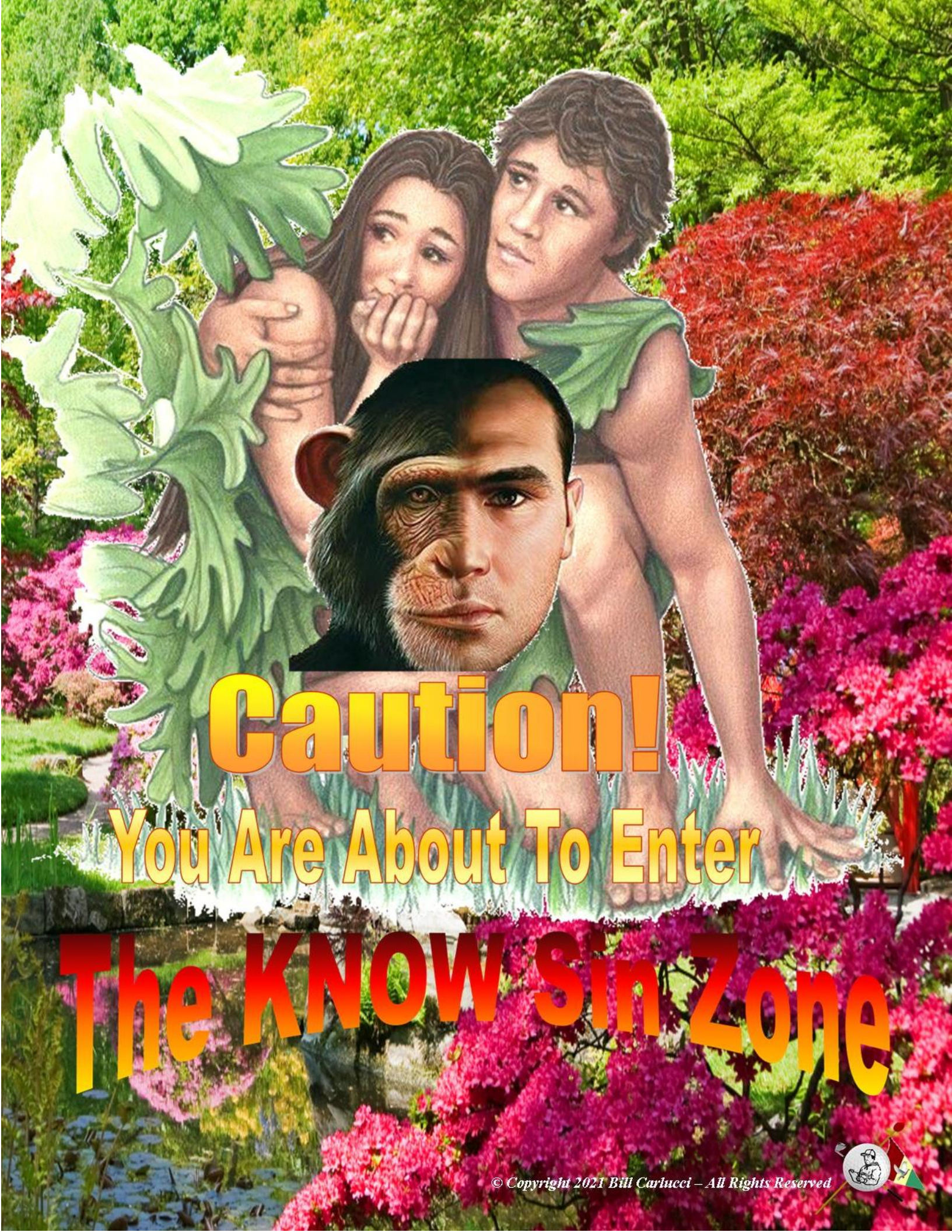




Caution!

You Are About To Enter

The KNOW Sin Zone



COPYRIGHT © 2021, by William D. Carlucci

All rights reserved. No part of this publication may be reproduced, stored electronically or mechanically, photocopied, recorded, or transmitted without the author's prior written permission.

ISBN 979-8-88627-820-0

Printed in the U.S.A.

TABLE OF CONTENTS

<u>The KNOW Sin Zone</u>	
<u>Jekyll and Hyde</u>	6.
<u>Let's Take a Practical Look at Original Sin</u>	7.
<u>Let's Go to the Catechism</u>	8.
<u>Commentary</u>	10.
<u>A Proven Possibility</u>	12.
<u>The Training Process</u>	14.
<u>Discovery Stage</u>	14.
<u>Application Stage</u>	47.
<u>Maintenance Stage</u>	51.
<u>Spiritual Reflexes</u>	53.
<u>Spiritual Cardio Affirmations</u>	55.
<u>Strength Training Affirmations</u>	57.
<u>Reflex Drill</u>	59.
<u>The Psychology</u>	59.
<u>The Game Plan</u>	60.
<u>References</u>	

DISCLAIMER: We used the great game of golf to support our coaching. Why? Golf is played exactly the way the game of life should be played. Golf is played with rigorous honesty, and when there's an infraction, the golfer calls it on themselves. Our coaching demands playing life straight down the middle, and flirting with the out-of-bounds lines are not permitted. Our coaching and training platform will improve the lives of golfers and non-golfers alike if our students commit to doing the things most won't.

It is holistic training bent on developing the "Whole" person. The system is a Tried, Proven, and Custom-developed testing into our students' lives', Physically, Emotionally, Spiritually, Intellectually, Financially, and Socially. **Our coaching techniques and methods are rooted in the belief in Intelligent Design.** Why? With over 40 years of clinical observation, trial, and research, we have observed that determining "*Whose*" we are will be critical to eventually discovering "*Who*" we are – and accepting the limitations of our discovery. "*Who*" we are and being anything one makes our minds to be are typically the goals of most coaching techniques.

Our research, trials, and findings strongly rebuke that approach. It is only through determining where we came from that we can determine where we're going. It is only through the acceptance of our character defects and limitations that we can develop a successful focused, workable, and closely monitored game plan for our students. However, we do not reject and do not attempt to change the findings and opinions of contrarians. We operate solely from a position of attraction - *not promotion or opposition*. Experience has shown us many want what we offer, making it unnecessary to debate the pundits.

WE DO NOT SUGGEST THAT THE SYSTEM WILL GUARANTEE SUCCESS. WE CAN ONLY SUGGEST OUR STUDENTS SUBSCRIBE TO OUR MOTTO. " DO WHAT MOST WON'T – ENJOY WHAT MOST NEVER WILL "

CAUTION!



"A double-minded person is unstable in all their ways." James 1:8

You Are About To Enter The KNOW Sin Zone

The KNOW Sin Zone

The purpose of The KNOW Sin Zone is to narrow the separation between God and our humanity by identifying and admitting the innate strongholds and temporal substances keeping us separated from God. Our training aims to S.H.A.P.E.¹ Spiritual Reflexes into the lives of those we train, turning them into God-conscious Human "Beings," content and confident in their skin and whose "Attitudes" match their God-given "Abilities". Joy-filled people who accept life on life's terms and play the game of life with a winning rhythm. These are people who have *"Found Their Games"* and have chosen to serve God with a purpose, overcoming the desire to play life and attempting to "Have It All."

The KNOW Sin Zone uses a practical theological approach to understanding the Christian life and how it applies to everyday life. As its name implies, practical theology is *"the study of theology in a way intended to make it useful or applicable."* The KNOW Sin Zone is life's "Red Zone," where those intoxicated on KNOWLEDGE and REASON live trapped in a downward spiral of quiet desperation with themselves in the center of their existence. They run from task to task missing most of their life, numbing themselves in their quest to "Have It All." They bob and weave while they flirt with life's out-of-bounds lines to achieve self-fulfillment. Underneath it all is a

¹ S.H.A.P.E., Spiritual, Hearth, Abilities, Personal Style, Experience

deep-seated fear and anxiety deceptively disguised as self-protective confidence as they Desperately perpetrate a cover-up of who they really are. Most, unfortunately, continue to live with the gnawing feeling that *"Something"* is missing deceiving themselves into believing they've been cheated and are *entitled* to *"more"* of the good life. The fact is the Bible tells us these people are on the path of a slow, agonizing, and unfulfilled death in their innate effort to close the separation between themselves and God, only to perish enslaved as masters of their demise. As the saying goes, *"Mirror, Mirror on the wall, the Mirror isn't on the wall at all. The reflection I see comes deep from within me."* Tragically, this group leaves this world, never getting to know God and His nature to an eternity of incessant inconvenience.

Jekyll and Hyde

You've probably heard the saying, *"He or she is a real Jekyll and Hyde."* However, don't cast this aside as a loose saying; there's a critical biblical message behind it. Let's take a look.

Dr. Henry Jekyll, a physician, and scientist, began an experiment to discover the human soul. He believed that every soul is made up of good and evil, which live in continuous and inherent conflict. Jekyll felt if a man could get his fill of his immoral self, he would eventually eliminate that side of himself.

Carefully, Jekyll begins the experiment and makes two potions. One transforms him into Edward Hyde, and the second transforms him back into Henry Jekyll. Much to his shock, the immoral behavior continued until Jekyll went to bed and awoke Edward Hyde.

Jekyll alarmed that he turned into Edward Hyde without taking the potion, became concerned that Hyde's character might actually take him over. Unfortunately, it was already too late. Jekyll had given so much power to his evil side that Hyde became an irrevocable part of Jekyll's character. Desperate to get back to his moral side, Hyde eventually kills himself, releasing Jekyll and Hyde.

What was it Satan said to Adam and Eve? *"Surely, you will not die. For God knows when you eat of the Tree of Knowledge, you will be like God"* and control good and evil as need be.

In James 1:8, we read, *"A double-minded person is unstable in all their ways."* Those living in The KNOW Sin Zone are double-minded. God is nothing more than a convenience that is supposed to be available as needed. All other times those in The KNOW Sin Zone push God out to the periphery of their lives as they seek everything they are "entitled" to. Their lives are a

gamble. When life deals them a winning hand, they live to wonder when their luck will change and vice versa. Ninety-nine percent of Christ-followers live in The KNOW Sin Zone, which is primarily the reason for the decline of the Christian church today.

Let's Take a Practical Look at Original Sin

I decided to write Adam and Eve's story from a purely fictional perspective, sort of like Alice In Wonderland. Then I got to the plot entitled "The Fall of Humanity." Let's join in on the story.

There was a snake craftier than any of the other wild animals the Lord God had made. One day it came to Eve and asked, *"Did God tell you not to eat fruit from any tree in the garden?"* Eve answered, *"God said we could eat fruit from any tree in the garden except the one in the middle, the 'Tree of Knowledge.' He told us not to eat fruit from that tree or even touch it. If we do, we will die."* "No, you won't!" the snake replied. *"God knows what will happen on the day you eat fruit from that tree. You will see what you have done, and you will know the difference between right and wrong, just as God does. In fact, you won't need God any longer because you will be independent and stand on your own."*

Eve stared at the fruit. It looked beautiful and tasty. She wanted the wisdom and independence it would give her, and she ate some of the fruit. Adam was there with her, so she gave some to him, and he ate it too. Immediately they realized what they had done, and the snake had tricked them. Now what? They were immediately stricken with separation anxiety. Their innate response to close up their separation from God was to cover up what they had done.

A breeze began to blow late in the afternoon, and Adam and Eve heard the LORD God walking in the garden. They were frightened and covered up behind some trees. The Lord called out to Adam and asked, *"Where are you?"* Adam answered, *"I disobeyed you, and when I heard you walking through the garden, I was frightened and hid!"* "How did you know you disobeyed me?" God asked. *"Did you eat any fruit from that tree in the middle of the garden?"* Let's get some blame into the story. See, we're not so slick when we blame. "It's the oldest trick in The Book." *"It was the woman you put here with me,"* the man said. *"She gave me some of the fruit, and I ate it."* The Lord God then asked Eve, *"What have you done?"* *"The snake made me do it – it tricked me,"* she answered. *"And I ate some of that fruit."*

Now, to the twenty-million-dollar question, *"If God knows everything, why did God allow Adam and Eve to be put in that situation when God knew they would sin?"* Ah! Get that! Our

thought goes right to the problem - SELF! Satan handed us ourselves disguised as independence, and we became, as the saying goes, “*Our own worst enemy.*” I then realized this not only can’t be fiction, but it’s more relevant in life today than we might understand.

The twenty-million-dollar question is *blasphemous in principle because it seeks to snatch from God a knowledge that is not God’s gift, but human achievement – a triumph of human brainpower; thus, it would feed human pride and exalt itself above its Creator, as one who could know God at pleasure, whether or not God willed to be known. Thus natural theology appears as one more attempt on humanity’s part to implement knowledge espoused in original sin to be like God, defy itself, and deal with God henceforth on an independent footing. But natural theology is bankrupt in practice; for it never brings its devotees to God; instead, it leaves them stranded in a quaking morass of insubstantial speculation.*” -**Martin Luther**

Let’s Go to the Catechism

The catechism defines sin as “*separation from God.*” It’s this separation we have identified as The KNOW Sin Zone. What was it Satan said to Adam and Eve? “*Surely you will not die. For God knows when you eat of the Tree of Knowledge, you will be like God*” (and control good and evil as need be)².

While pondering and writing, I began questioning. For instance, why do children do wrong innately, and must they be taught right from wrong? Why do children have a special something such as; a blanket, a special toy, etc., that goes everywhere with them? As we age, the blanket and the special toy turn into other things that fill our innate separation. When we’re adults, it really gets interesting. We over-work, buy expensive toys, use intellectual arrogance as a weapon against others, etc. We hold on to justified resentments and use legal and illegal substances and many other useless vices that are innate cover-ups to our broken human conditions in an unconscious effort to fill the void (separation) between our Creator and ourselves. It’s no longer about the crime but the cover-up or how we spin it as we say today. We covered up at the creation when we were exposed, and we innately continue covering up by living fraudulent lives right up to the present. If a force more significant than ourselves is not at the root of a life to be lived in a **Good Ordery Direction**, why are we in such chaos today?

² Paraphrased from Genesis 3

The proof of our blindness and enslavement to earthly treasures lies in the naive certainty that we often display where we can serve God on Sunday and mammon³ Monday through Saturday and that God will accept this as if we have worked out a compromise. Another way of putting it is we use the Bible for guidance and the Wall Street Journal for our direction. However, Jesus said, *“You cannot serve both God and mammon.”* What Jesus is saying is that these are absolutes. **There is no means between two opposites.** If the material outlook controls us, then we are godless, even though we may talk about God all the time. I know many among us would decry what we call *“atheistic materialism,”* but what Jesus says is that there is something even worse. It is materialism that thinks it is godly! In the Letter to the church at Laodicea, the people were told, *“They were lukewarm neither hot nor cold.”* They were saying, *“We are rich and increased with goods and have need of nothing,”* and Jesus said, *“You do not know that you are wretched, pitiable, poor, blind, and naked.”* That is the materialism that thinks that it is godly.

So the consummate question here is not *“What do you confess?”* But, *“Whom do you serve?”* **It is either God or mammon; it cannot be both.** Everyone today - is either serving God or serving mammon. We are not doing both. We cannot do both; that is the point that Jesus makes.

If you’ve seen the movie A Christmas Carol, Ebenezer Scrooge is visited by three ghosts, the first being “The Ghost of Christmas Past – His Past.” When Scrooge asks the spirit why it haunts him, the spirit tells him it is for his reclamation. The most profound thing the ghost tells Scrooge is, *“I have come to save you from – Your-SELF.”* Scrooge had become “his own worst enemy.”

Those living in The “KNOW” Sin zone are on a high when life deals them a winning hand. Then there are those times when they are ready to fold. They live with the gnawing feeling that *“Something”* is missing deceiving themselves into believing they are entitled to *“more”* of the good life to fill their void. They crowd their lives with noise and toys in their desperate attempt to fill their separation from God to satisfy their innate need for *“Wholē-ness,”* not *“Holy-ness.”* Their enslavement to *“Knowledge”* and *“Reason”* traps them into a downward spiral of quiet desperation, chronic un-fulfillment, blame, and unhappiness driven by their self-control. Underneath it all is a deep-seated fear and anxiety deceptively disguised as self-protective confidence as they desperately try to hide from who they really are. As the saying goes, *“Mirror,*

³ **Mammon:** A spiritually evil force that grips then enslaves a person very craftily through the “medium” of money. Mammon is typically not money by itself.

Mirror on the wall, the Mirror isn't on the wall at all. The reflection I see comes deep from within me."

"Reason and Rationalization" are secondary tumors that have metastasized from the primary tumor "KNOWLEDGE" described as "sure death." As a simple guy, I find it interesting how many living in The "KNOW" Sin Zone believe the Bible is outdated. Yet, at creation, the Lord God forbade us of just one thing - "The Tree of KNOWLEDGE," and today, we overdose on it. The problem is "Reason and Rationalization" slowly begin to break us down and sucks the life out of us if it goes undiagnosed and accepted, the antidote – Jesus Christ. A life rooted in Christ surrenders "Reason and Rationalization" daily as we live in a state of humble remission. A life rooted in Jesus Christ doesn't mean one needs to be a fanatic of sorts, and it certainly doesn't mean a man needs to surrender his masculinity. A life in Christ looks very similar to a golfer's reverence for the game. They play with uncompromising honesty, commitment, and well-founded humility unmatched by any other sport.

Commentary

In his book [The Bondage of the Will], Martin Luther speaks to "Reason and Rationalization." "The Holy Spirit is no Skeptic, and the thing it has written on our hearts is not doubts or opinions – but assertions, surer and more certain than the sense of life itself. Luther's unflagging polemic against the abuse of "Reason and Rationalization" is aimed only at the ideal of rational autonomy and self-sufficiency – **the ideal of philosophers and scholastic theologians, to find out and know God by using their own knowledge and self-convenient unaided reason.**

*It was in her capacity as the prompter and agent of 'natural' theology that Mistress "Reason" was in Luther's eyes the Devil's whore; for natural theology is, he held, blasphemous in principle, and bankrupt in practice. **It is blasphemous in principle because it seeks to snatch from God a knowledge of Himself which is not His gift, but man's achievement** – a triumph of human brainpower; thus, it would feed man's pride, and exalt him above his Creator, as one who could know God at pleasure, whether or not God willed to be known by him. Thus, natural theology appears as one more attempt on man's part to implement the program he espoused in his original sin to deny his creaturehood, defy himself, and deal with God henceforth on an independent footing. But natural theology being bankrupt in practice; never brings its devotees to God; instead, it leaves them stranded in a quaking morass of insubstantial speculation."*

“Man's part, therefore, is to humble his proud mind, to renounce the sinful self-sufficiency which prompts him to treat himself as the measure of all things, to confess the blindness of his corrupt heart, and thankfully to receive the enlightening Word of God. Man is by nature completely unable to know God as to please God; let him face the fact – and admit it.”⁴

Like those who seek the total and complete satisfaction of serving God while enjoying all the pleasures of the world find them wandering aimlessly in **The KNOW Sin Zone**, or as Luther put it, *a quaking morass of insubstantial speculation*,” they continue trying one thing after another seeking the “*Something*” that is missing in their lives which they have never put a face on. They could be dying inside, yet on the outside, they appear to “have it all.” We call this “The Fernando Llamas Syndrome.” This syndrome takes hold when someone would much rather “*look marvelous rather than feel marvelous*,” a phrase made notable by Llamas.

Humans were not created to serve both God and “*Mammon*.” It is impossible to serve both God and the world. We were not designed to claim the rewards of both. **Putting God first means we must be prepared sometimes to stand apart from the world.** You cannot always turn to the world and expect all the rewards this life offers. If you are trying sincerely to serve God, you will have other and greater rewards than the world offers. This does not mean one must turn fanatical, self-righteous, or go around trying to convert everyone they meet. Of critical importance, it doesn't mean a man has to give up his masculinity. **It means one has found the courage and has dug deep into their being and has faced and now “KNOWS” the glaring character defects, strongholds, and dependencies that push them into their worldly behaviors. These are the defects and behaviors which have afforded them comfort and dominance in their fraudulent kingdoms.** This “God-knowledge” is the freeing knowledge given to us by Christ on the cross. It leads one to a humble, gracious, credible, and authentic life.

“Upon discovering they are clinging to strongholds that they will not let go, they must sincerely ask God to help them to be willing to let those go. They cannot divide their lives into compartments keeping some for themselves and some for God. They must give it ALL to God, saying, “*My Creator, I am now willing that you should have all of me, good and bad. I pray that you now remove from me every single defect of character which stands in the way of my usefulness to You and others.*”⁵

⁴ The Bondage of the Will

⁵ Quoted from the book, “Alcoholics Anonymous” more commonly referred to as “The Big Book.” –**Hazelden Foundation**

The laws of nature cannot be changed - they must be obeyed. No exceptions will be made in any case. **We either submit to the laws of nature, or they will eventually break us.** To quote Bagger Vance, *"Rhythm of the game like the rhythm of life."* When this happens and depending on our current condition, we will either accept our brokenness or impose it on others in an attempt to break them, deepening our cover-up by keeping the focus away from ourselves. Those who are so enslaved in self-will cowardly impose their brokenness on others. Many in high corporate positions and leftist/liberal politicians see this tactic as a strategic power grab. Sick!

They are primarily constitutionally incapable of being honest since their fraudulent lifestyles have become their desperate attempt at survival. However, as they continue their cover-up and continue to break the laws of honesty, purity, unselfishness, and love, they will eventually spiral down to the point of no return, abandoned, angry, bitter, and alone. Like the laws of nature, God's moral and spiritual laws are unbreakable without some disaster. If we are dishonest, impure, selfish, and unloving, we will not be living according to The Spirit's laws. Eventually, we will suffer the consequences, and the more intellectually arrogant one is, the harder they are doomed to fall. **No one beats the rhythm of this life since the laws of nature respect no one who lives in their breach.**

The pain eventually becomes so chronic that we find ourselves suffering physically, emotionally, spiritually, socially, and financially. Those who achieve financial success tend to suffer more intensely than those who find themselves in poverty. Financial success was typically a form of their power and usually how they controlled and manipulated others. Their life's intellectual component now becomes their bankruptcy, a rapacious creditor leaving them insufficiently funded and bottomed-out in the depths of **The KNOW Sin Zone.**

Rigorously identifying one's character defects, strongholds, and dependencies, along with the various salves used to cover them up, is how one can hope to narrow the gap between God's design for humanity and individual humanness. Once these defects are identified, the best we can hope for is a consciously repentant self that keeps us on notice that we are flawed and humbly aware that we would be living in eternal abandon without the person of Jesus Christ.

A Proven Possibility

It's been proven when talking to numerous amounts of people who say they have no faith – *"but would like to."* Hmm! *"But would like to!"* Identifying the *"Key-log"* blocking them from

entering into a faith relationship and living their lives in a **Good Ordery Direction** can possibly be found by investigating their relationship with the most dominant person in their lives growing up. Let's investigate.

	Y	N
1. Did you have a very dominant parent or guardian growing up?	☐	☐
2. Explain what they were like.		
Were they involved in your life?	☐	☐
Could you count on them?	☐	☐
Were they encouraging?	☐	☐
Were they verbally abusive?	☐	☐
Were they physically abusive?	☐	☐
Were they demanding?	☐	☐
Were they drinkers or substance abusers?	☐	☐
Were they sexually dishonest?	☐	☐
3. Are they forgivable? ⁶	☐	☐
4. Are they redeemable? ⁷	☐	☐
5. Could you ever trust them again?	☐	☐

Observation has shown those who grew up with and were hurt by a dominant parent or guardian seem to put that person's face on God and want little or nothing to do with God. Then some have been disenfranchised by organized religion, and their belief went into storage. Finally, intellectually arrogant people overdose on the Tree of Knowledge; they are typically immersed in themselves and live with a deep-seated and obstinate anger/fear, making it nearly impossible to reach them. Their chances are nil unless they can find the courage to Let Go.

⁶ **Forgive:** stop feeling angry or resentful toward (someone) for an offense, flaw, or mistake.

⁷ **Redeem:** wipe clean the faults or bad aspects of (someone or something).

The Training Process

Following is The KNOW Sin Zone Training Process. It's not for sissies! Champions do the things most won't – they stick to the task – and they enjoy what most never will. They KNOW that *“In the Burn-in – Comes the Learn-in.”*

Discovery Stage

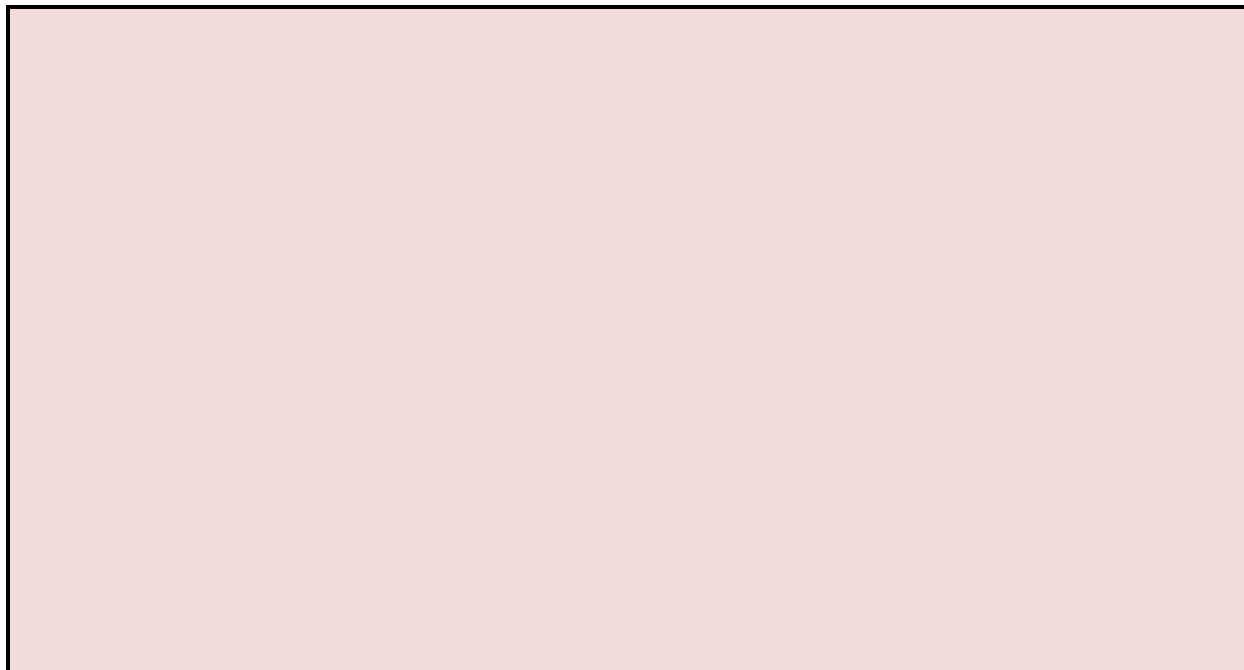
- "Whose" are you? Are you a creation of "Intelligent Design," or have you evolved due to scientific progression?
- "What" do you believe?
- "Why" do you believe what you believe?
- "Who" are you?
 - Identify Those Strongholds and Temporal Substances That Have A Grip On You.
 - Discover Your Personality Type and Giftedness.
 - Discover Your Financial Personality.
- Re-Capture Your Time.
 - Balance Wheel.
- "What" is your purpose?

*Additional coaching assessments are available to conduct a thorough and complete evaluation.

"Find Your Game"

CAUTION! You Are About to Enter The KNOW Sin Zone

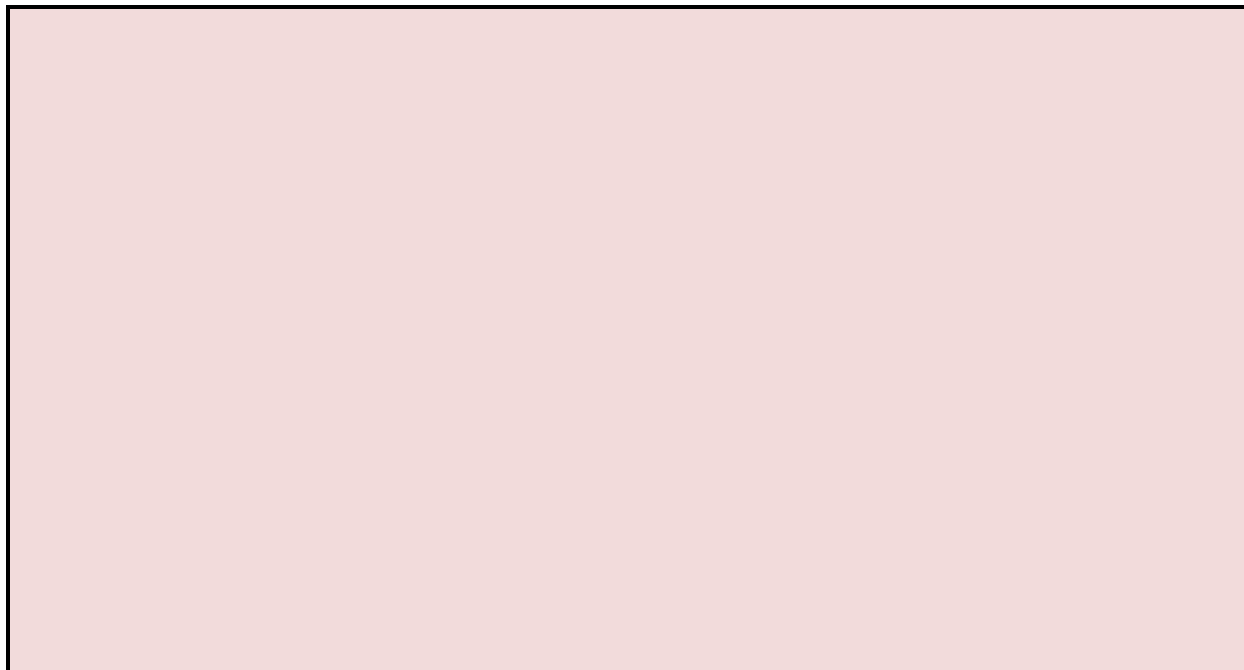
"WHOSE" you are. Are you a creation of "Intelligent Design," or have you evolved due to scientific progression?



“WHAT” do you believe?



“WHY” do you believe what you do?



“WHO” you are you? **“WHOSE,” “WHAT,” and “WHY,”** should shape a part of this along with additional information you may need to add. **See Personality Type and Giftedness Assessment.**



What habit, substance, or activity do you tend to turn to when under pressure or stress?
(Check those that apply)

- ☐ Excessive Work
- ☐ Sex / Pornography
- ☐ Over-Achievement
- ☐ Binge Eating
- ☐ Taking Control
- ☐ Uncontrolled Anger
- ☐ Money Dysfunction
- ☐ Hoarding
- ☐ Exaggerate Success
- ☐ Shopping When Stressed
- ☐ Spending on Toys
- ☐ Gambling
- ☐ Approval Seeking
- ☐ Toxic Relationships
- ☐ Rescuing Other People
- ☐ Physical Illness (Hypochondria)
- ☐ Excessive Exercise Conditioning
- ☐ Cosmetics & Surgery
- ☐ Excessive Clothes Buying
- ☐ Academic Achievement
- ☐ Religiosity
- ☐ Excessive Intellectualizing
- ☐ Perfectionism
- ☐ Obsessive Cleanliness
- ☐ Compulsive Organizing

- ☐ Materialism
- ☐ Under-Earning
- ☐ Overindulging in Alcohol
- ☐ Abusing Drugs (Legal and/or Illegal)
- ☐ Headaches / Migraines
- ☐ Blaming Others
- ☐ Manipulation
- ☐ Make Others Feel Sorry For Me
- ☐ Lie and/or Stretch the Truth
- ☐ Dishonestly Boastful
- ☐ Self-Pity
- ☐ Rebellious & Resentful
- ☐ Repetitive Spiritual Backsliding
- ☐ Frequent Exhaustion & Burnout
- ☐ Need or Enjoy To Hurt People
- ☐ Other: _____
- ☐ Other: _____
- ☐ Other: _____
- ☐ Other: _____
- ☐ Other: _____
- ☐ Other: _____
- ☐ Other: _____
- ☐ Other: _____
- ☐ Other: _____
- ☐ Other: _____

- ☐ Excessive Worry
- ☐ Low Self Esteem
- ☐ Character Assassinating of Others

- ☐ Other: _____
- ☐ Other: _____
- ☐ Other: _____

(Check “Yes” or “No” to the following)

Y N

- | | | | |
|--------------------------|--------------------------|-----|--|
| ☐ | ☐ | 1. | I need more habit, substance, or activity than I used to experience a functional life under pressure. |
| ☐ | ☐ | 2. | I turn to the habit, substance, or activity for reward or protection. |
| ☐ | ☐ | 3. | I sometimes hide the habit, substance, or activity from those around me. |
| ☐ | ☐ | 4. | Has habit, substance, or activity affected my productivity on the job, at home, or in other areas of my life? |
| ☐ | ☐ | 5. | Have I been dishonest with the habit, substance, or activity to the detriment of others around me? |
| ☐ | ☐ | 6. | Could the habit, substance, or activity left unaddressed be destructive to me or others? <i>(Look at the worst-case scenario)</i> |
| ☐ | ☐ | 7. | Have those around me ever mentioned the habit, substance, or activity? |
| ☐ | ☐ | 8. | Do I get defensive when the subject of the habit, substance, or activity is brought up? |
| ☐ | ☐ | 9. | Do I feel any guilt or remorse for indulging in the habit, substance, or activity? |
| ☐ | ☐ | 10. | Do I promise myself I will stop the habit, substance, or activity without doing so? |
| ☐ | ☐ | 11. | Do I find that regardless of my resolve to stop the habit, substance, or activity only to turn to it again? |
| ☐ | ☐ | 12. | After attempting to stop the habit, substance, or activity unsuccessfully, do I find that the habit, substance, or activity increases? |

Talents vs. Gifts

- A **talent results from** a person's genetics, training, or natural ability.
- A **Gift** results from the manifestation of a "Power" that is spiritual in nature.

When an athlete has trained to develop balanced strength, meaning they are equally strong on both sides of their body, they are considered "Sports-Strong." Let's give this some thought compared to playing the game of life.

If you are a right-handed golfer, you will probably spend your golfing life battling your overpowering right side from taking over during the downswing. Becoming "Sports-Strong" requires developing a training regimen that will balance the strength and coordination between both sides of your body. Balancing the left side of the body for the right-handed golfer is paramount to achieving peak potential.

Just being talented, you will probably spend the rest of your life battling slumps from time to time due to getting sophisticated while trying to reach your full potential. Here at the club, S.L.U.M.P. stands for; **S**ophistication **L**eads to **U**nrealistic **M**easures of **P**erformance. The answer is becoming "Life-Strong," which requires developing a training regimen that will balance your talents with your gifts. Balancing your talents with your gifts is paramount to achieving peak potential. Becoming Life-Strong defines your purpose, teaches you to accept "Who" you are, and shapes accuracy and consistency in life.

Directions: Respond to each statement on the following pages according to the scale at the top of the page. Read the personality-type description on either side of each scale. Think about how you are most of the time and determine which personality-type best describes you. Most people have traits from each personality type on either side of the scale. However, most people prefer or feel most comfortable with one personality type more than the other.

CAUTION! You Are About to Enter The KNOW Sin Zone

Place a (✓) in the check box on the scale, representing how you are most of the time. Remember, this is only a self-evaluation, not an exact measure of your personality.

Introverted (I)		Extroverted (E)	
☐	Like quiet for concentration.	☐	Like variety and action.
☐	Tend to be careful with details and dislike vague processes.	☐	Tend to be faster with details and dislike complicated processes.
☐	Have trouble remembering names and faces.	☐	Are typically good remembering names and faces.
☐	Tend not to mind working on one project for a long time uninterruptedly.	☐	Are often impatient with long slow jobs.
☐	Are interested in the idea behind a task or project.	☐	Are interested in the results behind a task or project and getting it done.
☐	Dislike intrusions and interruptions.	☐	Don't mind intrusions and interruptions.
☐	Like to think a lot before acting.	☐	Often act quickly, sometimes without thinking.
☐	Work contently alone.	☐	I like to have people around.
☐	Have some problems communicating and making a point.	☐	Usually communicate freely and get to the point quickly.
	TOTAL		TOTAL

Notes:

Intuitive (N)		Sensing (S)	
☐	Like the challenge of solving new problems.	☐	Dislike new problems unless there are standard ways to solve them.
☐	Dislike doing the same thing over and over again.	☐	Like an established way of doing things.
☐	Enjoy learning a new skill more than using it.	☐	Enjoy using skills already learned more than learning new ones.
☐	Work in bursts of energy powered by enthusiasm with slack periods in between.	☐	Work more steadily with a realistic idea of how long it will take.
☐	Put two and two together quickly.	☐	Usually, reach a conclusion step by step.
☐	Are impatient with routine details.	☐	Are patient with routine details.
☐	Are patient with complicated situations.	☐	Are impatient when the details get complicated.
☐	Follow my inspirations, good or bad.	☐	Don't often get inspired and rarely trust the inspiration.
☐	Often get my facts a bit wrong.	☐	Seldom make errors of fact.
☐	Dislike taking time for precision.	☐	Tend to be good at precise work.
	TOTAL		TOTAL

Notes

Feeling (F)		Thinking (T)	
☐	Tend to be very aware of other people and their feelings.	☐	They are relatively unemotional and uninterested in people's feelings.
☐	Enjoy pleasing people, even in unimportant things.	☐	May hurt people's feelings without knowing it.
☐	Like harmony. Efficiency may be badly disturbed by feuds.	☐	Like analysis and putting things into a logical order. Can get along without harmony.
☐	Often, decisions are influenced by my own or other people's likes and wishes.	☐	Tend to decide impersonally, sometimes ignoring people's wishes.
☐	Need occasional praise.	☐	Need to be treated fairly.
☐	Care about what others think about me.	☐	Try not to let what others think affect me.
☐	I believe being tactful is more important than telling the "cold" truth.	☐	I believe telling the truth is more important than being tactful.
☐	I look for what is important to others and express concern for others.	☐	I look for logical explanations or solutions to almost everything.
☐	Others sometimes experience me as too idealistic, mushy, or indirect.	☐	I can be seen as too task-oriented, uncaring, or indifferent.
☐	I make decisions with my heart and want to be compassionate.	☐	I make decisions with my head and want to be fair.
	TOTAL		TOTAL

Notes

Perceptive (P)		Judging (J)	
☐	Tend to be good at adapting to changing situations.	☐	Best when they can plan their work and follow the plan.
☐	Don't mind leaving things open for alterations.	☐	I like to get things settled and wrapped up.
☐	May have trouble making decisions.	☐	May decide things too quickly.
☐	May start too many projects and have difficulty finishing them.	☐	May dislike interrupting the project they are on for a more urgent one.
☐	May postpone unpleasant jobs.	☐	May not notice new things that need to be done.
☐	Want to know all about a new job?	☐	Want only the essentials needed to get on with it?
☐	Tend to be curious and welcome new light on a thing, situation, or person.	☐	Tend to be satisfied once they reach a judgment on a thing, situation, or person.
☐	I like to approach work as play or mix work and play.	☐	I like to make lists of things to do.
☐	I work in bursts of energy.	☐	I like to get my work done before playing.
	TOTAL		TOTAL

Notes

Check the items that best describe you under each Letter.

A.

☐	People often say I am impulsive and direct.
☐	My financial resources are above average
☐	More than 10 percent of my income goes to Christian causes.
☐	Material possessions don't mean much to me.
	TOTAL

Notes

--

B.

☐	I love directing other people's work.
☐	I like to recruit and lead people.
☐	I am usually self-confident.
☐	I enjoy being responsible for the success of the group.
	TOTAL

Notes

--

C.

☐	People learn quickly from me
☐	I usually use several books in lesson preparation.
☐	Being accurate and truthful is important to me.
☐	Criticism doesn't bother me.
	TOTAL

Notes

--

D.

☐	I like to counsel people on a short-term basis.
☐	People often follow my advice.
☐	Discouraged people are encouraged by my words.
☐	Other people's spiritual welfare genuinely concerns me.
	TOTAL

Notes

--

E.

☐	It's natural for me to show kindness to people.
☐	One-on-one relationships are important to me.
☐	I look for ways to help the unfortunate and downtrodden.
☐	I don't expect repayment for favors I do for others.
	TOTAL

Notes

--

F.

☐	I can be very persuasive.
☐	I want to measure everything by God's Word.
☐	I usually make quick decisions
☐	When a question about truth comes up, I am generally correct.
	TOTAL

Notes

--

G.

☐	I prefer helping others by myself rather than in a group.
☐	I am a task-oriented person.
☐	I possess a variety of talents and abilities.
☐	I love the challenge of accomplishing an organization's goal.
☐	I often volunteer my time and talents to worthwhile causes.
	TOTAL

Notes

--

Assessment Key

Personality, (Enter the Highest Letter in Each Category)

Introvert (I)	Extrovert (E)	Enter the <u>L</u> etter with the highest total in the box following	
Intuitive (N)	Sensing (S)	Enter the <u>L</u> etter with the highest total in the box following	
Feeling (F)	Thinking (T)	Enter the <u>L</u> etter with the highest total in the box following.	
Perceptive (P)	Judging (J)	Enter the <u>L</u> etter with the highest total in the box following.	
			 TYPE

Gifts: (Enter the Highest Letter in Each Category)

A	Giving	Enter the <u>L</u> etter with the highest total in the box following.	
B	Administration	Enter the <u>L</u> etter with the highest total in the box following.	
C	Teaching	Enter the <u>L</u> etter with the highest total in the box following.	
D	Encouragement	Enter the <u>L</u> etter with the highest total in the box following.	
E	Mercy	Enter the <u>L</u> etter with the highest total in the box following.	
F	Prophecy	Enter the <u>L</u> etter with the highest total in the box following.	
G	Serving	Enter the <u>L</u> etter with the highest total in the box following.	
			 TYPE

Discover Your Financial Personality

Bet you didn't know your finances had a personality? Well, we sure do. In fact, a well-trained coach can pretty much get a feel for your financial condition by your wallet or purse and your record keeping. Your upbringing and the attitudes around money and success you grew up with shaped your financial personality.

Place an (✓) in the check box on the scale, representing how you are most of the time. Remember, this is only a self-evaluation, not an exact measure of your personality.

DEBTOR (D)	SAVER (S)
☐ Borrow money for major purchases.	☐ Save money for major purchases.
☐ Expenditures exceed income.	☐ Income exceeds expenditures.
☐ View money as a tool to be "leveraged."	☐ View money as a means of exchange to benefit others.
☐ Total	☐ Total

IMPULSIVE (I)	PLANNER (S)
☐ Make financial decisions at the moment.	☐ Make financial decisions by thinking about the future.
☐ Reactive rather than proactive.	☐ Set goals and milestones.
☐ Enjoy the fruits of my labor.	☐ Strategic how money is managed.
☐ Total	☐ Total

AGGRESSIVE (A)	CONSERVATIVE (C)
☐ Comfortable with investment risk.	☐ Save money for major purchases.
☐ Pursues a variety of investment opportunities.	☐ Income exceeds expenditures.
☐ Top priority - Growth/ROI.	☐ View money as a means of exchange to benefit others.
☐ Total	☐ Total

HOARDER (H)	GIVER (G)
☐ Fear financial loss.	☐ Use money to take care of loved ones.
☐ Rarely spend or loan money.	☐ Commitment-oriented.
☐ Enjoy tracking and analyzing finances.	☐ Driven by the desire to serve others.
☐ Total	☐ Total

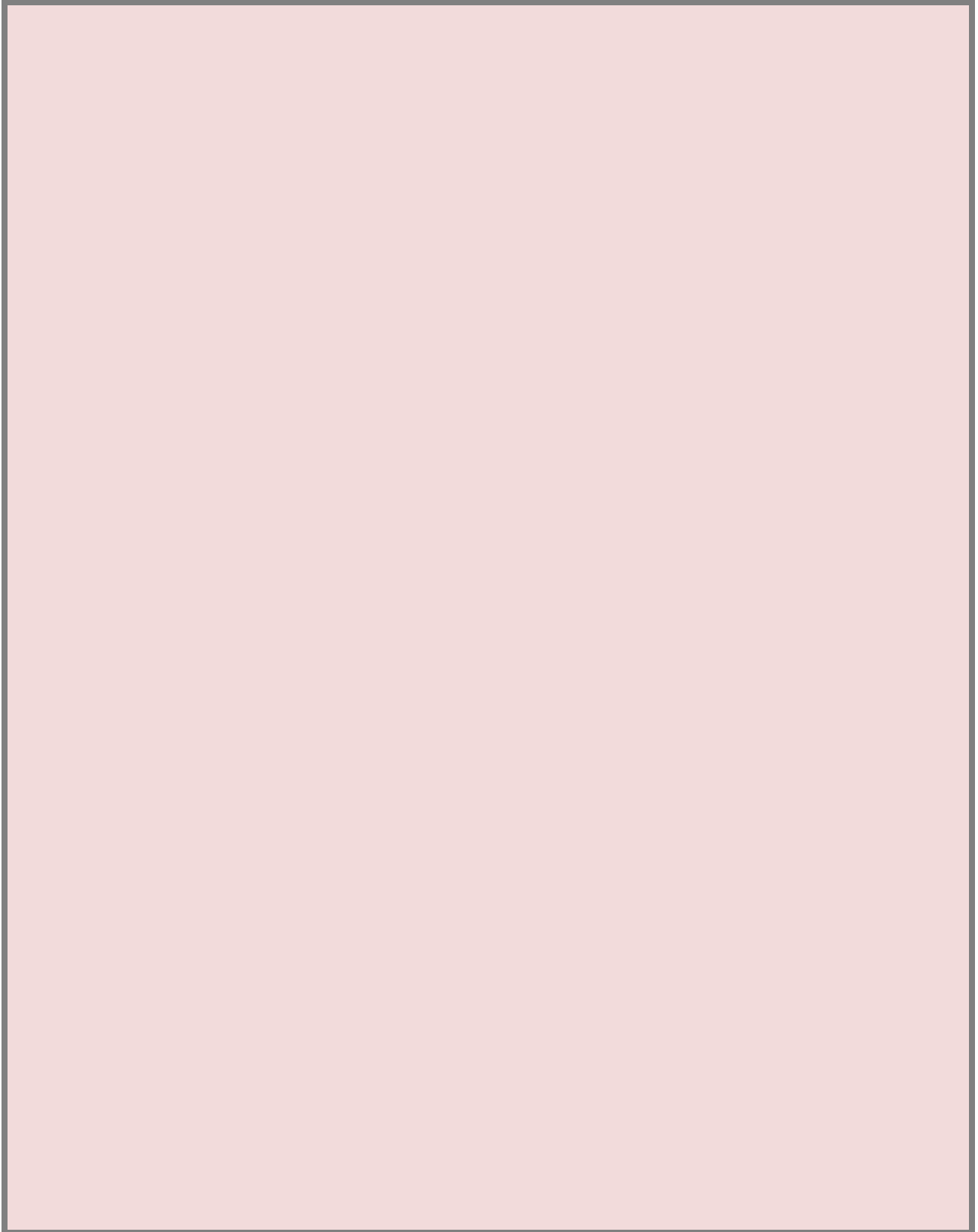
POVERTY CONSCIOUS (V)	PROSPERITY CONSCIOUS (R)
☐ I worry about money.	☐ I do not worry about money.
☐ I have difficulty functioning when money is tight.	☐ I function normally when money is tight.
☐ Money gives me security.	☐ I do not need money to feel security.
☐ It matters how I appear to others.	☐ I don't care how I appear to others.
☐ Total	☐ Total

Enter the Highest Letter in Each Category and Learn About Your Financial Personality

Debtor (D)	Saver (S)	Enter the <u>L</u> etter with the highest total in the box following.	
Impulsive (I)	Planner (P)	Enter the <u>L</u> etter with the highest total in the box following.	
Aggressive (A)	Conservative (C)	Enter the <u>L</u> etter with the highest total in the box following.	
Hoarder (H)	Giver (G)	Enter the <u>L</u> etter with the highest total in the box following.	
Poverty Conscious (V)	Prosperity Conscious (R)	Enter the <u>L</u> etter with the highest total in the box following.	
			
			TYPE

Evaluation

Evaluation

A large, empty rectangular box with a light pink background and a dark gray border, intended for evaluation.

Re-Capture Your Time

“Simplicity is a key ingredient of a joy-filled life. Choose the simple things always. Life will become complicated... only if we let it be so and if we do not face it – head-on. Difficulties can swamp us if we let them take up too much of our time, or we can crowd out the sounds of the silence planted deeply in our brains. Every difficulty can be solved or ignored and something better substituted for it. Love the humble things of life. Reverence the simple things. Your standard must never be the world’s standard of wealth and power.”

-Taken In Part from the Hazelden Foundation

It is critically important that we gain control of our time early. We as parents and individuals need to take an honest look into the lessons we have learned and establish the following principles in our own lives if we have any chance of affecting our children positively in the competitive world we are bringing them up in.

Time and Money are highly emotional commodities that we will be covering later in the text. Busyness can be a symptom of many other issues. Check those below that may apply to you.

- ☐ Busyness makes me feel important.
- ☐ Busyness keeps me from dealing with stressors.
- ☐ Busyness keeps me away from a bad situation.
- ☐ Busyness gives me a false sense of security.
- ☐ Busyness in my life seems to increase.
- ☐ Busyness is something I just cannot control.
- ☐ Busyness gives me bragging rights.
- ☐ Busyness provides an excuse to avoid doing things.
- ☐ Busyness is impressive.

As with money, we need to be stewards⁸ of our time. We should not waste or hoard it, and we shouldn’t spend it frivolously. Following are “MacDonald’s Laws of Un-seized Time” from the highly acclaimed *Ordering Your Private World*. If you have not read this book, we strongly suggest that you do so.

⁸ A **biblical** world-view of stewardship can be consciously **defined** as: "Utilizing and managing all resources **God** provides for the glory of **God** and the betterment of God’s creation." The central essence of **biblical** world-view stewardship is managing everything **God** brings into a life in a manner that honors **God**.

LAW #1: UNSEIZED TIME FLOWS TOWARD MY WEAKNESSES

The question is, have you defined a sense of mission in your life? Are you filling a purpose with your time or a void in your life? Don't be too quick to answer; you may not even be aware of it.

LAW #2: UNSEIZED TIME COMES UNDER THE INFLUENCE OF DOMINANT PEOPLE IN MY LIFE

Spiritual law states that God loves you and has a plan for your life. Men and women who do not have a defined sense of mission will discover that the same thing can be said about the dominating people in their lives.

Creating A Personal Mission Statement

Before you begin, please take a few minutes to write down your answers to the following:

- How do you want your life to unfold?



- What is your philosophy? What do you believe, and why do you believe what you do?



CAUTION! You Are About to Enter The KNOW Sin Zone

- If you could leave only one thing behind after you leave this life, what would it be?

- Name two of your unique contributions.

- What do you want to accomplish before your life is complete?

- What are you known for?

- What do you want others to say about your talents?

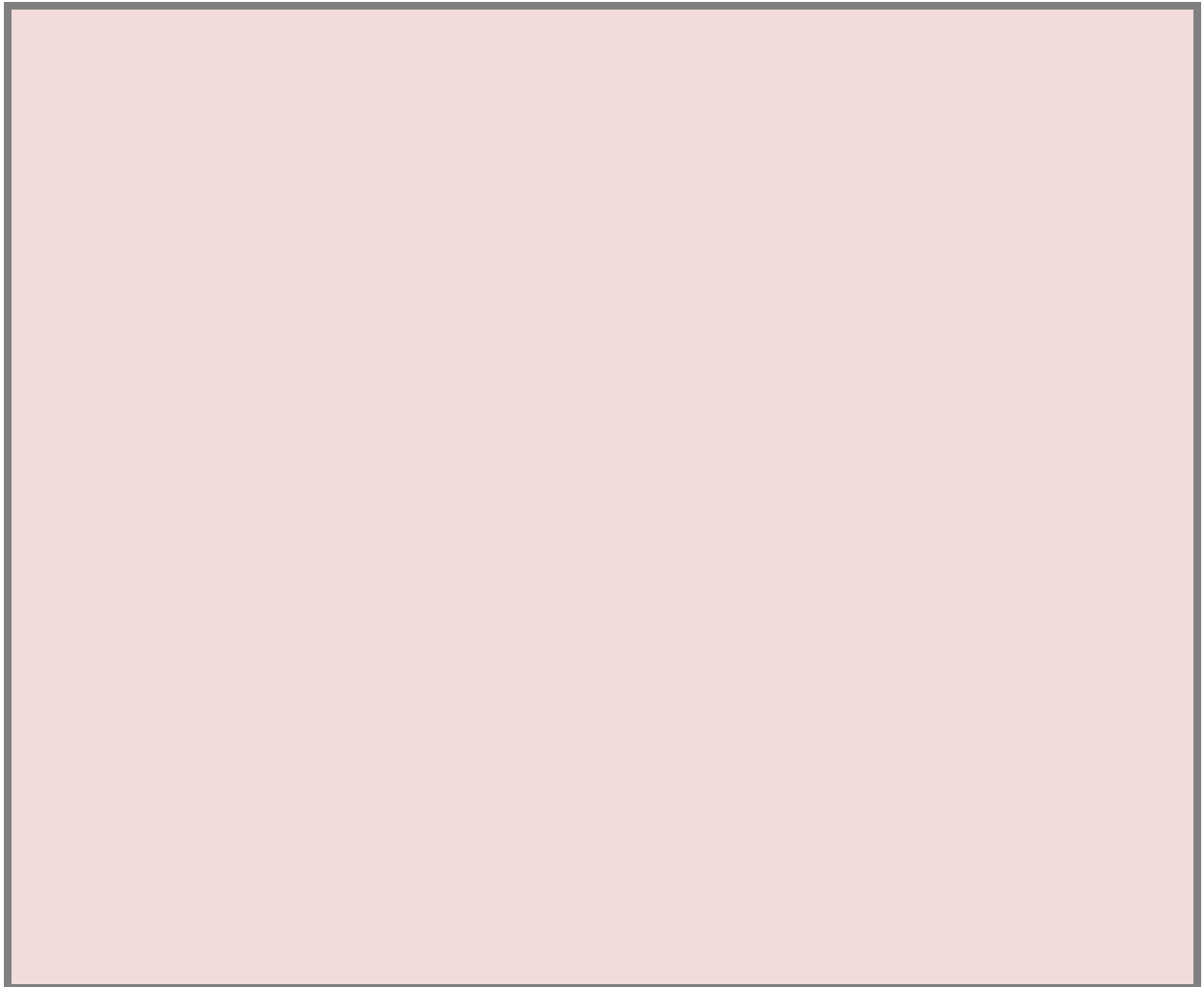
Now, write your Mission Statement...

Personal Tag Line Example: *“To Live A "Wholey & Obedient" Existence”*

Mission Example: *“To live in a way that brings credibility and honor to God.”*

Vision Example: The purpose of my life is to use my determination, love for God and my family, my sense of humor, and my desire to serve, by writing, speaking, learning, and serving both God and my fellow man so that those I come in contact with may benefit from my experience, strength, hope, *and example* as one who claims to be a follower of the Lord Jesus Christ.

Go For It!



LAW #3: UNSEIZED TIME SURRENDERS TO THE DEMANDS OF ALL EMERGENCIES

Who are you? Have you determined what you need to be happy in life? Have you decided what is important to you? In a small and classic booklet, Charles Hummel says it best: “*The tyranny of the urgent governs us.*” Those with any sort of responsibility will continually find themselves surrounded by events that cry out for immediate attention.

LAW #4: UNSEIZED TIME GETS INVESTED IN THINGS THAT GAIN PUBLIC AND PERSONAL ACCLAMATION

Today, we give large amounts of time to events and causes that will bring us the most gratification. We achieve these “*feel good*” experiences through our professions, positions on civic and professional boards, and today's big one through our children. Today, we have a generation of children screaming “*uncle*” as we teach them to push beyond their human limits, and *for what?*

It's time to begin probing yourself again...

- Do you know your rhythm of maximum effectiveness? ☐ **Yes** ☐ **No**
- How can you work less and make more? If you haven't established “Your Price” in life, this can be a trick question.

- Have you established *how much is enough*? How much is it? \$

- Explain what a “*comfortable*” financial future looks like to you.

CAUTION! You Are About to Enter The KNOW Sin Zone

Are you earning to equal your time commitment, or are you just busy all the time?

☐ Making Money ☐ Busy ☐ Both

Do you think you could be filling a *personal void* with your busyness? ☐ Yes ☐ No

Do your volunteer activities meet a real need that people respond to? In other words, are your efforts bearing fruit? ☐ Yes ☐ No

If you have children, is the time you spend with them more important to ...

☐ Children ☐ You ☐ Both ☐ Neither

This next question will be very bold and will require deep and honest searching.

Were you ever an occasional drug user? Is there a family history of alcohol, drug, gambling, anger abuse, etc.? If you are “out of time” today, do you think your busyness has a numbing component to it preventing you from feeling? Regular “burnout” is also a sign of this.

☐ Yes ☐ No

Slowly read the following parody of the 23rd Psalm

*The clock is my dictator; I shall not rest.
It makes me lay down only when exhausted.
It leads me to deep depression and burnout.
It hounds my soul.
It leads me in circles of frenzy for activity's sake.
Even though I run from task to task,
I will never get it all done, for my ideal is with me.
Deadlines and my need for approval... drive me.
They demand performance from me beyond the limits of my schedule.
They anoint my head with migraines.*

CAUTION! You Are About to Enter The KNOW Sin Zone

My in-basket and e-mail overflow.

Surely fatigue and pressure will follow me all the days of my life.

And I will dwell in the bonds of frustration forever.

Let's Begin Taking A Close Look At Ourselves, Beginning With How We Use Our Time!

Most of us falter at the prospect of making an honest personal assessment, especially when looking *at how we use our time and money*. We know the process will find us out, and most of us run or dig in with unmovable rational. Maybe you're doing that right now. Try to hang in!

A man without a plan who is out of touch with God is out of place. A man who is incapable of coming to the truth about himself is a mere caricature. As the fish was made for water, man was made by God - for God and God is Love and Truth.

Man must be ruled by God or he will be enslaved by tyrants! One of the fiercest tyrants that keep us enslaved today is "*denial*", but "re-capturing our time" is something we must come to grips with.

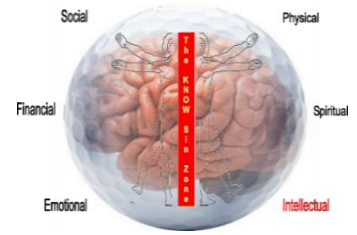
Following is a "Weekly Time Allocation Model" to be used as an example. You will see the hours allotted to "work" are in red graphing. There have been 60.4 hours per week allowed and this is the **only** flexible time of the week. On the next page is a grid for evaluation of your typical week and the next pages is for your current development and life balance.

Just Do It!

CAUTION! You Are About to Enter The KNOW Sin Zone

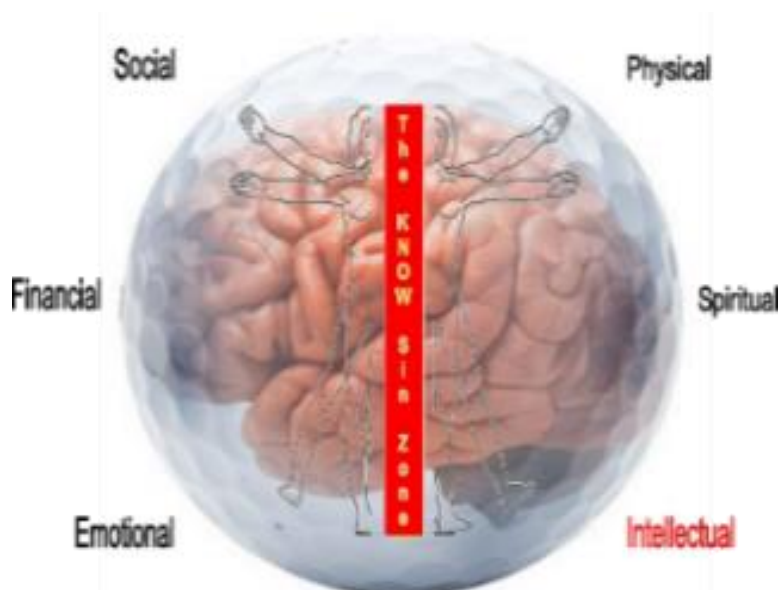
HOURLY ALLOCATION

Meditation	20	TOTAL HOURS 168
Self	20	
Exercise	10	
Sleep	58	
Family	10	
Work	50	



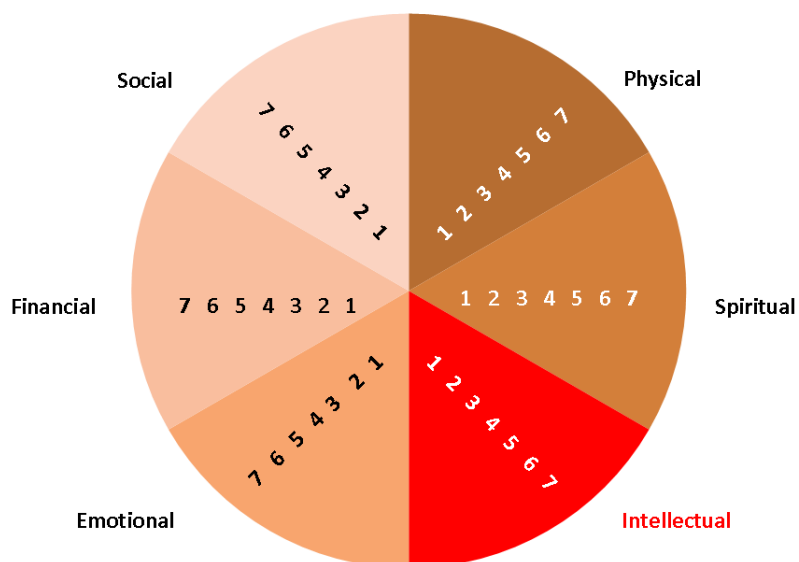
Hour	Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
12:00							
12:30							
1:00							
1:30							
2:00							
2:30							
3:00							
3:30							
4:00							
4:30							
5:00							
5:30							
6:00							
6:30							
7:00							
7:30							
8:00							
8:30							
9:00							
9:30							
10:00							
10:30							
11:00							
11:30							
12:00							
12:30							
1:00							
1:30							
2:00							
2:30							
3:00							
3:30							
4:00							
4:30							
5:00							
5:30							
6:00							
6:30							
7:00							
7:30							
8:00							
8:30							
9:00							
9:30							
10:00							
10:30							
11:00							
11:30							

LIFE DEVELOPMENT CHART



LIFE BALANCE WHEEL

Circle the number below that best represents your level of satisfaction in that area of your life. Determine how smoothly you're living.
("7" = Very Satisfied; "1" = Very Dissatisfied)



The KNOW Sin Zone

In the space below, list the Strongholds, Dependencies and Temporal Substances you have discovered about yourself in the Discovery Process.

A large, empty rectangular box with a red border, intended for writing. The box is light pink and occupies the majority of the page below the instructions.

Personal Purpose Statement

1. Make a list of twenty personality characteristics that you like about yourself. Come on, God doesn't make any junk...You have many.

(Example: a sense of humor, determination, love for your family, desire to serve, etc.)



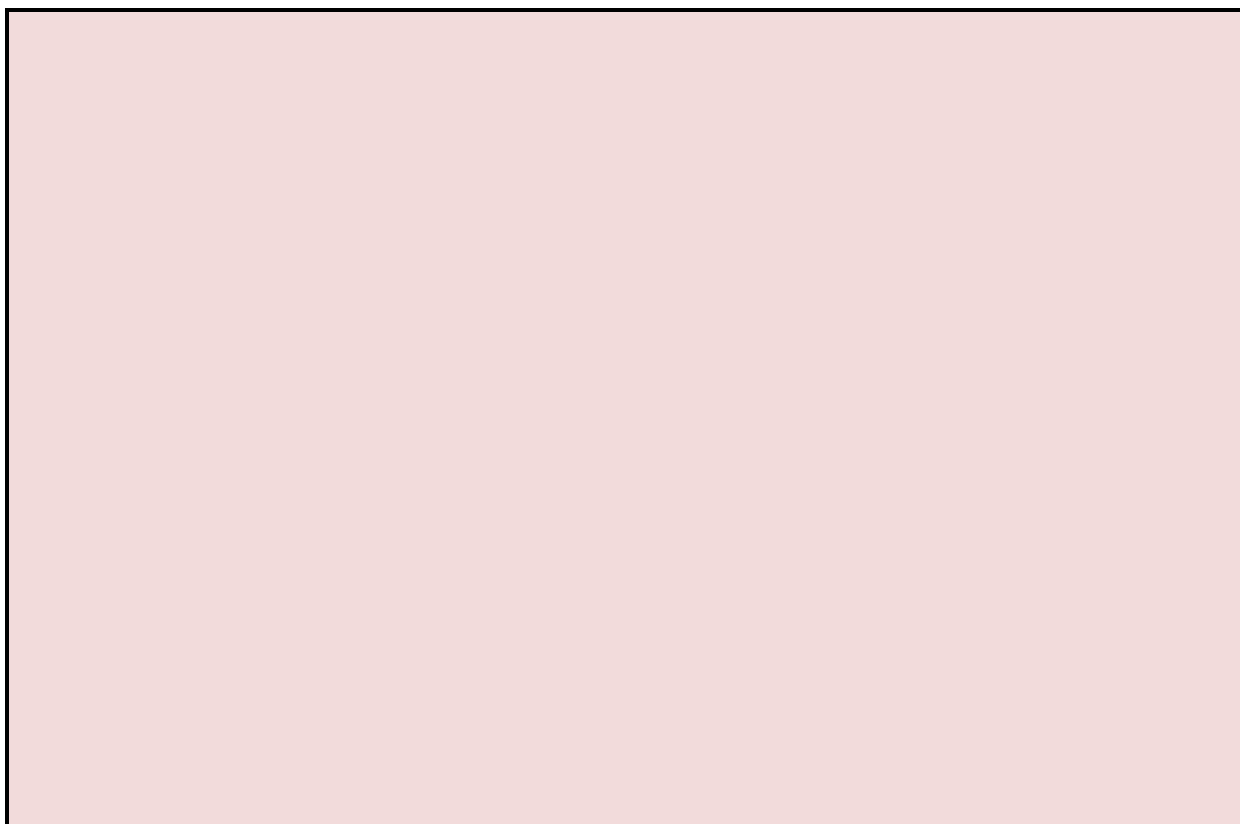
2. List your five favorites.



3. Referring to your five favorite personality characteristics, list ten ways that you enjoy expressing these and from this list, place (X) near your five favorites.



4. Write a brief statement (twenty-five words or less) of your vision of an ideal world. Write this vision in the present tense, and in terms of how you want it to be, rather than how you want it not to be.



5. Pull this all together into a complete sentence in the following format.

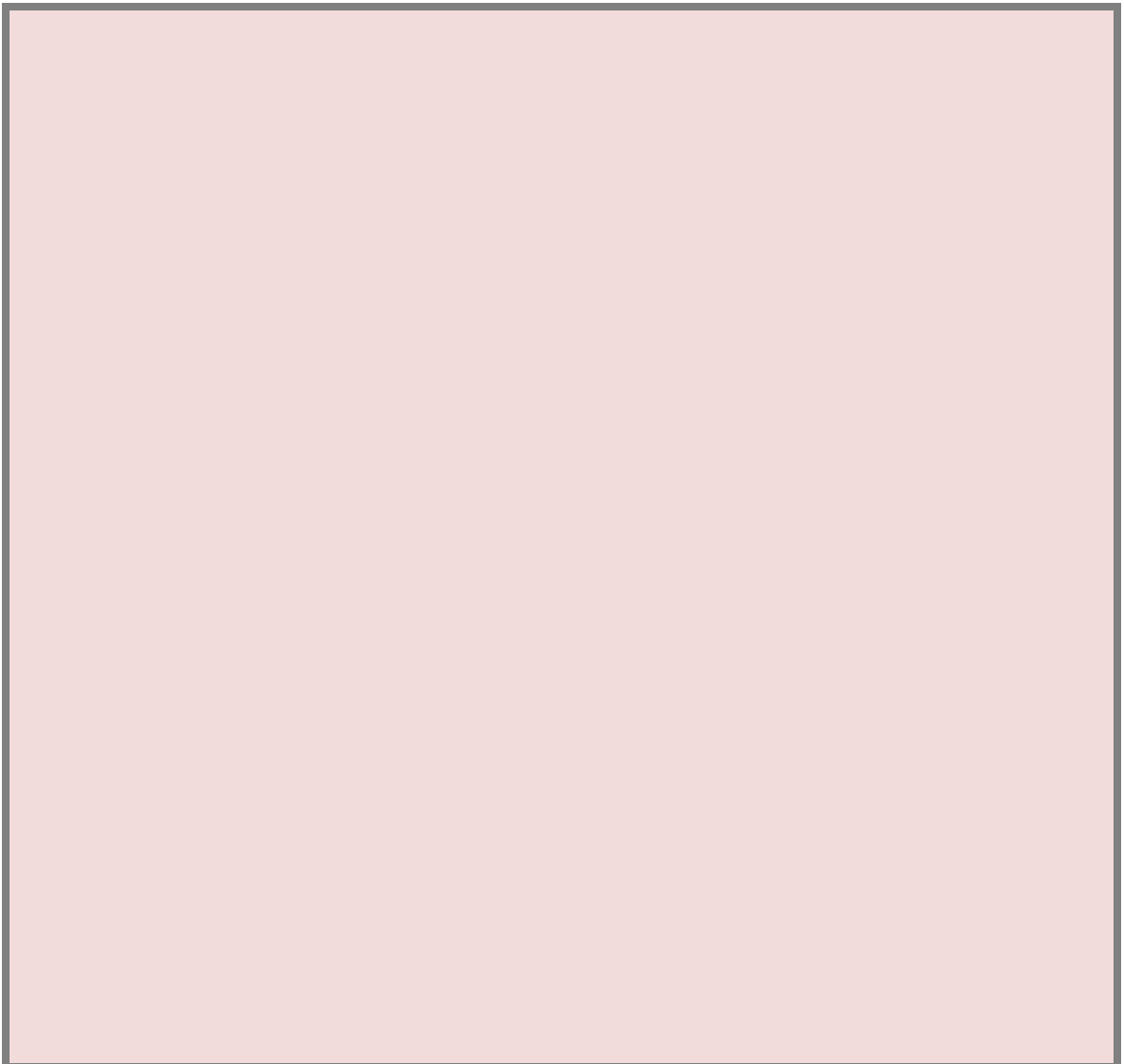
The purpose of my life is to use *(insert your five favorites from #2)*.

By *(Insert your five favorites from #3)*.

So that *(Insert your vision of an ideal world)*.

Example:

The purpose of my life is to use *(my determination, love for God and my family, my sense of humor, and my desire to serve)* by *(writing, speaking, learning, and serving the Christian community)* so that *those I come in contact with may benefit from my experience, strength, and hope in Jesus Christ.*



Notes

A large, empty rectangular box with a light pink background and a dark gray border, intended for notes.

Application Stage

- Sometimes You Gotta Go Where Everybody Knows Your Name.
 - Another Person Will Be Key to Your Success.
- The Amends Process.
- Accept, Admit, Commit, Focus.
- Game Plan Development.

"Do What Most Won't"

Let's take a look at the various types of amends.

- **Direct Amends:** When making Direct Amends, we deal directly with the person we have harmed by taking personal responsibility for our actions. Be careful, however. Be sure to discuss this with your accountability first. Be cautious as to how you take responsibility and own your actions. Never make promises with amends. Remember, the amends are to clean your slate and not get the other person to like you again. The chances are that if a person you've harmed will forgive you, they will do so without amends. Then there are those with such pent-up resentment that nothing you can ever do will get their forgiveness. A Direct Amends might sound something like the following.

"At the time, my judgment was clouded, and I hurt you (and others if applicable). The truth is I was trying to help people because I wanted to be somebody, and instead, I hurt the exact people I was trying to help. I sincerely apologize more than I can express."

- **Indirect Amends:** is the process of showing humility to amend something that cannot be undone. For instance, if a crime in the past or some other error(s) in judgment prohibits you from directly approaching the harmed party(s) you have offended, amends can be made indirectly. Indirect Amends are made by making a lifelong commitment, for instance, to an outreach that reaches out to others who may be struggling with the same character defects and strongholds that you now recover from. The perfect example of this was St. Paul, who went from persecuting Christians to becoming one of the greatest ambassadors for Christ in history. If you've made a fearless and searching journey to The KNOW Sin Zone, you know where your life's focus needs to be.

- **Living Amends:** Forgiving yourself is critical for keeping you from guilt and shame. Finally, a Living Amends is an assurance to yourself that you have come to KNOW your strongholds and defects and have made a genuine lifestyle change. Your assurance comes from the accountability you now keep and the balanced life you currently live, including service to others stemming from those strongholds and defects. Making living amends to yourself is critical to your assurance from self-sabotage during times of living in life's valleys.

Accountability:

- Make contact via text, e-mail, or phone call with your [mentor, sponsor, accountability partner] daily if for nothing more than to say “hello.”
- Establish a code with them in case they are needed in an emergency. **Do not ever feel as though you are bothering them. Satan wants you to do that so your** [mentor, sponsor, accountability partner] **isn't blessed by serving God as they serve you.**
- Meet with your [mentor, sponsor, accountability partner] weekly. **Always deal with them in complete honesty.** Think about it this way. Truth is to Satan as Kryptonite is to Superman. **You win every time!**

Accept:

- It seems almost too simple to be true, but **acceptance** -- accepting things exactly as they are -- will be the key that unlocks the door to joy and success in my life. Acceptance is the answer to all my problems today.
- Trusting in “Whose” I am and Accepting “Who” I am will be crucial to consistency as I play the game of life. When I am disturbed, it will be because I find some person, place, thing, or situation -- some fact of my life -- unacceptable to me. I will find no serenity until I accept that person, place, thing, or situation as being exactly the way it is supposed to be at this moment.
- Nothing, absolutely nothing, happens in God's world by mistake. I WILL NEVER BE JOY-FILLED until I can accept my imperfections, errors, and bad breaks and accept life completely on life's terms. I need to concentrate not so much on what needs to be changed in the world but on what needs to be changed in me and my attitude.

Admit:

- We often see someone who is blind being guided by another person. From this point on, you must become dependent on your [mentor, sponsor, accountability partner] for direction in your life.
- Every day you must **admit** your strongholds to your [mentor, sponsor, accountability partner].
- When you do something wrong, make no excuses. Instead, promptly admit the wrong to your [mentor, sponsor, accountability partner]. Let them lead you to any amends that may need to be made.
- Repeat the following affirmation continuously during the day.

EXAMPLE: *“I will trust in God and acknowledge Him with all my heart and seek my [mentor, sponsor, accountability partner] in all I do.”*

The outcome I seek is to become mentally tough as I cease conforming to the patterns of this world and become transformed by the renewing of my mind.

- My [mentor, sponsor, accountability partner] and I will reach out monthly to someone or an organization having difficulty with similar strongholds as mine. A lasting transformation will occur not only by you doing good but by the humility of continually seeing others as you once were. Only grace can transform.

Commit:

- **“Commitment” is the bridge between “Thought” and “Accomplishment.”** That’s worth repeating. **“Commitment” is the bridge between “Thought” and “Accomplishment.”**
- Winners in life stick to the task at hand. The more challenging it is, the more they stare it down.
- Winners in life subscribe to the belief that **“In the Burn-in – Comes the learn-in.”**

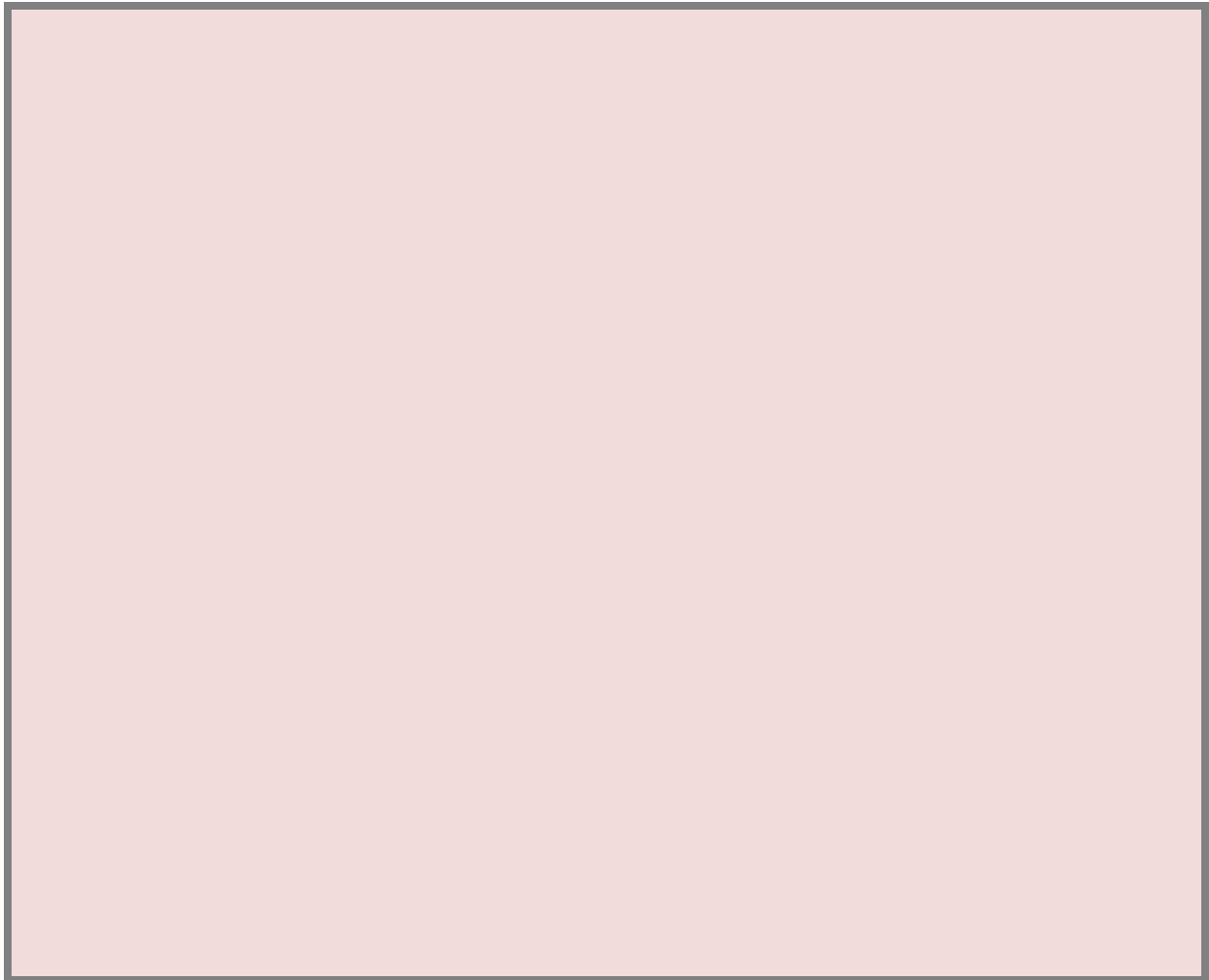
Focus:

- Focus owns your opponent. / Focus owns your opponent.
- When you find yourself losing focus, say, “Help me focus, Lord.”
- Practice Drill: The Gratitude List

Following Is Your Accountability Plan:

- Make contact via text, e-mail, or phone call with your accountability first thing each day if for nothing more than to say “Hello!”
- Establish a code with them in case they are needed in an emergency. **Do not EVER feel as though you are bothering them. Satan wants you to do that, so your accountability partner isn’t blessed by serving God as they serve you.**
- Meet with your accountability at least weekly. **Always deal with them in complete honesty.** Think about it this way. Truth is to Satan as Kryptonite was to Superman. **You win every time!**
- Continually remind yourself of your Powerlessness and thank God for this relationship.

Map Out Your Accountability Plan



Maintenance Stage

- **Life Is A Game That CAN NOT Be Won – JUST PLAYED!**

Rule 1: You Can't Keep What You Now Have If You Don't Continually Give It Away.

Rule 2: Develop a *Realistic & Sound* Maintenance Regimen with Your Accountability.

Rule 3: Practice Using the Clubs Regularly.

Rule 4: Apply the Psychology.

Rule 5: NEVER play life alone. Accountability is a MUST.

- **Spiritual Warfare – The Armor of God**

Step 1: Know Your Enemy / Competitor.

Step 2: Know Your Commander / Leader.

Step 3: Know Yourself.

Step 4: The Battlefield of the Mind.

Step 5: Taking the Fight to the Enemy.

- **Daily Warm-Up:** Today is Here - Empty The Tank!

- **Daily Wrap-Up:** "Today well-played makes every yesterday a dream of happiness *and tomorrow a vision of hope.*"

- **Scoring System for Ongoing Accountability.**

"Enjoy What Most Never Will"

Map Out Your Maintenance Plan



CAUTION! You Are About to Enter The KNOW Sin Zone



Reflex: an action that responds to a stimulus without conscious thought.

Stimulus: a thing or event that evokes a specific functional reaction in someone or something; a spur or incentive.

YIP: a sudden and unexplained loss of skills; the loss can be a lack of physical or mental response, and then You're Instantly Paralyzed.

"For every action - there is a reaction." Oh yeah! Where's the action when you hit a golf ball? Where does the stimulus come from that creates the action in a golf swing that shapes a natural reflex? Time to revisit our guru, Bagger Vance.

"Yep... Inside each and every one of us is one true authentic swing... Somethin' we was born with... Somethin' that's ours and ours alone... Somethin' that can't be taught to ya or learned... Somethin' that just happens... Over time the world can rob us of that swing... It get buried inside us under all our wouldas and couldas and shouldas... Some folk even forget what their swing was like..." then, You're Instantly Paralyzed.

At one time, golf swings of tour professionals were somewhat in a class of their own - *"Somethin they was born with."* In each of their swings, the golfer had "a weird action" that jump-started their swing, as Bobby Jones phrased it. It just seemed to happen. Most had no idea what they did or how they did it. It was inside them - their one true authentic swing. Swings today are quite different.

Let's take a look at what reflexes look like in everyday life.

You open a cabinet in the kitchen when an item – or more, comes flying out, and you snag one, maybe bobble the other before securing it. It's a snag for the record books! Darn right, you've been there, and your reflexes responded. That's a physical reflex. Let's now take a look at the mental side of things.

Go back and review your findings on the following.

- **"WHOSE" Are You? That's Right – "WHOSE?"** Other coaching techniques try to shape "WHO" you are. We have proven that if we begin with the "WHOSE," the "WHO" will become a reflex.
- **"WHOSE" Are You? "What" Do You Believe? "Why" Do You Believe It?**

Our "Foundation" in life will form from the three questions above. Our "Mental Reflexes" develop from these "core" foundational beliefs. Our foundation in life begins by shaping our unique purpose and usefulness to others. Until you unshakably KNOW and believe this, you will wander aimlessly in what we refer to as "The KNOW Sin Zone."

Let's think this through very practically using a golf analogy.

Most tour players have a favorite or natural ball flight. They will shape the ball with either a Left-to-Right or a Right-to-Left ball flight. Why? It decreases their margin of error by 50%. One side of the golf course is taken out of play. Making the decision where you came from will determine "WHOSE" you are. Are you a descendant of chance, a boom? Or are you a descendant of Intelligent Design? If your life is shaped around the belief in Intelligent Design, you've just reduced your life's error by 50%. Why? You will be playing life with certain constraints, increasing your power and success by eliminating today's "Do It All and Have It All" attitude. Gosh, the margin of error is immense while bobbing and weaving in the middle!

Ah! The blessed middle, the seductive land of plenty, where most of the human race lives today as they walk the fine line between Good and Evil in their quest to have it both ways. They have a God-consciousness, providing God does things according to their will. In the Bible, we learn, "*A double-minded man is unstable in all his ways.*" (James 1:8). Those who are double-minded live by double standards. It's living life on a shaky foundation.

Double-mindedness comes from heart dis/ease and cannot be corrected with medicine or any medical procedure. Jesus' precious blood has been blocked from flowing freely in your life. Double-mindedness, like any other dis/ease, has its symptoms. **The symptoms are "unstable,"** which James describes as one who "*Is like a wave of the sea driven with the wind and tossed.*" To be double-minded is to be inconsistent, vacillating, to be and act one way today and be and act some other way tomorrow. It's the popular sign we see today, "BELIEVE!" Being a simple guy, I wonder, "Believe? - In Who or What"?

F.O.R.E, "Fellowship Offers Refuge & Encouragement"

The word "*Fore*" means "*to go ahead*." A "*Fore Caddie*" goes out ahead of their player to watch their ball, usually on a blind shot or when there's trouble ahead. When "*Fore!*" echoes throughout a golf course, and we are standing next to someone, instinctively, we will shield that other person. So, that rests the case made by Rick Warren in his best-seller [The Purpose Driven Life] that we were made for fellowship. **Fellowship with Accountability will be critical to keeping Spiritual Reflexes sharp.**

To play well on the demanding course of life, we **must** be in fellowship to find the valuable local knowledge only the seasoned life members have gained. The Bible tells us that as the Master Caddie, "*God*" goes ahead of us in life and watches those blind and troubled spots for us as we put our faith in Him through the refuge and encouragement we get from fellowship. Only with Him can our path in life be made straight.

Daily Swing Thought

Having a daily affirmation or swing thought will provide the much-needed focus for top-level performance. Please refer to The KNOW Sin Zone's Spiritual Cardio and Strength Training Areas for examples.

Spiritual Cardio Affirmations

Claimed Affirmations

- I am joy-filled and hopeful.
- I will do the next right thing, and tomorrow will take care of itself.
- I will thank the LORD with my whole heart; I will recount all of His wonderful deeds.
- The quality of my means determines the ethics of the ends.
- A tranquil heart gives life to the flesh.
- The wise of heart will receive commandments, but a babbling fool will come to ruin.
- A joyful heart is a potent medicine, but a crushed spirit dries up the bones.
- For out of the abundance of the heart, the mouth speaks.
- Be kind to one another, tenderhearted, forgiving one another, as I in Christ forgave you.
- For where my treasure is, there my heart will also be.
- A tranquil heart gives life to the flesh, but envy makes the bones rot.

Prayerful Affirmations

- Make my heart like yours, Lord.
- Create in me a clean heart, O God, and renew a right spirit within me.
- Test me, O LORD, and shape my heart.
- Change my heart O Lord, may I be like You.
- Do not harden your hearts and plan to avenge.
- Search me, O God, and know my heart! Try me and know my anxious thoughts!
- Wait for the LORD; be strong, and let your heart take courage; wait for the LORD!
- O LORD, you hear the desire of the afflicted; you will strengthen their heart; you will incline your ear
- “The LORD is my shepherd; I shall not want. He makes me lie down in green pastures. He leads me beside still waters. He restores my soul. He leads me in paths of righteousness for his name's sake. Even though I walk through the valley of the shadow of death, I will fear no evil, for you are with me; your rod and staff comfort me. You prepare a table before me in the presence of my enemies; you anoint my head with oil; my cup overflows.”

God's Affirming Words

- “I THE LORD search the heart and test the mind, give every man according to his ways, according to the fruit that grows out of his heart.”
- “I will give you a new heart and spirit I will put within you.”
- “And My peace, which surpasses all understanding, will guard your heart through Christ Jesus.”
- “But what comes out of the mouth proceeds from the heart, and this defiles a person.”
- “Draw near to Me, and I will draw near you.”
- Peace I leave with you; my peace I give to you. Not as the world gives do I give to you. Let not your hearts be troubled, neither let them be afraid.”
- “Let not steadfast love and faithfulness forsake you; bind them around your neck; write them on the tablet of your heart.”
- “Take my yoke upon you and learn from me, for I am gentle and lowly in heart, and you will find rest for your souls.”
- “You will seek me and find me when you seek me with all your heart.”

Strength Training Affirmations

Claimed Affirmations

- The JOY of the Lord is my strength.
- I will do what most won't.
- I Will Enjoy What Most Never Will.
- Courage is a conscious choice in the face of danger.
- "A coward dies a thousand deaths, but the valiant taste death but once."
- I forget those things which are behind me.
- I press toward the purpose of the upward call of God in Christ Jesus.
- Prudence is a sober-minded concern that blocks out worry and anxiety.
- I am strong in the Lord and his mighty power.
- There Is A Power In Me Greater Than Any Power That Can Come Against Me.
- God Is My Refuge and My Strength.
- When The Going Gets Tough - The Tough Get Tougher.
- What Men May Intend For Evil, God Can Use For Good.
- God's ways are not always my way.
- With God, ALL Things Are Possible
- The Lord Is My Refuge.
- I Know From Experience that the Future Takes Care Of Itself.
- God ALWAYS Makes A Way.
- I can do all things through Christ, who gives me strength.

Prayerful Affirmations

- My strength is in the name of The Lord.
- Surely God is my salvation; I will trust and not be afraid. The Lord, the Lord, is my strength and my song; he has become my salvation.
- Father, you give power to the weak and strength to the powerless.
- My flesh and my heart may fail, but God is the strength of my heart and my portion forever.
- That is why I delight in weaknesses, insults, hardships, persecutions, and difficulties, for Christ's sake. For when I am weak, then I am strong.

- Look to the Lord and his strength; seek his face always.
- The Sovereign Lord is my strength; he makes my feet like the feet of a deer; he enables me to tread on the heights.
- Finally, be strong in the Lord and in his mighty power.
- The Lord is my light and my salvation—whom shall I fear? The Lord is the stronghold of my life - of whom shall I be afraid?
- Those who hope in the Lord will renew their strength. They will soar on wings like eagles; run and not grow weary; walk and not faint.

God's Affirming Words

- "I have not given you the spirit of fear."
- "I created you with a sound, strong mind,"
- "Never Will I Leave You Nor Forsake You."
- "FOCUS, I Will Make A Way."
- "So do not fear, for I am with you; do not be dismayed, for I am your God."
- "I will strengthen you and help you; I will uphold you with my righteous right hand."
- "Be strong and courageous; do not be frightened and do not be dismayed, for the Lord your God is with you wherever you go."
- "I, THE LORD, am faithful, and I will strengthen you and protect you."
- "Be on your guard; stand firm in the faith; be courageous; be strong."
- "I THE LORD give strength to my people, and bless them with peace."
- "Be strong and courageous. Do not fear or be in dread of them, for it is I, THE LORD, who goes with you. I will not leave you or forsake you."

Reflex Drill:

1. We **ADMIT WE ARE POWERLESS** and cannot control People, Places, Things, and Outcomes. WE CAN ONLY PLAY OUR GAME, COMMIT, and EXECUTE. Our compulsion to control takes our eyes off our games. We become fearful, which makes us anxious, causing us to panic, and the control kicks in. We overthink in our effort to control; this leads to procrastination, and then we eventually choke.
2. We **FEARLESSLY LOOK AT AND OWN OUR PART**. This is how we break free from bondage and shape a winning rhythm in both games by letting God run our lives in ways we couldn't do when we were in control - or so we thought.
3. **RESPOND - DON'T REACT**. Reactors run away from trouble, whereas Responders run towards danger.
4. **TURN IT OVER!** *"I have told you these things so that you may have peace in me. In this world, you will have trouble. But take heart! I have overcome this world."* -**John 16:33**
5. We **"INCREASE CONSCIOUSNESS OF GOD"** through; Prayer / Meditation / Reflection / Gratitude, Study (Going In), and Action (Going Out).
6. **"THERE BUT FOR THE GRACE OF GOD GO I."** We humbly use our experience, strength, and hope to empower others.

The Psychology:

Maintain Perspective: Maintaining Perspective, whether in sport or life, is critical to handling the stress and pressure God promises us we will have in John 16:33, where He tells us, *"I have told you these things, so that in me you may have peace. In this world, you will have trouble. But take heart! I have overcome the world."* Counting your blessings daily is how a winning perspective takes shape.

Stay In The Present: CS Lewis said, *"The 'Present' is the point at which time touches eternity."* Both the Present and Eternity cannot be timed. Taking this into consideration – God can only be found outside of time. Jesus told us, *"Do not worry about tomorrow – Tomorrow will take care of itself."* Staying in the Present means, we are living life, not just existing.

Inner Coaching: Lee Trevino is known in golf as "the incurable optimist." During a rain delay at a tournament, Trevino was leading, a group of golfers gathered in the locker room, and another golfer was overheard saying, *"I can't believe how ugly Trevino's swing is?"* The story has it that Jack Nicklaus said, *"Why bother telling him? He'll never believe you."* Who or What has your number in life? Is it a person, a job, or something else? Defeated Inner Coaching comes from our Perspective on life becoming skewed as our focus becomes acutely self-absorbing and we move out of God's Presence and care.

Mental Toughness: Whether in life or golf, our battle is not against people or circumstances or from another competitor, for that matter. The struggle we all face at times goes on between our two ears. Mental toughness comes from perseverance. It is endurance combined with an incurable assurance and certainty that what we need to accomplish will happen. Perseverance produces a mental toughness - a grit based on gratitude and the belief that God promises He will always make a way no matter what we might be facing.

Believe In Your Method: Do you know what works for you? Is your method of living so solid that when faced with the hazards of life spiritual reflexes automatically kick in? Have you "dug it out of the dirt" of those secret places in your life that we all have and for some of us are so painful that they are keeping us from reaching our full potential?

Keep It Simple: Mastering the basics in both games produces both physical and mental reflexes. When the competitor in either game mounts its charge it's because it sees an opening, and it will charge without warning. Winners keep it simple and play both games simply and with finely tuned reflexes.

The Game Plan

Step 1: Know Your Commander / Leader. The depth of a relationship is measured by the extent you are willing to work at it. In warfare you must know that you have leadership you can trust. To have this trust you need to learn about your leadership, in this case knowing the nature of God. Jesus gives you his word that not only is he with you in battle but he goes before you. Jesus also gives you his word that there is nothing you can face that he has not already faced, and he will

never give you more than you can handle. Jesus has given you his assurance that he will never leave you nor forsake you.

Step 2: KNOW Yourself. Knowing yourself and determining what works for you is crucial in spiritual warfare. It takes ongoing selfless and rigorously honest sessions with the Holy Spirit in The KNOW Sin Zone. Your mind is trained just like the elephant's. A strong will can never break this training. In fact, it was a strong will that trained your mind in the first place. You need to hear the sounds of the silence that are planted deep in your unconsciousness. This training is what's known as sanctification. Sanctification is the act or process of acquiring sanctity, of being made or becoming whole and complete. James 1:4 tells us *"Perseverance must finish its work so that you may be mature and complete, not lacking anything. Do not conform to the pattern of this world, but be transformed by the renewing of your mind."*

Step 3: The Battlefield of the Mind. In sports or life, the battlefield is your mind. Mental Toughness requires intense training in The KNOW Sin Zone's Spiritual Strength Training area. Mental Toughness must become a spiritual reflex if you are to be victorious. If your opponent can get into your head and get you to focus on yourself - you're in trouble. You begin to experience doubt and conflicting thoughts. Fear then sets in and you move your focus from your game plan to yourself. Your focus must never leave your Target. Teamwork with accountability is a must. DON'T ISOLATE. That's the plan to bring you down. You must insulate through strength training and accountability not isolate by giving into panic. Step back and Keep It Simple - Very Simple.

Step 4: Know Your Enemy / Competitor. Satan is the founder of terrorism as we have come to know it today. Satan occupies the mind with weapons of deceit, distortion, disunity, discouragement, anxiety, fear, and isolation. St. Paul wrote to the Colossians, *"Don't let anyone capture you with empty philosophies and high-sounding nonsense that come from human thinking/ knowledge and from the spiritual powers of this world, rather than from Christ."*

Step 5: Take the Fight to the Enemy. Unity is the winning strategy in warfare. Unfortunately today rather than taking the fight to the real enemy "Evil Satan", we fight each other. As long as Satan can fragment us - he can destroy us. Euclid's geometry of common notions states, *"Things*

which equal the same thing also equal one another." Every human is created in the image of God and therefore loved equally by God making them unified to each other. Doctrinal issues are moot points since God is Love and that Love unifies us. At the height of Christ's passion he prayed, *"Father, may they come to complete unity so the world may know You and I are ONE."*

Notes



Notes

A large, empty rectangular box with a light pink background and a dark gray border, intended for notes.

References

Disclaimer: The information in the preceding pages stems from over forty years of note-taking, seminars, workshops, research, study, and clinical exposure to personal development. Since it was never the intent of the author that their life experience, strength, and hope be cited in this form, accurate records of where various quotes, paraphrases, and recollections are cited cannot be stated with exactness. As a result, the following is a listing of the most probable resources referenced or from past information recollected.

1. 4HIM. "Lay it All on the Line." *Best Ones*. Benson, 1999.
2. *Alcoholics Anonymous: The Story of How Many Thousands of Men and Women Have Recovered from Alcoholism*. New York: Alcoholics Anonymous World Services, 1990.
3. Caruso Jr., Paul D., and Brown, W. Michael B. *The Rules of Golf and the Rules of Amateur Status*. USA: The United States Golf Association, 2006-2007.
4. Chambers, Oswald. *My Utmost for His Highest*. Michigan: Discovery House, 1992.
5. MacDonald, Gordon. *Ordering Your Private World*. Nashville: Thomas Nelson Publishers, 1985.
6. *NIV Recovery Devotional Bible*. Verne Becker, gen.ed. Michigan: Zondervan Publishing House, 1984.
7. *The NIV Study Bible*. Kenneth Barker, gen. ed. Michigan: Zondervan Bible Publishers, 1985.
8. *Twenty-Four Hours a Day*. USA: Hazelden Foundation, 1975.
9. Warren, Rick. *The Purpose Driven Life*. Michigan: Zondervan Publishing House, 2002.
10. Young, Sarah. *Jesus Calling*. Thomas Nelson. 2013.
11. Denny, Dick. *A Soldiers Look At Spiritual Warfare* Chosen Books, 2004.
12. Institute for Faith, Work and Economy, McLean, VA 22102
13. Words From "I Can Only Imagine" -Mercy Me, 1999 Release
14. Briner, Robert A. *The Management Methods of Jesus* Thomas Nelson, Inc., 2005.
15. Wilkinson, Bruce *Secrets of The Vine* The Doubleday Religious Publishing Group, 2010.
16. Riso, Dom Richard, and Hudson, Russ *Your Personality Type* Houghton Mifflin Group, 2003.

17. Miller, J. Keith *A Hunger for Healing* Harper Collins/Revised Standard Version Bible, 1991.
18. Stanley, Charles F. *The Blessings of Brokenness* Zondervan, 2010.
19. Benner, David *The Gift of Being Yourself* InterVarsity Press, 2004.
20. Lewis, C.S. *Screwtape Letters* HarperCollins, 2001.
21. Smith, Hannah Whitall *The Christian's Secret of a Happy Life* Revell Books, 1942.
22. Anderson, Leith *A Church for the 21st Century* Baker Books, 1992.
23. Kamenetz, Anya *Generation Debt* Penguin Books, 2006.
24. Maxwell, John *Maxwell Leadership Bible (NKJV)* Thomas Nelson, 2007.
25. Maxwell, John *The 21 Irrefutable Laws of Leadership* Thomas Nelson, 1999.
26. Sheard, Jim *In His Grip* Word Publishing, 1997.
27. Kroeger, Otto *Type Talk* Dell Publishing, 1989.
28. Schor, Juliet B. *The Overspent American* Harper Perennial, 1999.
29. Schor, Juliet B. *The Over-Worked American* The Perseus Books Group, 2008.
30. Faludi, Susan *Stiffed* Harper Collins, 2011.
31. Divine, Mark *The Way of the Seal* Reader's Digest Publishing, 2013.
32. Brewer, Brad *Mentored By The King* Zondervan, 2011.
33. *Prayers for the Twelve Steps – A Spiritual Journey* Friends In Recovery Publications, 1993.
34. Stoop, Donald A. *The Twelve Steps Life Recovery Devotional* Tyndale House Publishers, Inc., 1991.
35. Childs, Dr. Robert P. *Seasons of Prayer* Self-Published, June 1997.
36. Alcoholics Anonymous *Twelve Steps and Twelve Traditions* Harper Publishers, 1990.
37. Pietsch, William V. *The Serenity Prayer Book*, Harper San Francisco, 1992.
38. Meyers, Ruth / Myers, Warren *Enjoying God Anew – 31 Days of Praise* Multnomah Publishers, 1994.
39. Lawrence, Brother *Practice of the Presence of God* Stuart Publishing, LLC, 2003.
40. P. Bill / D. Lisa, *Twelve Step Prayer Book* Harper Publications, 1999.
41. McNeal, Reggie *The Present Future* Jasey-Bassey, 2005.
42. Luther, Martin *The Bondage of the Will* ArtNow.org, 1823.

43. Osterhaus, James P. / Jurkowski, Joseph M. / Hann, Todd A. *Thriving Through Ministry Conflict* Zondervan, 2009.
44. Winseman, Albert L. / Clifton, Donald O. / Liesveld, Curt *Living Your Strengths* Gallup Press, 2004.
45. Buckingham, Marcus O. / Clifton, Donald O. *Now, Discover Your Strengths* The Free Press, 2001.
46. Laut, Phil *Money Is My Friend* First Ballantine Books, 1990.
47. Mundis, Jerrold *Earn What You Deserve* Bantam Books, 1996.
48. Mundis, Jerrold *How To Get Out of Debt – Stay Out of Debt and Life Prosperously* Bantam Books, 1990.
49. Halverson, Richard C. *Man To Man* Barbour and Company, Inc., 1961.
50. Halverson, Richard C. *Between Sundays* Zondervan Publishing House, 1966.
51. Willmer, Wesley K. *The Prosperous Para-Church*, Jossey Bass Publishing, 1998.
52. Krames, Jeffrey A. *The Rumsfeld Way* McGraw-Hill, 2002.
53. Chambers, Oswald *The Complete Works of Oswald Chambers* Discovery House Publishing, 2000.
54. Podles, Leon J. *The Church Impotent–The Feminization of Christianity* Spence Publishing Company, 1999.
55. BC Stats. Census fast facts: Ageing of the British Columbia population. July 2007. Accessed 20 March 2010.
56. Alzheimer Society. Rising tide: The impact of dementia on Canadian society. Accessed 27 February 2010.
57. Lindsay J, Sykes E, McDowell I, et al. More than the epidemiology of Alzheimer's disease: Contributions of the Canadian Study of Health and Aging. *Can J Psychiatry* 2004;49:83-91.
58. Lachs MS, Pillemer K. Abuse and neglect of elderly persons. *N Engl J Med* 1995;332:437-443.
59. Pavlou MP, Lachs MS. Self-neglect in older adults: A primer for clinicians. *J Gen Intern Med* 2008;23:1841-1846.
60. Paveza G, Vande Weerd C, Laumann E. Elder self-neglect A discussion of social typology. *J Am Geriatr Soc* 2008;56: S271-S275.

61. Lachs MS, Williams C, O'Brien S, et al. Risk factors for reported elder abuse and neglect: A nine-year observational cohort study. *Gerontologist* 1997;37:469-474.
62. Dyer CB, Goodwin J, Pickens-Pace, S et al. Self-neglect among the elderly: A model based on more than 500 patients seen by a geriatric medicine team. *Am J Public Health* 2007;97:1671-1676.
63. Halphen JM, Varas GM, Sadowsky JM. Recognizing and reporting elder abuse and neglect. *Geriatrics* 2009;64:13-18.
64. Abrams RC, Lachs M, McAvay G, et al. Predictors of self-neglect in community-dwelling elders. *Am J Psychiatry* 2002; 159:1724-1730.
65. Rockwood K, Silviu JL, Fox RA. Comprehensive geriatric assessment. Helping your elderly patients maintain functional well-being. *Postgrad Med* 1998; 103:254-258.
66. Connolly MT. Elder self-neglect and the justice system: An essay from an interdisciplinary perspective. *J Am Geriatr Soc* 2008;56: S244-252.
67. Appelbaum PS, Grisso T. Assessing patients' capacity to consent to treatment. *N Engl J Med* 1988;319:1635-1638.
68. Naik AD, Teal CR, Pavlik VN, et al. Conceptual challenges and practical approaches to screening capacity and protection in vulnerable older adults. *J Am Geriatr Soc* 2008;56:S266-270.
69. Etchells E, Sharpe G, Elliott C, et al. Bioethics for Clinicians: 3. Capacity. *CMAJ* 1996;155:657-661.
70. Cooney LM, Kennedy GJ, Hawkins K, et al. Who can stay at home? Capacity to choose to live in the community. *Arch Intern Med* 2004;164:357-360.
71. Moye J, Marson D. Assessment of decision-making capacity in older adults: An emerging area of practice and research. *J Gerontol B Psychol Sci Soc Sci* 2007; 62:P3-P11.
72. Ganzini L, Volicer L, Nelson W, et al. Pitfalls in the assessment of decision-making capacity. *Psychosomatics* 2003;44:237-243.
73. Naik AD, Pickens S, Burnett J, et al. Assessing capacity in the setting of self-neglect: Development of a novel screening tool for decision-making capacity. *J Elder Abuse Negl* 2006;18:79-91.

74. Poythress EL, Burnett J, Naik AD, et al. Severe self-neglect: An epidemiological and historical perspective. *J Elder Abuse Negl* 2006;18:5-12.
75. Canadian Task Force on the Periodic Health Examination. Periodic Health Examination, 1994 Update: 4. Secondary prevention of elder abuse and mistreatment. *CMAJ* 1994; 151:1413-1420.
76. "The New Retirement Mindscape," Ameriprise Financial (2006).
77. Atchley, Robert C. *Continuity and Adaptation in Aging: Creating Positive Experiences*. Baltimore, MD: Johns Hopkins University Press, 1999.
78. Atchley, Robert C., and Amanda Smith Barusch. *Social Forces and Aging: An Introduction to Social Gerontology*. New York: Wadsworth Publishing, 2004.
79. Dychtwald, Kenneth, and Daniel J. Kadlec. *With Purpose: Going from Success to Significance in Work and Life*. New York: HarperCollins Publishers, 2009.
80. Holmes, T., and Rahe, R. (1967). The social readjustment rating scale. *Journal of Psychosomatic Research*, 11(2), 213–218.
81. Miller, Thomas W. *Handbook of Stressful Transitions Across the Lifespan*. New York: Springer, 2009.
82. Society of Certified Senior Advisors, *Working with Older Adults: A Professional's Guide to Contemporary Issues of Aging* (2015).