Honesty

Key points:

1. A lie undermines people’s trust in us.
2. When we tell the truth, we suffer at first, but it lasts only a short time. When we lie, we may not suffer at first, but then we suffer, and possibly for a long time.
3. If you are honest, people will trust you.
4. A lie undermines people’s trust in us.
	1. We need trust to have happy life (to have friends, to live in a family).
	2. When we lie, we undermine that trust.
		1. e.g., a baseball umpire who sees the ball go over the plate but he calls it a “ball” because the batter is his friend. He cannot be trusted, and no one will want him as umpire (“get rid of the bum!”)
		2. e.g., a friend asks to borrow your soccer cleats because he doesn’t have any. You lend him your cleats, but then you find out that he has his own cleats but he didn’t want to use them because it was going to be a muddy game and he didn’t want them to get dirty. You will think: *can I trust this fellow?* And: *can I call him a friend?*
		3. e.g., you are throwing a ball against the wall of your house, and you accidentally break a window. Your mom comes home an hour later and asks you if you broke the window. You say “no.” You have just acted toward your mom the say way the umpire acted and the same way your dishonest friend acted.
		4. In fact, by saying to your mom, “no, I didn’t break the window,” you were really saying, “Mom, don’t trust what I say.” When we lie, what we are saying to people is, “Don’t trust what I say.”
5. Why do we lie?
	1. We lie because we are afraid of what might happen (e.g., mom yells at us).
	2. But think: if we break a window, our mom *should* yell a bit (we all need clear reminders of right and wrong). Imagine you break a window, and your mom comes out with a cake and ice cream, and says, “Let’s celebrate your breaking the window!” You would think she’s gone crazy. You would tell her that she should not rejoice with you but rather *yell* at you.
	3. The yelling last a few minutes, and then it’s over. If we lie, however, the pain and suffering lasts a lot longer because it takes a while to regain people’s trust.
	4. Conclusion: If we tell the truth, we suffer a little bit, but then it’s over. When we lie, we don’t suffer at first, but then we suffer for a long time.
6. If you are honest, people will trust you.
	1. Secret: if we tell the truth right away, your mom and dad will get upset for a moment, but down deep they will be thinking, “This son is an honest man!”
		1. e.g., break a vase, and we go right away and say, “Dad, I broke a vase. I’m sorry.”
		2. e.g., forgot to mail a letter which our parents asked to put in the mail box, “Mom, I forgot to mail the letter today. I’m sorry. I will mail it tomorrow.”
	2. We all know the story of George Washington cutting down his dad’s cherry tree.
		1. Retell the story if boys don’t know it. George cut down his dad’s cherry tree, and when his dad asked him if he had been the one to cut down the tree, George answered, “I cannot tell a lie. Yes, I cut down the cherry tree.”
		2. After George’s admission of guilt, his dad sat him down and the following conversation took place:

*“Tell me, son, why did you cut the tree?*

*“I was playing and I did not think,” George stammered.*

*“And now the tree will die. We shall never have any cherries from it. But worse than that, you have failed to take care of the tree when I asked you to do so.”*

*George’s head was bent and his cheeks were red from shame.*

*“I am sorry, father,” he said.*

*Mr. Washington put his hand on the boy’s shoulder. “Look at me,” he said. “I am sorry to have lost my cherry tree, but I am glad that you were brave enough to tell me the truth. I would rather have you truthful and brave than to have a whole orchard full of the finest cherry trees. Never forget that, my son.”*

(Taken from The Book of Virtues, William Bennet, p. 606)

* 1. Story of The Winslow Boy, a movie based on a real event. A boy is accused of stealing money. The boy says that he did not steal the money, but all the evidence seems to suggest that he did. The boy is expelled from his school and sent home. Because the boy is from a very prominent English family, this event becomes big news and a scandal for the family. When the boy arrives home, his father asks to see him alone in his den. Alone, the father asks the boy if he stole the money. The boy said “no.”

The father trusted the son’s word and publicly stated that his son did not steal the money. He suffered a lot for trusting his son, because it looked certain that the boy was not only guilty but also lying to his father (and his father appeared to be foolishly believing his son).

Because the family was so well-known, the incident became a court case that went to the highest court in England. There, the judge concluded that the boy had *not* stolen the money. Therefore, the boy had not lied to his father, and his father was right to have believed him.

*Challenge to boys*: do you want to be someone who, when you say “this is true,” your father will believe you because he knows that you do not lie, even though everyone else in the USA says that you are lying? If “yes,” then develop the habit of always telling the truth.

Temperance

Key points:

1. Just because you want more, doesn’t mean you should have more.
2. Learn to say “no.”
3. Introduction
	1. This is a talk on temperance or self-discipline. No great achievement in life without self-discipline. It is one of the most important attributes needed to achieve anything great in school, sports, club activities, work, etc.
	2. Self-discipline is the ability to control one’s impulses or desires. This talk focuses on one impulse we all have inside of us: “Mr. More”
4. Everyone has a “Mr. More” inside his body. Mr. More always wants *more* of what he likes.
	1. When we finish eating a chocolate chip cookie, we often want *one more*.
	2. When we finish watching a cartoon we like, we often want to watch *another one*.
	3. When you’re playing a game you like, or reading a book you like, and your mom calls out, “Time to get ready for bed,” you usually say, “Mom, just five minutes *more*!”
	4. When your alarm goes off in the morning, and it’s time to get up, the first thing we think of, “Just 10 minutes *more* sleep.”
5. We all know that there is a point when we have had enough (cookies, cartoons, play time, sleep). When that point comes, however, we still will want more. We have to learn to say “no” even when we want *more*. Say “no” to Mr. *More*.
	1. Babe Ruth ate 25 hot dogs for lunch in pre-season (1925?). Got so sick he needed to be hospitalized and missed the first month of the season. Lesson: if we don’t say “no” to Mr. *More*, we’ll suffer the consequences.
	2. Your parents will help you say “no.”
		1. Have you ever heard your mom or dad say, “That’s enough.”
		2. E.g., enough of this game; time for bed; you have had enough glasses of milk – leave some for breakfast tomorrow.
		3. Your parents don’t say this as a punishment, but rather to help you. We learn what’s enough through experience.
	3. Self-benefit is not the only reason to say “no” to Mr. More. We should say “no” when others will benefit from our self-denial.
		1. Playing soccer with friends. You love to play offense. You know that your friend also loves to play offense, but he is stuck playing defense. You ask your friend if he wants to switch positions with you. This is a great act of charity. It was only possible because of your self-discipline.
		2. Cold day. Come in from cold with your dad and brother and your mom has made some hot chocolate. Each person gets a cup. You want another, but there is only enough for two more cups. You let your dad and brother have the extra cup. This is a great act of charity, and it was only possible because you said “no” to that desire for more.
	4. We should say “no” to Mr. More when duty calls.
		1. You are reading a book you like, but you have homework due the next day. You put the book down and do your homework. This is a great act of diligence which enabled you to finish your homework, and it was only possible because of your self-discipline.
6. The more we say “no” to Mr. More, the easier it gets to say “no” when we need to. We develop a habit.
7. Story: Big Ten always plays the Pac-12 for the Rose Bowl (unless it hosts the National Championship). In 1970’s, when the Pac-12 when the Pac-10, the Big 10 always lost. The reason: they got wined and dined when they went to California (it was a big trip for them). The Pac-10 team wasn’t wined and dined (they were not on a trip). One year, the University of Michigan coach, Bo Schembechler, said no more wining and dining. Big Ten won.
8. This month, pick one area in which you can say “no” to something you like but you don’t need and do this for a month. Decide with your dad what it might be.
	1. not eat in between meals
		1. 30 minutes after dinner and you open the refrigerator door and you see a carton of chocolate milk 🡪 say “no”
	2. go to bed at set time
		1. when bed time comes and you want to watch 15 more minutes of Thursday night football 🡪 say “no”
	3. get up at set time
		1. alarm goes off and you want to hit the snooze button 🡪 say “no”
9. You might instead pick an area in which you tend to overdo it
	1. Cookie monster: limit the number of cookies for desert or no cookies, and when you want to each an extra cookie, just say “no”
	2. Electronics monster (tv, video games): decide on how much time you will use it per week, and when you want to use it more, say “no”
	3. Daydream monster: If you tend to like to daydream while doing your homework, anytime you want to daydream say “no”
10. Offer up sacrifices
	1. Saying “no” to things in something we do during Lent. A sacrifice we offer to God.
	2. we can do the same when we say “no” for the purpose of having more self-control.

Fortitude

Key points:

1. The virtue of fortitude will give us the strength to do the difficult thing so that we can get the good things we want.
2. We develop the virtue of fortitude by doing brave acts.
3. Fortitude is the ability to face difficulties to achieve something good. (Also called toughness or bravery.)
	1. E.g., fireman going into burning building
	2. Man who saved life in DC plane crash (\*story at end of notes)
4. We need fortitude to achieve most of (if not all) the good things in life
	1. Examples
		1. A’s on test
		2. E.g., no cavities
		3. E.g., find things in the place where they’re supposed to be
		4. Other good things: success in sports, friends, good family, nice home, money
	2. Most things in life are not handed to you; you have to work for it.
5. Enduring difficulties for a good purpose is form of fortitude
	1. Give example of person who has endured suffering, but does it joyfully. E.g., Joe Gibney
	2. How can we practice endurance:
		1. Patience with little sister
		2. Eating whatever you are served
6. “We become brave by doing brave acts.” (Aristotle, Nicomachean Ethics)
	1. We develop strength to do our homework by sitting down and doing our homework every day; we develop the strength to brush our teeth but brushing them every night and morning; we develop the strength to put things away by putting things away every day
	2. Pick one area in which we will try to exercise the virtue of fortitude this month.

\*ON January 13, 1982, Air Florida Flight 90 struck the 14th Street after taking off from National Airport during the end of a rare Washington DC blizzard. The plane plunged into the icy Potomac River (it was so cold that there were actually sheets of ice floating in the river). Many people in cars who had been stuck in traffic ran down to the shore of the Potomac. From there they watched as helicopters came and began trying to rescue people. At one point, a man noticed one a woman in the water who couldn’t reach the rescue rings being lowered by the helicopter, and she appeared to be drowning. He dove into the freezing cold Potomac, swam out to the woman, and pulled her into shore. When asked why he risked his life, he answered: “Nobody else was doing anything. It was the only way.” When asked if he had any profound thoughts while he was rescuing this woman, he said, “I just did it. When I got out of the water, I was satisfied. I did what I set out to do.”

Generosity

Key points:

1. Generosity is the habit of giving the things you have to those who need them.
2. A young person is capable of being generous, and he should begin now to make resolutions to be so.
3. Generosity is the habit of giving the things you have to those who need them.
4. Examples:
	1. A man sees a homeless person who has no money to buy food, and he gives the homeless person money to buy food. (Generous with money)
	2. A young boy (Sam) has a friend who has broken his leg and must remain inactive for 3 weeks. Sam gives us his playtime to visit his friend and keep him company. (Generous with time)
	3. An younger brother asks his older brother if he can borrow his baseball glove (because it is really good). The older lets his younger brother borrow it. (Generous with things)
5. Tell story of Ryan Hreljac (story at end of outline). Point of story: a 1st grade boy is already capable of being generous (quite generous, in fact).
6. Talk with your dad about one way in which you can be more generous this month. When you starting thinking that it will be too hard, remember Ryan Hreljac, and you will realize that you’re capable of *big acts of generosity.*
7. Possible resolutions:
	1. Do more than what your chores require you to do (e.g., if you are supposed to take out the trash after dinner, perhaps you also help your other brothers/sisters to do the dishes)
	2. Share your things with your brothers, sisters, and friends (e.g., if your brothers or sisters ever ask to borrow something, say “yes”)
	3. Give money to the poor (e.g., every time you get money, whether from working, allowance, gift from parents or relatives, etc., put part of that in a box which is later given to the poor)

\* A Canadian Boy Who Slakes Africa's Thirst

*Ryan Hreljac and His Well Foundation*

ROME, OCT. 20, 2003 (Zenit.org).- Twelve-year-old Ryan Hreljac is one of the people who worked hardest against Africa's lack of water.

Last Thursday, that feat helped lead to his receiving Communion from the hands of John Paul II himself, at the 25th anniversary Mass of the Pope's pontificate.

Ryan's story began in 1997. One day the 6-year-old from Kemptville, Ontario, asked his parents, Mark and Susan, to give him $70 for poor people in Africa.

They don't have clean water to drink, the little boy explained. They drink bad water from swamps and streams and get sick and die. We heard about them in school today. My teacher said it would cost $70 to dig them a well. So can I have it?

Ryan's parents were proud of their son's generosity, yet they could not picture people digging wells in Africa for a Canadian first-grader.

As usual, Ryan kneeled at his bed that night and prayed: Please, God, bless Mom and Dad and my two brothers. And let there be clean water for everybody in Africa.

Mark and Susan encouraged Ryan to earn the money by doing extra chores, in addition to setting the table, feeding the dog and making his own bed. For many weeks the boy washed the windows, swept the garage, helped the neighbors with their yard work, picked up branches after ice storms, collected pine cones for his grandmother to use in her craft projects.

Each night his prayers ended with the then familiar And please help me get clean water for the poor people in Africa.

Four months later, Susan and Ryan went to WaterCan's office, an Ottawa-based organization that digs wells in Africa. Ryan presented his savings to the organization's director, Nicole Bosley, who thanked him and told him that $70 only buys a hand pump. To drill a well actually cost $2,000.

Ryan was not fazed by this news. That's OK, he said. I'll just do more chores.

Ryan did more chores throughout the spring, the summer and the fall, earning only a few dollars a week. A friend of Susan, Brenda, published a story about Ryan's project in the local paper, the Kemptville Advance.

Some funds trickled in from sympathetic readers. Later, the Ottawa Citizen ran a story about Ryan's Well. Then a TV station did a feature on the now 7-year-old boy. Checks flooded until Ryan approached the $1,000 mark. Then the Canadian International Development Agency, which works with WaterCan, matched Ryan's funds two to one.

Ryan and his mother were invited to a special WaterCan meeting, where Ryan and Gizaw Shibru, the Canadian Physicians for Aid and Relief (CPAR) director for Uganda, picked the location for the well, Angolo Primary School.

Shibru explained the well would be dug by hand, because even a small drill costs $25,000. Maybe I can start raising money for a drill so you can build more wells, the little boy said.

Ryan immediately got back to fund raising. His younger brother Keegan helped out by licking and sealing envelopes while Jordan, his older brother, prepared the audiovisual equipment for Ryan's presentations.

After his homework, Ryan went out to speak at various service clubs. The more he spoke, the more donations came in. Ryan's second-grade class put a donation can in their room and started a pen-pal campaign with the Angolo Primary students. Ryan's pen pal was Jimmy Akana, an 8-year-old orphan.

In January 1999, the Hreljacs received word that Ryan's well was helping a great many thirsty villagers. Ryan prayed that night for something more: God, please look after my friends Jimmy and Gizaw, and let me see my well some day. Ryan's parents explained to their son that they could start saving for a trip to Uganda but he might be 12 years old before they had saved enough.

On New Year's Day 2000, Beverly and Bruce Paynter, the Hreljacs' next-door neighbors, gave the Hreljacs all their frequent-flier miles, more than enough for three people to fly as far as London, England. With those miles and some generous support from others, Mark, Susan and Ryan flew to Africa in July.

With Gizaw Shibru they arrived at Angolo in a pickup truck, where hundreds of people along the road chanted, Rayan! Rayan! Rayan!

Scores of children in blue and white uniforms lined the road and clapped in unison as Ryan walked the last yards toward the well, which was adorned with flowers, and had this inscription at its base: Ryan's Well, Funded by Ryan H.

At that moment, Ryan and Jimmy met for the first time. They grasped the well handle and pumped forth a cool stream. They cupped their hands to catch the water and drank the water both boys dreamt about for a long time.

After the trip, Canadian Olympic gold-medalist wrestler Daniel Igali wrote Ryan asking him to help build wells in Nigeria, Daniel's birthplace, where he was building a school. Ryan and Igali spoke together in schools and appeared on the popular morning TV show Canada AM. Later, they went to Nigeria to see the fruits of their labor.

Ryan has participated in many Canadian and international conferences, such as the World Summit on Sustainable Development -- the Johannesburg Summit that took place in August-September 2002, and the World Water Forum and the Children's World Water Forum held in Japan in 2003, where, at the request of UNICEF, Ryan delivered presentations and sat on several panels, including the Asian Development Bank's Water and Poverty Closing Plenary Session.

He has appeared twice on the Oprah Winfrey Show and a number of TV shows. His successful Ryan's Well documentary has been featured at the Wine Valley Film Festival-Movies in California and at the first Boston International Film Festival.

In April 2001, the little boy founded the Ryan's Well Foundation and to date, thanks to matching funds from groups like CPAR, Ryan's been responsible for raising almost $1 million and building over 70 wells in Africa.

Yet, as his mother says, Ryan doesn't think he's special at all. He says that not everyone is called to drill wells, but everyone is called to make some difference in the world around, by helping a sibling, for instance, in his homework.

Getting others to help is sort of like a dandelion, says Ryan. When the wind blows, the seeds go everywhere. I'm trying to let people know they need to help out, too.

The Herljacs do not only help out scores of people they never meet. Once they found out that Jimmy Akana, Ryan's old pen pal, was an orphan and escaped miraculously from becoming a child-soldier for the Lord's Resistance Army, they worked against all odds to finally get the permission from the Canadian immigration service to adopt the Ugandan boy. Jimmy today enjoys a family of three brothers in Kemptville, Ontario.

Susan and Ryan recently spoke at the Municipal Square in Cremona, Italy, and at several schools in north Italy. They went to Rome and received Communion from the Pope on the silver anniversary of his pontificate. It was a grace they never dreamed about.

God's grace and loving hearts can make dreams -- and things bigger than dreams -- real. God puts us on earth, but he doesn't make us perfect on purpose, Ryan said once in a television interview. If God made us perfect, we wouldn't need to make the world a better place.

For more information on Ryan's Well Foundation see: ([www.ryanswell.ca](http://www.ryanswell.ca/)) or write: ryan@ryanswell.ca.

Habit of Prayer

Key points:

1. Prayer is speaking to God.
2. Prayer is one of the *greatest* *acts a man can perform*.
3. Prayer makes a man great.
4. Prayer is all-powerful.
5. Prayer is speaking to God.
6. Prayer is one of the *greatest acts a man can perform*.
	1. Only human beings can pray (dogs can’t pray; cats can’t pray).
		1. Have you ever seen your dog pray? Your cat? They can’t pray. Only a human being can pray.
		2. If we develop the habit of prayer, we’ll live a fully human life. When we live a life without prayer, our life is more like a cat than a human being.
	2. To speak with the creator of the world is an awesome feat.
		1. E.g., a friend in DC recently met a middle-age man, and over the past few months they have become good friends. This middle-age man’s name is Luis. One day my friend asked Luis what his last name was. He said, “Bergoglio.” He is the nephew of Pope Francis.
		2. This fellow Luis can speak with the Pope whenever he wants. This is an amazing thing. Much more amazing, though, it being able to speak with God whenever we want, the Person who created the world, every human being who has ever existed, every animal who has ever existed, the moon, the sun, the stars, the galaxy, the universe, the Person Who knows what will happen to you tonight, tomorrow, ten years from now. This is an amazing thing!
7. Prayer makes you great.
	1. Imagine your uncle became the President of the U.S. Once this happens, you are no longer the same person. Your special relationship with the President makes you special. You’re no longer just “one of the guys” in your class or on your baseball team. You know that the President of the US *cares about you*. If you have an important question to ask him, he’ll listen to you. If you visit the White House, you’ll get in immediately.
	2. If you speak to God every day, you develop a special relationship with him. You discover how much He cares for you, loves you, wants what’s best for you. You’re no longer the same person, because you become aware of your special relationship with God. You know that you have a friend in high places. You know that anytime you have a question, you can ask God for help, and He will help you.
8. Prayer is all-powerful.
	1. God always answers our prayers.
	2. He doesn’t always give us what we ask for because often we ask for the wrong things.
		1. If your 3-year old brother asked you to give him a knife to play with, you would say “no.” This doesn’t mean that you’re not good. In fact, it means that you’re very good, because you won’t give him something that could hurt him. Instead, you’ll probably give him something better to play with.
		2. Not rain so that soccer game not cancelled. (God might know that if the game took place, you were going to break your leg, and He didn’t want that to happen.)
	3. If we ask God for things, He will always give us what is good for us. Ask God for good things. Every day, pray that He help your mom, your dad, your brothers and sisters, your friends, those who are not your friends, for the sick, the poor, the lonely. God will answer your prayers.
	4. Remember Ryan Hreljac, a 7-year old boy who heard in school that people in Africa needed clean water, and he came home and told his parents that he wanted to give people in Africa enough money to build a well. He started to do extra chores around the house and in the neighborhood. He earned a lot, but it was still little compared with what he needed. Then something amazing happened. A neighbor heard of what he was doing and wrote a news article in the local paper, and readers sent in more money. Then a bigger newspaper wrote an article about Ryan, and then a tv station did a story on him, and then a big government agency heard about it and helped Ryan raise the money.
	5. There’s a part of the story I didn’t tell you yet. When Ryan first came home and told his parents that he wanted to earn money to build a well, they decided together that Ryan would do extra chores to earn the money. But Ryan decided to do one other thing. Let me read:

Ryan's story began in 1997. One day the 6-year-old from Kemptville, Ontario, asked his parents, Mark and Susan, to give him $70 for poor people in Africa.

They don't have clean water to drink, the little boy explained. They drink bad water from swamps and streams and get sick and die. We heard about them in school today. My teacher said it would cost $70 to dig them a well. So can I have it?

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Each night his prayers ended with the then familiar And please help me get clean water for the poor people in Africa.

* 1. In the end, Ryan raised over $1 million and built 70 wells in Africa. God answered his prayers. Prayer is very powerful.
1. What prayers should you do each day? This is something you should decide with the help of your parents. Here are some suggestions (you don’t have to do all of them):
	1. When you get up: Greet God; tell Him that everything you are going to do today is for Him
	2. Before meals: ask God to bless the food and thank Him for it.
	3. Going to/from school: a decade of the rosary
	4. Return from school: 2 minutes speaking to God about whatever you want
	5. Before bed: spend 1 minute thinking about your day:
		1. What went well: thank God for this
		2. What you did poorly; tell God you’re sorry
		3. Make resolution to do one thing better tomorrow
	6. any other time you want
		1. before test (“Lord, help me.”)
		2. riding your bike (“hello, God”)
		3. falling asleep (tell God that you love him)
		4. watching the Rangers

Patience

Key points:

1. Patience is a virtue by which, when bad things happen to us that we can’t avoid, we endure them calmly and by which we wait calmly for good things which we don’t’ have yet.
2. Patience is part of being tough (fortitude).
3. Patience helps us forget about ourselves.

Talk outline:

1. Introduction (as first talk of the year)
	1. Welcome to Frontiers. We’re glad to have you here.
	2. Let me introduce the staff…
	3. The first thing we’ll do each month at Frontiers is have a short talk on a virtue.
		1. ASK: Has any of you ever seen a real live NFL or college football player? They’re huge. And they’re big because they have huge muscles. These muscles allow them to run fast, to tackle people, to throw the ball far.
		2. And just like muscles help you do many things, in a similar way, virtues can help us do many things. Virtues are good habits, good things you do a lot. They help you to behave well, to do what’s right, and not to do what’s wrong.
2. Introduction to today’s topic
	1. Now, let me ask you a few questions about today’s topic, today’s virtue.
	2. ASK: Pretend you hadn’t had anything to eat for the last two days, and I had here a huge table of cheeseburgers, pepperoni pizza, French fries, and ice cream: would you rather eat now or in a few hours? 🡪 Now.
	3. ASK: Pretend you’ve been in school for 7 hours, reading, writing, doing worksheets: when school is over, would you rather go out and play now or later? 🡪 Now.
	4. ASK: Last question. Pretend it’s Christmas morning and you’re excited because you think you might get a new bike: Would you rather open presents right now or after lunch? 🡪 Now.
	5. Usually, when we want something, we want it NOW. But often we can’t have things right now, or it might even be bad for us, and so we have to wait. Today’s virtue helps us to wait. It is called patience.
3. Patience means two things:
	1. First, when there’s something you want but you can’t have it right now, you wait for it calmly. “Calmly” means w/o going nuts, w/o complaining.
		1. EXAMPLE: You’re starving and want to eat dinner, but dinner’s not for another hour. Patience means you don’t complain to your mom or try secretly to have a snack without your mom seeing.
	2. Second, when something bad happens to you that you can’t avoid it, you put up with it calmly.
		1. EXAMPLE: It’s Saturday and you want to go outside and play sports, but it’s raining all day and you have to put up with staying inside w/o complaining.
4. STORY: “The King and His Hawk”, retold by James Baldwin, about Ghengis Khan, from *Book of Virtues* by William Bennet, p. ??
	1. Lesson: If we aren’t patient when someone bothers us, we will usually regret it later. Don’t get angry, just put it up with it.
5. Patience is part of being tough. Only someone tough can wait for things and endure pain calmly, without losing it.
	1. ASK: What do babies do when they want something and don’t have it? 🡪 They cry.
	2. ASK: Does anyone here want to be a cry baby? 🡪 No!
	3. That’s right, men shouldn’t just cry all the time, should they? Be patient, put up with it. Real men are tough.
	4. STORY: Louie Zamperini et al on raft in Pacific ocean for 45 days!
6. Recap the two things that patience means.
7. Possible resolutions:
	1. When one of your brothers or sisters is bothering you and won’t stop, don’t get angry, don’t fight with them, but be nice and let them do what you want instead of what you want to do.
	2. When you have to go to a boring store with your mom, or wait in line, or go on a long car drive, don’t complain or keep asking how much longer but wait patiently and cheerfully.
	3. When your parents tell you that you can’t go play until you’ve done your HW or chores, don’t complain but do your HW and chores and soon you’ll be able to have fun.

Obedience

Key points:

1. Obedience is the virtue by which we do what our parents (or other people in charge) tell us to do.
2. It’s only real obedience if we do it willingly and see what we’re asked to do as a good thing to do.
3. We should obey promptly and joyfully.

Talk outline:

1. **Introduction**: I’m going to start off by telling you a story. A long, long time ago there was a war between two countries – the Greeks and the Persians. And the Greeks needed more time to get ready for the war. And because of that, in the first battle, there were many, many, many more Persians soldiers than Greek soldiers. To give you an idea, imagine if you were in a football or soccer game of 2 players on one side and 11 on the other side – Well, the battle was like that *but worse* 🡪 there was 1 Greek soldier for every 200 Persian soldiers. 1,100 vs. 200,000. Can you imagine that? Well, the hardest part about it is that the Greek soldiers *knew* before the battle that it was going to be like that. They *knew* that they were totally outnumbered. So why did they go? Why would they do that? Because their leaders *told* them to go. And they *obeyed*. They obeyed so that they could defend their country. They lost that battle, but what they did there helped them win the war. And in fact, if you go that spot *to this day*, it says, on the spot where they fought, that they were *obedient* to their leader’s commands; it uses that word.
[Battle of Thermopylae, 300 Spartans and 1,000 other Greeks vs several hundred thousand (by modern estimates) Persian soldiers. Epitaph of Simonides over Spartan grave at Thermopylae: “Go tell the Spartans, you who are passing by, that we lie here obedient to their commands.”]
2. **Definition**…
	1. I told that story because it’s a good example of obedience. What is obedience?
	2. Obedience is the good habit by which you do what your parents, teachers, and others in charge tell you to do. It’s when your parents tell you to do something and you go and do it.
3. **Willingly**…
	1. But that’s not it. Here’s the even tougher part. It’s not enough *just to do* what they say. It’s only *real* obedience if you do it *willingly*. You have to say to yourself, I know deep down that this is a good thing to do because my parents are telling me to do it.
	2. It’s *NOT* real obedience if you do it but on the inside you get really angry. **For example**, if your parents tell you to turn off TV and set the table for dinner, and you do it but you say this is the dumbest thing ever and you complain a lot. That’s not real obedience.
4. **Obey whom**…
	1. **ASK**: Now, who do we have to obey *the most*? **Answer** 🡪 God. God gave us absolutely everything, and he is way more smart and good and loving than anyone else, by a lot. We owe him everything. So we have to do what God says. It’s good for us.
	2. **ASK**: What do we call some of the main things God told or commanded us to do? **Answer** 🡪 The 10 Commandments. So it’d be good that you learn those and try to follow them.
	3. **ASK**: Now, who do we obey besides God? **Answer** 🡪 Our parents, our teachers, and others in charge. **Why**? 🡪 Because they represent God. They take God’s place.
5. **Not feeling like it**…
	1. **ASK**: What are some things you totally *hate* to do which your parents tell you to do? **[Wait for answers…]**
	2. **ASK**: Do you have to do stuff your parents tell you to do if you don’t feel like doing it? What do you think?
	3. **Answer** 🡪 The answer is yes, you have to do these things no matter what, even if you don’t feel like it.
	4. **Why**? **Answer 1** 🡪 Because it makes you tougher. **Answer 2**: 🡪 And because it often is better for us and works out better if we obey. Who knows better than God and our parents what’s good for us?
	5. **EXAMPLE**: Imagine if every player on a soccer or football team just went wherever they wanted on the field. They’d lose! They have to obey their coach and play the position he assigned.
	6. So, it’s often good for us to obey. It makes sense.
6. **Last idea**….
	1. There are two tips for how you should obey.
	2. They are to obey 1) right away and 2) cheerfully.
	3. Do things right away, without putting it off.
		1. **EXAMPLE**: St. Joseph obeying God right away to take Mary and Jesus to Egypt. “The angle of the Lord appeared to Joseph in a dream and said, ‘Rise, take the child and his mother, flee to Egypt, and stay there until I tell you. Herod is going to search for the child to destroy him.’ Joseph rose and took the child and his mother by night and departed for Egypt” (Matthew, 2:13-14).
	4. Do it with a smile, cheerfully. No complaining.
	5. If you do these two tips – obeying right away and cheerfully, you’ll be much better.

Hard Work

Key points:

1. Work (homework, chores, professional job) is a good thing that God wants us to do. It makes us better people, it provides us food and shelter and many things, and it allows us to help others.
2. We have to work hard and do our jobs well.
3. Part of doing our work well is finishing it to the last detail.
4. We should work hard even when we don’t feel like it.

Talk outline:

1. **Introduction**: Wouldn’t it be nice if there was a button you could push that did all your homework and all your chores instantaneously for you? I mean, come on, we have buttons that control the radio in the car, we have buttons on the microwave to hear our food, there are buttons on the TV. Why can’t there be a button that does all your homework and chores for you?? Well…., I hate to admit it, there will never be such a button because that’s not how the world works. In the real word, *you have to work*, and actually even more, *you have to work hard*.
2. **Work is good**…
	1. Work (whether it’s homework for school, chores at home, or your job when you’re old like your dad) is actually a good thing. God wants you to work. Work is not a punishment for doing something bad. Work is good.
	2. Why? Work is how we do many things: get food to eat, get a house to live in, make the world better and safer, teach others, help others, and so on. Without work we wouldn’t be able to live and we wouldn’t be happy.
3. **Hard work**…
	1. ASK: What should we work *hard*? 🡪 Answer: Working hard just means doing your work really well. It means doing a really good job.
	2. EXAMPLE: Working hard means doing your homework well, on a neat piece of paper, trying to get the answers right. Doing it badly is getting the paper all crumpled, and leaving half the problems undone.
	3. ANALOGY: Working hard is like playing well in sports. Do you want to be a good football player or a bad one? Would you be a good player if you drop the ball every time, don’t tackle anyone, always forget where you’re supposed to run, and forget to put your pads on? No, of course not. It’s the same with work. We want to do our work well.
	4. STORY: Let me tell you a story about what happens when you *don’t* do your work well: “For Want of a Horseshoe Nail”, adapted from James Baldwin, about defeat of King Richard III at the Battle of Bosworth Field in 1485, from *Book of Virtues* by William Bennet, p. 198-200.
4. **Perseverance, to the last detail**…
	1. ASK: What do you think is one way you can tell if someone is doing their work well? How can you tell? 🡪 Answer: If they do it to the last detail. If they stick to the end.
	2. STORY: Here’s a story about this: “Dust Under the Rug”, by Maud Linsay, from *Book of Virtues* by William Bennet, p. 376-380.
5. **Even when we don’t feel like it**…
	1. The tricky thing about work is that sometimes we don’t feel like it.
	2. ASK: Most people would rather play for three hours than do homework for three hours, right?
	3. *But we have to work hard even when we don’t feel like it. REAL MEN WORK HARD!*
	4. ASK: Most people would rather play for three hours than do homework for three hours, right?
	5. STORY: Let me tell you a story about a boy who continued to do his work even when it would have been much easier not to, and what happened to him: “Hans the Shepherd Boy”, retold by Ella Lyman Cabot, from *The Moral Compass* by William Bennet, p. 260-261.
6. **Ideas for resolutions**…
	1. For *you*, your work is 2 things: homework and chores. Here are some tips:
	2. Do your chores the first time your mom or dad asks. Don’t wait for them to ask twice. Bonus points – do it without them even having to ask.
	3. Do your chores until they are totally done to the last detail, not just the bare minimum to get by. Examples.
	4. Get all your homework done before dinner, every day.
	5. When you sit down to do your homework, put a timer for 20 or 30 minutes and don’t get up for a break until it goes off. Pretend like you are glued to the chair.
	6. Keep all your papers for school neat in folders, not just laying around in your bag and stuffed in your books.

Copies of stories attached in PDF documents.

Mercy

Key points:

1. Mercy is when we are sad at seeing another person suffering from something bad (i.e., someone in distress) and we try to help them.
2. People can be afflicted by two either spiritual or material evils. We want to help people suffering from both types of evils. Hence the spiritual and corporal works of mercy.
3. There are many ways you can be merciful now to your family members, friends, and poor or sick people.

Talk outline:

1. Mercy is when we are sad at seeing another person suffering from something bad (i.e., someone in distress) and we try to help them.
2. Possible stories to illustrate what mercy is.
	1. STORY: St. Maximilian Kolbe offering to take the place of one of the ten men condemned to die, since he had a wife and children.
	2. STORY: St. Martin of Tours cutting his cloak in half to give to a poor person who was cold.
	3. STORY: A fellow (St. Raphael guy in Milan) persuaded his friend to go to confession, and his friend died the next day in a bus accident.
3. People can be afflicted by two different types of bad things – spiritual evils like sin or ignorance or loneliness, or physical evils like hunger, sickness, or poverty. We want to help people who are suffering in both ways, spiritually or physically, and that's why we have the spiritual and corporal works of mercy.
4. [Give handout which lists the 14 works of mercy and suggest they memorize it.
	1. Corporal works of mercy: feed the hungry, give drink to the thirsty, clothe the naked, welcome the stranger, heal the sick, visit the imprisoned, and bury the dead.
	2. Spiritual works of mercy: counsel the doubtful, instruct the ignorant, admonish sinners, comfort the afflicted, forgive offences, bear patiently those who do us ill, and pray for the living and the dead.]
5. So, how can you be more merciful now?
	1. Save some of your allowance or birthday money and give it to poor people.
	2. Pray for souls in Purgatory.
	3. Be friendly to a new kid at school.
	4. Be patient with your siblings when they bother you, don't get angry or argue with them.
	5. Help your friends to be good, correct them if they say or do something sinful, help them go to Mass and confession.
	6. Visit some old people in a nursing home.

Gratitude

Key points:

1. Gratitude is the virtue by which a person gives thanks for things he has received from others.
2. Gratitude is important, first, because we owe thanks to those who have given us things, and second, because it helps us remember that the things given to us are gifts and that it would be selfish to expect these gifts as if we had a right to them.
3. We should live gratitude with God, with our parents, and in the many ordinary circumstances of life when people give us things or do little favors and services for us.

Talk outline:

1. Introduction
	1. Every time we come here to Frontiers, we have these talks at the beginning.  ASK: What are these talks about? --> Virtues.
	2. ASK: What is a virtue?  --> Good habit.  You have to work at it. It's like sports.  How do you get good at basketball? --> Practicing A LOT.  So...., this summer is a good chance to practice the virtues you've learned about.  You can take turns, practicing one per week.  By the end of the summer, you'll be a pro.
	3. Last question: ASK: What are the virtues we've learned about so far this year? --> Patience, Obedience, Hard work, and Mercy.
	4. Good. Now for today's talk.
2. What gratitude is
	1. ASK: If you go to store and buy groceries, what do you give store for getting the groceries?  Are they just free? 🡪 No, you pay money.  ASK: What if you buy McDonald's? 🡪 The same, you give money.
	2. Now, what if someone just gives you a present?  Do you have to pay them?  🡪 No.  ASK: But do you owe them anything at all??? 🡪 The answer is yes. You owe them gratitude, thanks.
	3. Definition: Gratitude is the virtue by which a person gives thanks for things he has received from others.
	4. EXAMPLE: Imagine one day you decided to be really really nice to your brother. Just to be nice to him. You gave him the last bit of your favorite cereal.  Game he wanted to play.  Favorite chair in living room.  Help with chores. ASK: How would you feel if your brother never said thanks?? --> You'd feel a bit sad and mad.
3. Why should we live gratitude? Why is it important?
	1. There are two reasons why gratitude is important.
	2. First, we owe thanks to others if they've given us something. It’s simply the fair and right thing to do.
	3. Second, it helps us remember that the things given to us are gifts. We don't have a right to them. To expect that people ought to give us the gifts is selfish and false. People gave them to us but they didn't have to.
	4. It's bad when we're not grateful for gifts received.
	5. STORY: Cleansing of 10 lepers by Jesus and how only one comes back to say thanks.
4. How can we live gratitude?
	1. ASK: Who do we owe the most to? 🡪 God. Thank God for all the things he has given us.
	2. ASK: After God, who do we owe the most to? 🡪 Our parents. Thank your parents whenever they do something for you.
	3. ASK: Who else should we thank?
	4. We should thank those who have given us gifts. Say thank you. Thank you notes (e.g., to aunt for birthday present).
	5. Thank people at the dinner table (e.g., when someone passes you something).

Responsibility

Key points:

1. Responsibility means doing what you’re told to do and being ready to answer for it.
2. A lot depends on whether we are responsible. How we do little things often has a big effect on the world and other people.
3. You can be practice being responsible by doing what your parents tell you to do right away, by knowing and following the 10 Commandments, and by doing your homework really well and right away.

Talk outline:

1. Introduction (as first talk of the year)
	1. Welcome to Frontiers. We’re glad to have you here.
	2. Let me introduce the staff…
	3. The first thing we’ll do each month at Frontiers is have a short talk on a virtue.
	4. ASK: You know when you have a race and people run against each other – how come some people can run faster than others?? Answer 🡪 They practiced more, and so they have bigger muscles. They also might have longer legs.
	5. Ok, so yet get faster by practicing and building up your muscles.
	6. ASK: Another question. How do you become a better and holier boy?? Answer 🡪 You have to practice and build up virtues, which are good habits. It’s just like running, you have to practice. Virtues are good habits, you get them from doing something good many, many times. Virtues help you be good, do what’s right, and love God.
	7. So each month at Frontiers, we’ll have a talk on a virtue that you can then practice throughout the month with the help of your parents.
2. Introduction to today’s topic
	1. ASK: Normally, if someone asks you a question, what do you do?? 🡪 You *answer* them, or you give them an *answer*.
	2. ASK: Now, if someone asks you to do something and they come back later on and ask you about it, what do you do?? 🡪 Same thing, you answer them and tell them whether you did it or not.
	3. Well, that gets at today’s virtue, which is responsibility. Responsibility actually means *answering* for what you were asked to do. It’s a virtue.
	4. Definition: Responsibility means doing what you’re told to do and being ready to answer for it. *Repeat it after me*.
3. Story
	1. Let me tell you a story about responsibility
	2. *The Knights of the Silver Shield*, by Raymond M. Alden, from *The Moral Compass* by William Bennett, p. 255-260.
4. A lot depends
	1. ASK: What would have happened if Sir Roland had disobeyed the king and gone to fight? Answer 🡪 The giants would have gotten into the castle and killed everyone and destroyed it.
	2. ASK: What’s the lesson? Answer 🡪 Big things depend on little things (repeat after me…). Even if what you’ve been asked to do is not fun or seems small, a lot depends on it. Other people depend on you. You can be a hero like Sir Roland if you do little things that you’re told to do, day-in and day-out.
5. How
	1. ASK: What grade are you guys in?? Answer 🡪 1-4th grades.
	2. ASK: So, how do you think you guys right now can practice being responsible?
	3. There are three ways you can practice this virtue now.
	4. First, when your parents ask you to do something (clean your room, vacuum, make your bed, etc), do it *right away*, without a moment’s delay or any complaining. *Right away*! Set a world record for how fast it can be done.
	5. Second, you should memorize by heart the 10 Commandments, which are the commands God has given us. And try to live them. And if you’ve done your first confession already, you can go to confession frequently when you see you have disobeyed the Commandments and sinned.
	6. Third and lastly, do your homework really, really well. And do it nice and neat. Again, if your parents tell you to do your homework, do it right away!

Charity

Key points:

1. Charity is the virtue by which 1) we love God above all things for his own sake and 2) we love others out of love for God.
2. It means that we love God more than anything or anyone else, and that we love others because God loves them.
3. It is the most important virtue.
4. Some ways that we can love God are: hating sin, praying, going to Confession and Communion a lot, and reading books about God.

Talk outline:

1. Introduction
	1. ASK: Does anyone have a pet dog here? Do you like your dog? Do you *love* your dog? Well, let me ask you this?: Who should you love more – your dog or your brothers and sisters? 🡪 Your brothers and sisters.
	2. ASK: What about this? Who should you love more – a total stranger or your mom and dad? 🡪 Your mom and dad.
	3. ASK: Whom should you love more than anyone else? 🡪 God. Yes, we should love God more than anything or anyone else.
	4. That’s what today’s talk is about, and it’s called “charity.”
2. Nature of charity
	1. Definition: Charity is the virtue by which 1) we love God above all things for his own sake and 2) we love others out of love for God.
	2. Charity means that we love God more than anything else in the whole world. We put him first.
	3. Charity means that we love God for his own sake, not merely because of what he gives us.
	4. Charity means we love whatever God loves. That’s why we love other people, because God wants us to love them.
	5. Charity is the most important virtue.
3. How can you live charity better?
	1. First, remember last time we mentioned the Commandments? These are what God wants us to do. When we disobey, we offend God. This is called sin. So, one way to live charity and love God is never to sin. Ever. Even if you might die.
	2. Second, become friends with God. This is a great way to love Him. Make him #1 in your life.
		1. God seems far away because he is invisible. But he sent his Son to become a man like us so that we could be closer to him and see him, so that we could be his friend.
		2. A great way to become better friends with God is to talk to him. What do we call it when you talk to God? 🡪 Prayer.
		3. For example, morning prayer, night prayers, visit the Blessed Sacrament, including here at Southmont.
	3. Third, if you’ve done your First Communion, try to receive Communion really well when you go to Mass. Thank him when you have him inside you.
	4. Fourth, say you are sorry to him if you offend him by going to Confession.
	5. Fifth, learn about God by reading the Bible and books about saints.

Stories:

* EXAMPLE: St. Dominic Savio, who died when we was 14 from getting sick, is a saint. On his first communion, he made a motto which was “Death but not sin.” In other words, I’d rather die than sin.
* STORY: Seven brothers in the Maccabees who died rather than break God’s law.

Perseverance

Key points:

1. Perseverance is the virtue you need when you have to do something hard for a long time.
2. Sometimes, to persevere in a big task, to finish something that seems like it will take a long time, you just need to go one small step at a time.
3. You get better at perseverance by practicing it, by doing things that are hard and that take a long time. A few good examples are doing your chores until they’re totally finished; doing your homework for set amounts of time without getting up from the desk (even using a timer); and finishing projects that you start (e.g., model airplane, Lego castle, fort, books).

Talk outline:

1. Introduction
	1. STORY: Tell (in summary form) the story of the Dutch boy Peter who saved his whole countryside from flooding by singlehandedly plugging a hole in the dikes and keeping it plugged throughout a long, cold night (“The Little Hero of Holland”, adapted from Etta Austin Blaisdell and Mary Frances Blaisdell, from *Book of Virtues* by William Bennet, p. 533-535).
	2. ASK: What virtue did Peter have? What’s the lesson he gave us?
	3. Answer 🡪 Perseverance.
2. Define perseverance
	1. Perseverance is the virtue you need when you have to do something hard for a long time.
	2. For example: Riding a bike up a hill is hard. But it would take perseverance to ride a bike up a hill for 6 hours straight!!
	3. ASK: What virtue is perseverance similar to? What bigger virtue is perseverance part of?
	4. Answer 🡪 Fortitude.
	5. Fortitude is doing hard things. Perseverance is doing hard things for a long time.
3. Just keep going
	1. Let me tell you another story.
	2. STORY: This is what this story of the tortoise and the hare teaches us ((“The Tortoise and the Hare, by Aesop, from *Book of Virtues* by William Bennet, p. 529-530).
	3. What’s the lesson? The tortoise won the race because he just kept going, one step at a time. Step. Step. Step. Step. And he beat the hare!
	4. Same with us. Sometimes, to persevere in a big task, to finish something that seems like it will take a long time, you just need to go one small step at a time, like the tortoise.
	5. ASK: What is something that you don’t like to do? (Do homework, do chores, eat vegetables, etc.)
	6. Well, what if your mom said you had to clean the house for 1 minute? Do you think you could do it? 🡪 Yes.
	7. What if she then said, ok 1 more minute? Do you think you could do it? 🡪 Yes.
	8. What if he kept on adding 1 more minute? You could probably keep doing it for 30 minutes, and then you’d be finished with cleaning the whole house. 1 minute at a time.
4. Practical
	1. How can you get better at perseverance? 🡪 By practicing it. You have to practice doing things that are hard and that take a long time.
	2. ASK: What things are hard that take a long time?
	3. Let’s go through 3 ways you can practice perseverance.
	4. 1) You can get a lot tougher and practice perseverance by doing your chores without complaining until they’re totally done.
		1. Give examples: Cleaning your room. Making your bed. Doing the dishes. Sweeping the floor. Vacuuming. Dusting.
	5. 2) You can practice by doing your homework without getting up. Set a timer 🡪 I’m not going to get up for 30 minutes, until the timer goes off. That’s perseverance!!
	6. 3) You can practice perseverance by finishing projects you start. For example, if you decide to build a model airplane or construct a Lego castle. Or if you want to build a fort in the yard, or if there’s a book you want to read. Any of these things, if you start them, you should try to finish them.
5. End with poem (“Try, Try Again”, from *Book of Virtues* by William Bennet, p. 532).
	1. *‘Tis a lesson you should heed,
	Try, try again;
	If at first you don’t succeed,
	Try, try again;
	Then your courage should appear,
	For, if you will persevere,
	You will conquer, never fear;
	Try, try again.*

STORY

Story of the tortoise and the hare 🡪 A HARE one day ridiculed the short feet and slow pace of the Tortoise, who replied, laughing: "Though you be swift as the wind, I will beat you in a race." The Hare, believing her assertion to be simply impossible, assented to the proposal; and they agreed that the Fox should choose the course and fix the goal. On the day appointed for the race the two started together. The Tortoise never for a moment stopped, but went on with a slow but steady pace straight to the end of the course. The Hare, lying down by the wayside, fell fast asleep. At last waking up, and moving as fast as he could, he saw the Tortoise had reached the goal, and was comfortably dozing after her fatigue. Slow but steady wins the race.

Friendship

Key points:

1. Friendship is a relationship between two people who do things together, who like each other, and who help each other to be better.
2. What really makes you a good friend is sacrificing yourself for your friend.
3. Another part of being a good friend is helping your friend to be better. We can do this by setting a good example and by encouraging our friend to do good things, and telling him not to do bad things.

Talk outline:

1. Introduction
	1. ASK: Have any of you ever made pizza?
	2. ASK: Well, what are 3 things that you absolutely need if you’re going to make pizza? Answer 🡪 dough, sauce, cheese.
	3. It’s the same in life. Our goal in life is to love others. And we’re supposed to love everyone.
	4. ASK: But who do you especially have to love?
	5. Answer 🡪 God, your parents, your family, poor people…
	6. ASK: But who else do you really have to love?
	7. Answer 🡪 Your friends. It is really important to love your friends.
	8. This talk is on how to be a good friend.
2. Definition: Friendship is a relationship between two people who do things together, who like each other, and who help each other to be better.
3. Story
	1. STORY: Tell (in summary form) the story of Damon and Pythias (“Damon and Pythias”, from *Book of Virtues* by William Bennet, p. 306-308).
	2. ASK: This story is about two friends, Damon and Pythias. What does the story teach us about friendship?
	3. Answer 🡪 Being willing to do anything for a friend, to sacrifice yourself for your friends. It also means trusting your friends because you help each other.
4. Sacrifice…
	1. Some friends you have are really close friends, others not so close.
	2. ASK: What makes some friends better than others?
	3. If your friend likes the things you like, that helps. But that’s only the start.
	4. What REALLY makes you good friends is if you not only like your friend but also love him and are willing to sacrifice yourself for him.
	5. QUOTE: Jesus said, “Greater love has no man than this, that a man lay down his life for his friends” (John 15:13).
	6. This is what made Damon and Pythias such good friends. Damon was willing to die for his friend if need be.
	7. Most of the time, you’re going to do this in little ways.
	8. ASK: What’s a little way you can sacrifice yourself for your friends?
	9. Answer 🡪 Playing the sport they want to play. Letting them go first when you play a game. If they forgot their lunch at school, give them part of yours. Sometimes it’s hard to do this, but that’s what makes you a good friend.
5. Helping each other to be better…
	1. Another part of being a good friend is helping your friend to be a better person.
	2. ASK: Would you be a good friend if your buddy was about to fall off a cliff and you didn’t do anything to stop it? Or if he was about to drink some poison which he thought was juice or water? Answer 🡪 No way! You’d be a horrible friend if you didn’t try to stop him and to help him.
	3. ASK: So, how can you help your friends to be better?
	4. Answer 🡪
		1. First, set a good example. Do what you know is right, and don’t care what others think. Even if they make fun of you. That’s their problem. You have to be tough.
		2. Second, if your friends want to do something bad, you should tell them not to. This is like telling htem not to drink poison. Doing something bad, committing a sin, is worse than drinking poison, so we should help them by being good friends.

**Talk for boys** (and fathers): *You should be a man who knows the value of money.*

**Take away ideas**

1. Be willing to work hard and well to earn money.
2. Use money for worthwhile things and don’t waste it on silly whims.
3. Generosity: be ready to give away money to others; riches will not make you happy, but friends will.

**Some Ideas**

1. Money is good because it lets us do good things.
	1. Money is not a goal; it is something useful for other things.
	2. Those who seek money just to be rich are not very happy.
	3. Those who use money to help others usually are happy.
2. You need to work hard to earn money.
	1. Money comes from work; This is what your father does (even if you don’t see him doing it); Even if it is given to you (gifts, allowance, etc.) someone worked for it.
	2. If you want money to pay for something (and your parents don’t just give it to you), you ask them how you can earn it.
	3. Do not be surprised if earning money is hard; mowing lawns, shoveling sidewalks, caddying at the golf course, etc.
3. When you spend money, spend it on worthwhile things.
	1. We are tempted to blow it on satisfying our immediate urges (candy, Coke, Doritos, etc.). In this way it disappears.
	2. If you save and then buy things that are worthwhile, you are happier in the end. E.g., if you buy a baseball mitt, you will have it for many years.
	3. Whenever you earn money, it is a good idea to put some of it in the bank and save up for bigger things.
		1. This is temperance: resist the immediate urge for the sake of a long-term good.
		2. Better to put the money where you cannot get at so that you do not blow it in a moment of weakness.
4. Be generous with your money
	1. Do not just think about yourself and what you want (that is selfish)
	2. Give away some of your money; e.g., tithing (10%) to the Church; give some money to the poor.
	3. Be generous in buying gifts for friends and family.
		1. You might buy a Coke for your friend (and not just you)
		2. Gifts for family at Christmas and birthdays.
		3. Be ready to give money for the needs of your family it that is necessary.
		4. It’s nice to be able to buy others gifts with money that you earned yourself.

Random Ideas

* Budget: a plan of how you will spend your money (vs. urge satisfaction)
* Don’t measure your worth as a human being by how much money you have
* Save money; never know when you will need it; don’t just spend it as soon as you get it
* Don’t borrow money (unless you really have to)
* If you can’t control yourself, don’t walk around with money
* Buy what you really need
* Think ahead. A good area for temperance: not just caving in to every urge that comes along.
* A penny saved is a penny earned.

Examples

* Several years ago, a Crotona Program kid from the Bronx was on an excursion to lower Manhattan (Wall Street, etc.). He got separated from his group and was lost. First thing he did was go to a nearby McDonalds and spend all the money he had. So then he could not call anyone or even pay for a subway to take him back to the Bronx. This is satisfaction of an immediate urge without thinking about what the money is needed for farther down the road (a lack of temperance).

### Andrew Carnegie Dictum

In his final days, Carnegie suffered from bronchial pneumonia. Before his death on August 11, 1919, Carnegie had donated $350,695,654 for various causes. The "Andrew Carnegie Dictum" was:

* To spend the first third of one's life getting all the education one can.
* To spend the next third making all the money one can.
* To spend the last third giving it all away for worthwhile causes.

As early as 1868, at age 33, he drafted a memo to himself. He wrote: "...The amassing of wealth is one of the worse species of idolatry. No idol more debasing than the worship of money."[[40]](http://en.wikipedia.org/wiki/Andrew_Carnegie#cite_note-40) In order to avoid degrading himself, he wrote in the same memo he would retire at age 35 to pursue the practice of philanthropic giving for "...the man who dies thus rich dies disgraced." However, he did not begin his philanthropic work in all earnest until 1881, with the gift of a library to his hometown of Dunfermline, Scotland.[[41]](http://en.wikipedia.org/wiki/Andrew_Carnegie#cite_note-41)

Carnegie wrote "[The Gospel of Wealth](http://en.wikipedia.org/wiki/The_Gospel_of_Wealth)",[[42]](http://en.wikipedia.org/wiki/Andrew_Carnegie#cite_note-42) an article in which he stated his belief that the rich should use their wealth to help enrich society.

The following is taken from one of Carnegie's memos to himself:

Man does not live by bread alone. I have known millionaires starving for lack of the nutriment which alone can sustain all that is human in man, and I know workmen, and many so-called poor men, who revel in luxuries beyond the power of those millionaires to reach. It is the mind that makes the body rich. There is no class so pitiably wretched as that which possesses money and nothing else. Money can only be the useful drudge of things immeasurably higher than itself. Exalted beyond this, as it sometimes is, it remains Caliban still and still plays the beast. My aspirations take a higher flight. Mine be it to have contributed to the enlightenment and the joys of the mind, to the things of the spirit, to all that tends to bring into the lives of the toilers of Pittsburgh sweetness and light. I hold this the noblest possible use of wealth.[[43]](http://en.wikipedia.org/wiki/Andrew_Carnegie#cite_note-43)

Lottery Winner Is Giving Her Millions Away

By ANDY NEWMAN
NYT Published: November 10, 1997

Eleanor Boyer missed 7:30 Mass this morning. Some of her old friends at the Church of the Immaculate Conception were worried about her.

''She wasn't here yesterday, either,'' said Nino Cavallero, 77. ''She's all caught up in that lottery stuff. For her to miss Mass yesterday and today, you know darn well she's upset.''

But just before 9 o'clock Mass started, Ms. Boyer, an indomitable 72-year-old woman in a mustard velour cap with a gray raincoat, strode into the Roman Catholic church, stole a quick hug from the pastor, Msgr. J. Nevin Kennedy, and turned to face the wall of flashbulbs and television cameras to explain her absence.

''My car's in the shop,'' said the woman who -- for the time being -- is a millionaire eight times over. ''I had to get a ride with somebody. Now that's enough, all right? I want to pray a little bit.''

Some people win the lottery and lose their perspective on life. They develop expensive appetites or struggle desperately to conform to someone's skewed vision of how a millionaire should behave, often ending up less happy than before.

But Ms. Boyer, a retired buyer of chemicals and office supplies for American Cyanamid who last week won a lump sum of $11.8 million (before taxes) in the New Jersey lottery, never had a moment's doubt about what to do with her money.

She is giving it away, about half of it to the church she has worshiped in all her life, and the rest to the town rescue squad, the volunteer fire department and some of the other groups that serve the town she grew up in.

''No new car, no vacation,'' she said. ''My life is no different. I've given it up to God. I live in His presence and do His will, and I did that from the start.''

And though, at her insistence, the associate pastor who gave the homily, the Rev. Brian J. Nolan, made only the briefest mention of her gift -- ''I think this past week our church has been the recipient of an awesome act of kindness,'' he told the congregation -- Ms. Boyer's selflessness was the lesson of the day.

''In an age when people are so driven by material forces,'' said Ron Czajkowski, a 49-year-old parishioner who is a vice president of the New Jersey Hospital Association, ''the idea of somebody turning over all of that sum of money to the community and to the church is inspiring. It kind of makes you step back and think what our priorities are.''

Monsignor Kennedy, who has known Ms. Boyer for 39 years, said the church had not yet decided what to do with the windfall. With a congregation of nearly 3,000 families, the spacious red-brick church is one of the biggest in the Diocese of Metuchen, but $4 million is still the equivalent of about five years' worth of Sunday collections.

Some money, he said, will allow the home for unwed mothers behind the church to move to bigger quarters, and some will go to the church's high school and elementary school, which were already being expanded.

''The first thing will be to invest it prudently,'' he said. ''What happens from there, we'll see.''

Ms. Boyer's winning Pick-6 ticket (2, 14, 17, 25, 31 and 45), which was bought last Monday at a deli near her house, yielded the biggest payout since the state introduced its lump-sum option in May. Ms. Boyer said she was an occasional player, and that she sometimes did not even bother to check the numbers. She checked them this time, she said, because of the size of the jackpot.

When asked why she played the lottery if she was not hoping to get rich, she said: ''Doesn't it help the elderly and education? It helps the people in the state of New Jersey.''

Notwithstanding the minor media circus, today's Mass -- for Ms. Boyer if not for the rest of the church -- was like any other. She laid a baby-blue envelope in the collection basket as it passed. After going through the Communion line, she returned to her pew and bowed her head for a good 30 seconds while most of the rest of the congregation watched their neighbors parade by. When the collection basket came around again, she dropped another envelope in.

Later, Ms. Boyer, who has never married and whose closest living relatives are three nephews, said the church was her true home. She taught catechism classes, worked at the rectory for 10 years, helped count the collection money. To this day, she wakes up every morning at 5:30, says her prayers and, if her 1968 Chevrolet Malibu is willing, drives to church by 7 for an hour of quiet meditation and stays for 8 o'clock Mass. Often, she returns to church at 10:30 A.M. to pray some more.

On days when she cannot make it to church, she worships at a shrine she has set up in the modest gray house where she was born. ''I have a picture of the altar,'' she said. ''I pasted it up on cardboard so I can say my Mass prayers at home.''

Ronnie Janoff-Bulman, a University of Massachusetts social psychologist who has studied lottery winners, said many find that everyday activities that used to give them pleasure are no longer fulfilling. ''People are far less happy afterward than they expect to be,'' she said. ''It's almost like they recalibrate their satisfaction or happiness scale.''

Ms. Boyer, she said, seems to have found a way around the whole problem by immediately relieving herself of the burdens of new-found wealth.

''Someone who did something like that should be doing very well,'' she said. ''Not only does she have a positive experience of giving but also she's not expecting her own life to change in major ways. She's not using it as a means to change the way she lives.''

Corny as it might sound to some, Ms. Boyer, who once wanted to be a nun, has made a life out of serving others -- she took early retirement at 62 to take care of her ailing mother -- and her neighbors in this town of 12,000, about 45 miles from midtown Manhattan, were not surprised by her generosity.

''She always took an active concern in how the rescue squad was doing,'' Paul Allena, a past squad president and childhood neighbor of Ms. Boyer's, said. ''She would see me run out on a call, and she'd ask me how it went when I got back, if the person was all right. I always knew that one day, if she came into any type of money, she'd remember us.''

Not that that diminishes the importance of what she has done.

''It's extraordinary,'' said Peg Wright, director of the Great Expectations Maternity Home, which gives shelter to 16 pregnant girls and women a year, many of them addicted to drugs, in an old colonnaded house behind the church. Ms. Wright said she had the staff to run a two-year program of psychological, career and drug counseling, but because space was so limited, she had to discharge the women as soon as they gave birth. ''I could service twice as many clients with this staff if I had more space,'' she said.

''There's a building in Manville,'' she said of a neighboring town, ''waiting for us. It's huge, it's beautiful, but it's going to cost me $200,000 minimum to fix it up. But I think God wants this thing to happen.''

After church, Ms. Boyer walked through the rain to a mailbox near her house to mail some letters. ''People sent me cards, people I haven't seen in a long time,'' she said.

And what, she was asked, was in the other envelopes, the ones she put in the collection plate this morning?

''Those envelopes?'' she said, ''Oh, I made them up weeks ago, a dollar for first collection, another dollar for second. They were already sealed. But now I have some new envelopes, so I think I'll put a little more in.''

Photos: At her church in Somerville, N.J., yesterday, Eleanor Boyer, 72, a lottery winner, shook hands with friends. (Dith Pran/The New York Times)(pg. A1); Eleanor Boyer's church in Somerville, N.J., is to receive about half the $11.8 million she won in the lottery. (Dith Pran/The New York Times)(pg. B4)

[forbes.com](http://www.forbes.com/sites/robertpagliarini/2013/09/27/why-lottery-winners-crash-after-a-big-win/)

**Why Lottery Winners Crash After A Big Win**

by Robert Pagliarini  Sept. 27, 2013

What happens when your “dreams” come true? We’re always told to be careful what we wish for, and for Powerball lottery winner “Wild” Willie Seeley and his wife Nancy, this advice couldn’t be more appropriate. The Seeleys are calling their $3.8 million win a “curse.” Their complaints? They have been bombarded by the media for interviews, and family members – many they’ve never heard of — have hit them up for loans and financial favors. “There are days I wish we were back to just getting paid every two weeks,” Willie Seeley confessed in an [NBC News interview](http://usnews.nbcnews.com/_news/2013/09/25/20663854-the-drama-is-nonstop-powerball-winner-wild-willie-wants-his-old-life-back?lite).

There is nothing unusual about their complaints. This is what commonly happens with lottery winners, and often, with other recipients of sudden wealth from lawsuits, sports contracts or even inheritances. But don’t count out the Seeleys just yet. There is hope they won’t face the same fate as $315 million Powerball winner Andrew “Jack” Whittaker who said “I wish I’d torn that ticket up,” after being robbed, losing his granddaughter to a drug overdose, being sued, and finding respite from the pressure by drinking, attending strip clubs and gambling.

As a [sudden wealth financial advisor](http://www.pacificawealth.com/) for over 15 years, I’ve had the chance to work with many clients who have received a windfall, and I’ve noticed there are predictable patterns – patterns of thinking and behaving that can explain how a multimillion dollar lottery winner can call her money a curse just a month after winning.

Immediately before or right after a sudden wealth event such as winning the lottery, many clients experience an almost out-of-body feeling. I refer to this as the [honeymoon stage of sudden wealth](http://www.pacificawealth.com/wealth-management/lottery-financial-advisors/). They are exuberant. It’s an exciting time and they feel like they are on top of the world. Anything and everything is possible. They celebrate with family and friends. They may buy new cars and larger houses, jet skis and motorcycles. It’s Christmas morning every day, but the thing that makes Christmas so special is that it comes just once a year. The honeymoon phase is an artificial reality that is not sustainable. Their emotions are high, and they are enjoying the charge of the novelty of their new life. But this “high” cannot last forever – most often as little as a few days to over six months — and then reality hits them.

Did Willie Seeley experience the honeymoon stage? I think he did and I think it lasted about a month. Seeley and 15 of his co-workers recently won last month’s $450 million Powerball jackpot and he was all smiles as he celebrated his win by holding a large check over his head at a press conference in August. At the time, he gushed that he was “happy, happy, happy.” After the win, he and his wife quit their jobs, bought new cars, fixed their house, and helped Willie’s father and children — a frenzy of activity in a short period of time.

But it appears the honeymoon stage is over. Just this week, Willie said “The drama is nonstop,” and his wife remarked that the money is “a curse.”

After years of working with clients in the aftermath of a windfall, their reaction is not surprising. Think of a pendulum swinging from one extreme to the other – from joy, excitement, and happiness to emptiness, resentment, and sometimes even despair. But just like the high, this post-honeymoon stage can be temporary. It’s a critical junction where the Seeleys and other sudden wealth recipients can either let the money control their lives, or they can begin to control their own lives and use the money as a tool rather than be used by the money.

It’s a delicate process, but one that has dramatic repercussions for their lives and the lives of their children and family. The solution is to not let the win define who they are or to change what they enjoyed about their lives pre-Powerball win. It involves exploring what they want their new lives to look like and creating a strategy that uses the money to help them achieve this. The honeymoon stage can leave a big void. It’s important to fill that hole with activities and purpose.

One of the best ways to feel in control of the money rather than be controlled by the money is to get very clear on how much you have, where it is, how much income it will produce, and to develop a strategy for responding to loan requests from friends and family. It sounds simple, but just taking these steps can give the client a sense of control so they don’t feel they are constantly reacting. In the NBC New interview, we see a glimpse of how this win has changed their lives when Willie says, “You have to change your whole way of life, but we didn’t want to change the way we lived. We liked the way we lived.”

If the Seeleys can get in front of the money and start to control it – and based on my experience they can – they will start to feel good about their win and begin to use the money to improve their lives rather than see it as a burden or curse.

# Forbes  11/28/2012

# Why Winning Powerball Won't Make You Happy

Would winning the $500 million Powerball jackpot tonight make you happy? Studies and anecdotal accounts of lottery winners suggest that joy is by no means assured. Though there are stories of people whose lives improved after landing a big lottery pay-out, there are seemingly as many winners whose lives got worse.

Academic research on the subject is mixed.

The most frequently-cited [study](http://www.ncbi.nlm.nih.gov/pubmed/690806) was published back in 1978 in the Journal of Personality and Social Psychology. Researchers interviewed Illinois State Lottery winners and compared them with non-winners and with people who had suffered a terrible accident that left them paraplegic or quadriplegic. Each group answered a series of questions aimed at measuring their happiness level.

The study found that the overall happiness levels of lottery winners spiked when they won, but returned to pre-winning levels after just a few months. In terms of overall happiness, the lottery winners were not significantly happier than the non-winners. The accident victims were slightly less happy, but not by much. The study showed that most people have a set level of happiness and that even after life-changing events, people tend to return to that set point.

A March [Wall Street Journal](http://blogs.wsj.com/wealth/2012/03/30/will-winning-the-lottery-ruin-your-life/) story recounts three other relevant studies that lend some support to the notion that a lottery win could make you happier:

A 2006 British study in the Journal of[*Health*](http://www.forbes.com/health/)Economics found that U.K. lottery winners go on to demonstrate “significantly better psychological health.” That study also found that the general mental well-being of winners vastly improved.

A study in Florida showed that about 1% of lottery winners go bankrupt every year. That’s roughly twice the average for the general population. But the study looked only at winners of $150,000 or less. It doesn’t really apply to the $500 million drawing tonight. Among those in the study, people who won six-figure prizes were less likely to go bankrupt.

A British study showed that winners spent 44% of their lottery winnings after five years, but only a few spent their entire winnings in their lifetime. Again it depended on the amount people won.

One other study: a 2008 [University of California, Santa Barbara](http://www.forbes.com/colleges/university-of-california-santa-barbara/) [paper](http://escholarship.org/uc/item/07k895v4) that measured people’s happiness six months after winning a modest lottery prize in [Holland](http://www.forbes.com/places/mi/holland/), equivalent to eight months’ worth of income. That study found that the win had no effect on happiness.

The takeaway: sudden wealth is most likely to exaggerate your current situation, but it won’t fundamentally change your sense of well-being. If you’re unhappy, you’re not good at managing money and you’re surrounded by people you don’t trust, a big win will probably make your problems worse. If you feel fulfilled, you are a careful financial planner and you have strong relationships in your life, a lottery win is likely to build on those strengths.

Cautionary tales abound. Like Jack Whittaker, a West Virginia man who won a $315 million Powerball jackpot back in 2002. At first he gave millions to charity, including $14 million to start his own foundation. But later, a briefcase with $545,000 in cash and cashier’s checks was taken from his car while it was parked outside a strip club. His office and home were broken into and he was arrested twice for drunk driving. His granddaughter died under suspicious circumstances and by 2007, he had spent most of his money. He told reporters, “I wish I’d torn that ticket up.”

There was Alex Toth, a Florida man who won $13 million in 1990. By the time he died in 2008, he had split with his wife and he faced fraudulent tax return charges.

There was also Evelyn Baseshore of New Jersey, a former convenience store manager who won twice, taking away a total of $5 million in the mid-1980s. She was confronted by people who wanted a share of her money. “Everybody had their hand out,” she is quoted as saying.

In 2007, a [paper](http://people.duke.edu/~dandan/Papers/Upside/HedonicTreadmill.pdf) published in the Journal of Academic Psychology asked why achieving major life goals, including winning the lottery, or the more basic goal of getting married, doesn’t wind up making us as happy as we expect. As the 1978 student showed, a big positive event like a lottery win can impact happiness, but its effects diminish over time Why? Because while a lottery win can make a difference, it won’t affect the other conditions of your life, like who your siblings or parents are or your basic disposition.

That said, there are lottery winners whose lives have definitely improved. One example: Sandra Hayes, a social worker who was making $25,000 a year when she and 12 of her coworkers won the $224 million Powerball jackpot in 2006. After taxes and splitting the money with her colleagues, she had $10 million. She bought a [Lexus](http://www.forbes.com/companies/lexus/), her dream car, a half million dollar house in [St. Louis](http://www.forbes.com/places/mo/st-louis/), and she paid off her current home and gave it to her daughter and grandchildren who had been living in a downtrodden neighborhood. She quit her job, started writing and published a book. But Hayes agrees that the win didn’t transform her outlook on life.  “Just because you win the lottery, it does not change you as a person,” she told [NBC News](http://vitals.nbcnews.com/_news/2012/11/28/15463411-can-500-million-make-you-happy-not-really?lite).

[online.wsj.com](http://online.wsj.com/news/articles/SB10001424052748703493504576007982500939482)

**16 Tycoons Agree to Give Away Fortunes**

* by Robert A. Guth And Geoffrey A. Fowler

Dec. 9, 2010 12:01 a.m. ET

[**(See Corrections & Amplifications item below.)**](http://online.wsj.com/news/articles/SB10001424052748703493504576007982500939482#U401609485452XTG)

The billionaire founder of social network Facebook Inc. has agreed to give the majority of his wealth to charity, part of a broader group of rich entrepreneurs committing to philanthropy earlier in their lives.

Mark Zuckerberg has signed onto the "Giving Pledge," which asks its signatories to commit publicly to give away the majority of their wealth.

The 26-year-old is one of 16 billionaires new to the pledge, which now totals more than 50 donors. New names include AOL co-founder Steve Case, investor Carl Icahn and former junk-bond king Michael Milken. They join existing pledges made by wealthy individuals and families including Larry Ellison, film director George Lucas and New York Mayor Michael Bloomberg.

The Giving Pledge is an effort organized by software mogul Bill Gates and investor Warren Buffett to persuade the world's rich to boost their giving.

"I view this as a call to others who might in their thirties or forties use some of their creativity to get involved in philanthropy earlier in life," Mr. Milken, 64, said of the pledge.

Those pledging are part of a broader shift in philanthropy, in which successful business people—often entrepreneurs—are giving more of their money to charity far earlier than their predecessors. It was a trend that was helped along by Mr. Gates, who started his foundation while still leading[Microsoft](http://quotes.wsj.com/MSFT) Corp.

Mr. Case, 52, and his wife Jean Case, 50, said they signed the pledge because they hoped it would help philanthropists learn from each other. "It is less about what size of a check that you write and more about the outcome," Mr. Case said.

Ms. Case said Internet entrepreneurs have a unique interest in philanthropy. "The folks that helped bring AOL to life were out to change the world," she said. "It seems a natural thing that as they look at the role they want to play, they are giving back in big ways."

Messrs. Icahn and Zuckerberg weren't available to comment. In a video prepared by the Giving Pledge, Mr. Zuckerberg said, "There's so much that needs to be done, it would be better to start now."

The Giving Pledge was born in part from a dislike by Mr. Buffett for dynastic wealth. Mr. Buffett over the years has schooled Mr. Gates on philanthropy, giving him a copy of "The Gospel of Wealth," in which steel tycoon Andrew Carnegie argued that fortunes were often wasted by heirs and thus should be put to charitable use.

Starting last year, Mr. Gates, his wife Melinda Gates, Mr. Buffett and other wealthy individuals hosted a series of dinners for billionaires to discuss setting up the pledge. That led to an announcement in June of the pledge and its earliest signers.

Since then, Mr. Gates, Ms. Gates and Mr. Buffett have been calling on billionaires to get their commitment. The pledge doesn't ask for specific donations, nor does it track giving; rather, it asks that a pledge maker commit to giving away the majority of their wealth.

That proposition at times has been a tough sell, the pledge founders said. "People are super nice to us, but there is a certain awkwardness because it's a big decision," Mr. Gates said in an interview this week. "Sometimes the wife and the husband have never really talked through their priorities on the charity stuff."

Mr. Zuckerberg, who founded Facebook in his Harvard University dorm before dropping out of college and working on the business full time in California, is one of the world's youngest billionaires, worth an estimated $6.9 billion, according to Forbes. Yet since his wealth is from his ownership stake a company that has yet to list on the stock market, much of that wealth is theoretical at this point.

Dustin Moskovitz, a co-founder of Facebook and former Harvard roommate of Mr. Zuckerberg's, has also signed the pledge.

Mr. Zuckerberg emerged as a major donor this year. In September, he made his first major charitable gift, promising on "The Oprah Winfrey Show" to give up to $100 million to public schools in Newark.

Many of the pledge signors had already planned to disburse their wealth and most are already involved in philanthropy. It's unclear if the Giving Pledge has encouraged more giving.

Overall, philanthropic giving has been hit hard by the weak economy. Donations in the U.S. fell 3.6% to $303.75 billion last year, down from $315 billion in 2008, according to Giving USA. In 2008, they were down 2%, Giving USA Foundation.

Investor and new addition to the pledge, Nicolas Berggruen, 48, said he decided to give away his fortune while he was alive so he could personally take responsibility for how his money is put to use.

"Wealth is an advantage, but it also is frankly a responsibility," he said in an interview.

After the initial Giving Pledge list came out, some critics decried it as a public-relations stunt, or the product of tax-breaks that are hurting the government's ability to offer critical services.

"The state has limits in to what it can and cannot do," said Mr. Berggruen. "Private enterprise can be faster and less bureaucratic than the state."

**Corrections & Amplifications**

The Giving Pledge, which asks its signatories to commit publicly to give away the majority of their wealth to philanthropy, was recently signed by Michael and Lori Milken as well as Duncan and Nancy MacMillan. This article and accompanying chart Thursday omitted the names of Ms. Milken and Ms. MacMillan.

Top of Form

Bottom of Form

Frontiers Talk Outline – Cheerfulness

9/15/2017

Overview

* We always have reasons to be cheerful.
	+ Even difficulties can be blessings.
	+ These things come from God, who is truly Our Loving Father.
	+ Read *Maybe So*
* When we do face difficulties that are harder to understand and give immediate discomfort, we still can be cheerful
	+ Life often is more agreeable when we accept challenges cheerfully than if we begrudge them
	+ Every difficulty can be a reason either to frown or to smile…but we decide which
	+ Read *The Two Travelers*
* We should tie optimism to cheerfulness, which is also a great way to help the others
	+ Worst case scenarios often can rob our joy, but most of these never happen!
	+ We should be hopeful about the future, because we know our daily bread will be provided
	+ Read *Daily Bread*
	+ Like the Robin, we should try to help others around us be more cheerful. Because, like any other good thing, we want to share it with others.
* This can maybe be the challenge we walk away with: Can I try to smile when I face difficulties, be optimistic, and help others to see things this way too!

*Maybe So*

A farmer and his son had a beloved stallion who helped the family earn a living. One day, the horse ran away and their neighbors exclaimed, “Your horse ran away, what terrible luck!” The farmer replied, “Maybe so, maybe not. We’ll see.”

A few days later, the horse returned home, leading a few wild mares back to the farm as well. The neighbors shouted out, “Your horse has returned, and brought several horses home with him. What great luck!” The farmer replied, “Maybe so, maybe not. We’ll see.”

Later that week, the farmer’s son was trying to break one of the mares and she threw him to the ground, breaking his leg. The villagers cried, “Your son broke his leg, what terrible luck!” The farmer replied, “Maybe so, maybe not. We’ll see.” A few weeks later, soldiers from the national army marched through town, recruiting all the able-bodied boys for the army. They did not take the farmer’s son, still recovering from his injury. Friends shouted, “Your boy is spared, what tremendous luck!” To which the farmer replied, “Maybe so, maybe not. We’ll see.”

The moral of this story, is, of course, that no event, in and of itself, can truly be judged as good or bad, lucky or unlucky, fortunate or unfortunate, but that only time will tell the whole story. Additionally, no one really lives long enough to find out the ‘whole story,’ so it could be considered a great waste of time to judge minor inconveniences as misfortunes or to invest tons of energy into things that look outstanding on the surface, but may not pay off in the end. The wiser thing, then, is to live life in moderation, keeping as even a temperament as possible, taking all things in stride, whether they originally appear to be ‘good’ or ‘bad.’ Life is much more comfortable and comforting if we merely accept what we’re given and make the best of our life circumstances. Rather than always having to pass judgement on things and declare them as good or bad, it would be better to just sit back and say, “It will be interesting to see what happens.”

*The Two Travelers*

There was once a traveler who was walking from a village in the mountains to a village in the valley.

As he walked along, he saw a monk working in a field, so he stopped and said to the monk, “I’m on my way to the village in the valley, can you tell me what it’s like?”

The monk looked up from his labor and asked the man where he had come from.

The man responded, “I have come from the village in the mountains.”

“What was that like?” the monk asked.

“Terrible!” the man exclaimed, “no-one spoke my language, I had to sleep on a dirt floor in one of their houses, they fed me some sort of stew that had yak or dog or both in it and the weather was atrocious.”

“Then I think that you will find that the village in the valley is much the same,” the monk noted.

A few hours later another traveler passed by and he said to the monk, “I am on my way to the village in the valley, can you tell what it’s like?”

“Where have you come from?” enquired the monk.

“I have come from the village in the mountains.”

“And what was that like?”

“It was awesome!” the man replied, “No-one spoke my language so we had to communicate using our hands and facial expressions. I had to sleep on the dirt floor which was really cool as I’ve never done that before. They fed me some sort of weird stew and I have no idea what was in it but just to experience how the locals lived was great and the weather was freezing cold, which meant that I really got a taste of the local conditions. It was one of the best experiences of my life.”

“Then I think that you’ll find that the village in the valley is much the same,” responded the monk.

Life is 10% what happens to us and 90% how we respond. Don’t allow the challenges of life to take away your joy.

There are lots of reasons to complain and be miserable if that’s how you look at life.

There are lots of reasons to be enthusiastic and joyful if that’s how you look at life.

How do you look at life?

*Daily Bread*

Now it is true that animals typically do not speech, and especially when us humans are around. But here is a story which stands as the exception to the rule. There once was a grumpy Woodlark, who for many years had inhabited the garden of a suburban villa, who had found himself quite annoyed at a Robin who had just moved in, and had be filling the air with the echoes of his harmonious bird songs.

"I wish your cheerfulness were a little better timed, my friend" remarked the Woodlark “Can’t you see it is winter. There is nothing on earth to be happy about. The weather is harsh, the wind cool, the food scarce.”

"I beg your pardon, I am sure," replied the Robin; "I did not know it would have disturbed you. And besides, I am happy, despite the weather."

"What! Do you not like food!" said he, "With this snow is on the ground, it is a perfect chance if one finds a morsel of food all day long."

"But I thought you had lived here several seasons," said the Robin, “Faced several winters past”.

"So I have," murmured the Woodlark, heaving his breast with a touching sigh.

[146] "Yet you did not die of having nothing to eat, last winter?" observed the Robin.

"It appears not," exclaimed the Woodlark, as gravely as possible, and with another sigh;

"Nor the winter before?" asked he.

"No," murmured the Woodlark again.

"Nor the winter before that?" persisted the saucy Robin.

"Well, no; of course not," answered the Woodlark, somewhat impatiently, "because I am here, as you see."

"Then how did you manage when the snow came, and there was no food?" enquired the Robin.

"I never told you there was actually *no* food in those other winters," answered the Woodlark somewhat peevishly, for he did not want to be disturbed in his views. "Little bits of things did accidentally turn up always. But there is no proof that it will ever happen again. It was merely chance!"

"Ah, my venerable friend," cried the Robin; "have you no confidence in the kind chance that has befriended you so often before?"

"I can never be sure it will do so again," murmured the Woodlark.

"But when that kind chance brings you one comfortable day after another, why should you sadden them all by these fears for by and by?"

"It is a weakness, I believe," responded the Woodlark. "I will see what I can do towards enjoying myself more. You are very wise, little Robin; and it is a wisdom that will keep you happy all the year round."

Here the Woodlark rose into the air, and performed several circling flights, singing vigorously all the time. The song was vibrant and strong.

This is a talk on the virtue of Order.

* I have two friends I want you to meet. They each learned a lesson about Order the hard way. And my friends don’t want you to make the same mistakes they did. We can learn from them.
* Messy Matthew and Lazy Louis.
* Messy Matthew
	+ DEVELOP: Matthew’s room is very messy; 2 bill grandpa; MET TV add: first person will get 1 M.
	+ \*What’s the lesson here? (…) Order.
	+ Does your mom ever have to ask you to clean your room? (…)
	+ Does your dad ever have to ask you to clean up after yourself at the table, in the living room? (…)
	+ What’s the NIKE slogan? (…) What’s the slogan for the virtue of order? (…) Do it now. Do it now: hang your clothes. Put things away. Store things in the right place.
	+ That’s Messy Matthew. Don’t be a messy matthew.
* Lazy Louis
	+ DEVELOP: Really good at basketball. But he never made his bed. Who cares, no one will ever see it. (Plus, my mom makes my bed if I don’t do it.) Michael Jordan. Scouting program. MJ: I want to see your house and meet your family. Meeting. I want to see your room. Bed not made. “I’m sorry Louis. I can’t have you in my basketball program. If you’re too lazy to make your bed, I don’t think you have the discipline and order required to be in my program.
	+ \*What’s the lesson here? (…) Order.
	+ Does your mom ever have to ask you to make your bed? (…)
	+ Does your dad ever have to remind you to do something he already asked you to do? (…)
	+ The Navy Seal Commander Admiral McRaven was asked to give a speech to UT’s graduating class in 2014. The topic of his speech was “How to Change the World.” Buy his advice might surprise you.
		- “If you want to change the world, start off by making your bed. If you make your bed every morning, you will have accomplished the first task of the day. It will give you a small sense of pride, and it will encourage you to do another task, and another, and another. By the end of the day, that one task completed will have turned into many tasks completed. Making your bed will also reinforce the fact that little things in life matter. If you can’t do the little things right, you’ll never be able to do the big things right. If, by chance, you have a miserable day, you will come home to a bed that’s made. That you made. And a well-made bed gives you encouragement that tomorrow will be better.” He later wrote a book.
* Order is bigger than just our room and our bed: time, thought, things. 3 Ts so easy to remember.
* Benjamin Franklin said “Let all your things have their places; let each part of your business have its time.” 1730 at age 20.

I actually have another friend I want you to meet. Krazy Kenny. Krazy with a K.

* DEVELOP: He did everything in the wrong order. He had dessert before dinner. He put his shoes on first and then his socks. (Don’t ask me how he did that.) He played video games before he finished his homework. He wore his pajamas to school and his school clothes to bed. He cared more about his dog and his hamster than his mom and his sister.
* What’s wrong with Kenny? (…) He lack’s order.
* Kenny got older: no college would accept him; no employer would hire him.
* Kenny teaches us that Order in our day.
	+ Do you do your HW first, and then play? (…)
	+ Do you take care of your mom and your sister first, and then your dog and your hamster? (…)
	+ Do you wear your pajamas to school? (…)

**So, let’s learn from my three friends. Let’s not be a messy Matthew. Let’s not be a lazy Louis. Let’s not be a Krazy Kenny. Let’s have order in our time, our thoughts, and our things.**

Talk for boys (and fathers): *The Value of Little Things.*

Take Away Ideas

1. A big achievement is the sum of a lot of little achievements.
2. If you do small things well, you will be able to do big things.
3. Form the habit of doing the little things (well).

Some Ideas

1. Small things matter
	1. John Wooden story (socks and sneakers)
		1. Coached basketball at UCLA; considered greatest coach of all-time (voted by the other coaches as the greatest).
		2. .806 winning percentage (means he won 8 out of every 10 games).
		3. Won 10 NCAA Basketball championships (Division I):1964, 1965, 1967, 1968, 1969, 1970, 1971, 1972, 1973, 1975; 10 National Championships in 12 years. Two coaches have won 4 National Championships; two coaches have won 3 National Championships.
		4. Story about the first practice of the season (see below).
		5. Quote from Wooden: “It's the little details that are vital. Little things make big things happen.”
	2. Doing something well means doing all the little things; if you want to do things well, you pay attention to the little details.
	3. Example of raking leaves:
		1. Getting all the leaves.
		2. Even the ones that are a little hidden.
		3. It shows and people notice (especially your father).
		4. If you rake leaves for your neighbor and do a good job, you will get more jobs from other neighbors.
2. If you want to do anything big in your life, you need to work on the little things.
	1. Image of laying bricks: each little brick has to be laid right to make the whole wall (big) turn out right. Small mistakes get magnified and then the wall is crooked (ugly and also weaker).
	2. No one starts out doing big things (making a million dollars, being president, writing a best seller, making a blockbuster movie, etc.).
	3. You start out doing small jobs, but you do them well.
	4. No one will ask you to do a bigger thing if they see that you cannot do small things.
		1. Remember this when you get a job; do all the small things you are asked to do as well as you can).
		2. “Show me a man who cannot bother to do little things and I'll show you a man who cannot be trusted to do big things.” Lawrence D. Bell.
3. You need to develop the *habit* of doing the little things
	1. Start now paying attention to the little things.
	2. Don’t say, now it does not matter; when I get a job and they are paying me, then I will start doing things well. Lacking the habit, you will find out you cannot do things well.
	3. Need to persevere in the little things (doing all the little things well can get hard after a while).
	4. What sorts of things can you work at? Some examples (see below).
4. Caring for the little things is how we show our love for God.
	1. We need to do the things we are supposed to do (e.g., our homework, our chores at home) because that is what God wants for us right now.
	2. We try to show God that we love him by doing these things well (considering all the good things he has done for us).
	3. Mother Teresa — 'Not all of us can do great things. But we can do **small things with great love**.'

Some Random ideas

* Cutting lawns: doing all the edges well; raking up everything (not missing corners).
* Sloppy job is one where person does not do the little things.
* Finish the last details of a job (e.g. put away the tools; sweep up the floor
* Examples
	+ Tie your shoes
	+ Tuck in your shirt
	+ Comb your hair
	+ Be polite (gets you a long way)
	+ Picking up clothes/hanging up clothes
	+ Putting away tools
	+ Washing dishes
	+ Proof-reading your work (you always find mistakes)
	+ Saying thank you and please
	+ Saying “good morning” or “hello”
	+ Talking to a friend for a few minutes
	+ Doing a favor for a friend
	+ Send a thank-you note
	+ Raking lawn: get all the leaves
	+ Dishes: do them all
	+ Finish jobs: last details
	+ Wasting money
	+ Put milk back in refrigerator (so it does not spoil)
	+ Close door when you come in
	+ Turn off lights when leaving room (save a cent here and cent there)
	+ Make your bed (if not that, what will you do?)

**JohnWooden: The Greatest Coach of All Time**

 His teaching methods were often unconventional... but always effective.

 Perfect example: The first day of practice at UCLA was always a day full of anticipation and excitement as the new recruits awaited the arrival of Coach Wooden, known affectionately as the Wizard of Westwood. As they waited, each wondered what secrets of the game, what strategies for winning would spring forth from the famous coach on Day One.

"Please take off your shoes and socks," Coach announced to the team, seating himself upon a locker room bench. "I'm going to show you the proper way to put them back on." The new players looked at one another in disbelief - had the old man lost him mind? What on earth did this have to do with basketball? Not wanting to question their leader, they all complied and waited for what would come next.

 "Now, when you pull on your sock," he said showing them through example, "I want you to make sure that there are no wrinkles or gaps," as he put his own socks on. "Make sure your heel is full seated in the heel of the sock; run your hand over the toes and make sure to smooth out any bumpy areas." Then he showed each player how to properly lace his shoes and tie them snugly so that there was no room for the shoe to rub or the sock to bunch up.

 As Coach Wooden got up to leave the locker room for the gym, the players behind him were silent, still wondering what their coach could possibly be doing by starting out the season talking about shoes and socks. Here they were, the best schoolboy players in America, and this legend had just spent 30 minutes teaching them about shoes and socks.

 Just then, Coach Wooden would turn around and, with a glint in his eye, say 'That's your first lesson. You see, if there are wrinkles in your socks or your shoes aren't tied properly, you will develop blisters. With blisters, you'll miss practice. If you miss practice, you don't play. And if you don't play, we cannot win.

 "If you want to win Championships, you must take care of the smallest of details."

 Coach then walked away, his first practice complete

**Quotations**

Success in life is founded upon attention to the small things rather than to the large things; to the everyday things nearest to us rather than to the things that are remote and uncommon.

[Booker T. Washington](http://www.brainyquote.com/quotes/authors/b/booker_t_washington.html)

Show me a man who cannot bother to do little things and I'll show you a man who cannot be trusted to do big things. Lawrence D. Bell

Don't be afraid to give your best to what seemingly are small jobs. Every time you conquer one it makes you that much stronger. If you do the little jobs well, the big ones tend to take care of themselves. -[*Dale Carnegie*](http://www.quoteland.com/author/Dale-Carnegie-Quotes/352/)

A small leak can sink a great ship  -[*Benjamin Franklin*](http://www.quoteland.com/author/Benjamin-Franklin-Quotes/281/)

I long to accomplish a great and noble task, but it is my chief duty to accomplish small tasks as if they were great and noble. -[*Helen Keller*](http://www.quoteland.com/author/Helen-Keller-Quotes/116/)

Inches make champions. -[*Vince Lombardi*](http://www.quoteland.com/author/Vince-Lombardi-Quotes/1182/)

The person determined to achieve maximum success learns the principle that progress is made one step at a time. A house is built one brick at a time. Football games are won a play at a time. A department store grows bigger one customer at a time. Every big accomplishment is a series of little accomplishments. -[*Dr. David Schwartz*](http://www.quoteland.com/author/Dr-David-Schwartz-Quotes/1441/)

It's the little details that are vital. Little things make big things happen. John Wooden

The following are remarks by **Naval Adm. William H. McRaven,** ninth commander of U.S. Special Operations Command, at the University-wide Commencement at The University of Texas at Austin on May 17, 2014:

But, if you think about it, not only were these soldiers saved by the decisions of one person, but their children yet unborn—were also saved. And their children’s children—were saved.

But changing the world can happen anywhere and anyone can do it.

So, what starts here can indeed change the world, but the question is…what will the world look like after you change it?

Well, I am confident that it will look much, much better, but if you will humor this old sailor for just a moment, I have a few suggestions that may help you on your way to a better a world.. . .

I have been a Navy SEAL for 36 years. But it all began when I left UT for Basic SEAL training in Coronado, California.

Basic SEAL training is six months of long torturous runs in the soft sand, midnight swims in the cold water off San Diego, obstacles courses, unending calisthenics, days without sleep and always being cold, wet and miserable.

It is six months of being constantly harassed by professionally trained warriors who seek to find the weak of mind and body and eliminate them from ever becoming a Navy SEAL.

But, the training also seeks to find those students who can lead in an environment of constant stress, chaos, failure and hardships.

To me basic SEAL training was a life time of challenges crammed into six months.

So, here are the ten lesson’s I learned from basic SEAL training that hopefully will be of value to you as you move forward in life.

Every morning in basic SEAL training, my instructors, who at the time were all Vietnam veterans, would show up in my barracks room and the first thing they would inspect was your bed.

If you did it right, the corners would be square, the covers pulled tight, the pillow centered just under the headboard and the extra blanket folded neatly at the foot of the rack—rack—that’s Navy talk for bed.

It was a simple task—mundane at best. But every morning we were required to make our bed to perfection. It seemed a little ridiculous at the time, particularly in light of the fact that were aspiring to be real warriors, tough battle hardened SEALs—but the wisdom of this simple act has been proven to me many times over.

If you make your bed every morning you will have accomplished the first task of the day. It will give you a small sense of pride and it will encourage you to do another task and another and another.

By the end of the day, that one task completed will have turned into many tasks completed. Making your bed will also reinforce the fact that little things in life matter.

If you can’t do the little things right, you will never do the big things right.

And, if by chance you have a miserable day, you will come home to a bed that is made—that you made—and a made bed gives you encouragement that tomorrow will be better.

If you want to change the world, start off by making your bed.