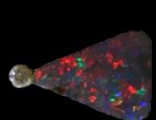
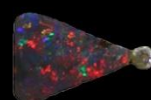


GOD GIVEN WISDOM



Sue Moss



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INTRODUCTION

This book is about how wonderful our God is, how personal he is and how he can guide every step we take and every word we speak, if we want him to. He loves us so much that he sent his son Jesus Christ to die as a sacrifice for our sins so that we can be forgiven; washed clean of all the wrong we have ever done. Then we can enter into a close and personal relationship with our God. He will give us his Holy Spirit as a guide, then we just have to be truly seeking him and we will find him in the little things in our lives, not just the big decisions.

God enjoys our thanks and praise; he is a loving Father, not an earthly father but a loving Heavenly Father who truly wants a personal relationship with us. He is pure and Holy, his heavenly realm is perfect and totally without sin, that is why we could not enter into it upon our death, without a sacrifice being offered up for the forgiveness of our sins. Before Christ the Israelites offered sacrifices of doves, lambs and other things to our God to seek his forgiveness and be cleansed, so they could go to be with God when they died and receive his blessing while they lived on Earth. Then God the Father sent his son Jesus to Earth, who is literally a part of God, just like there are three parts to an egg even though it is one egg, that's how they are three in one, the Holy Spirit being the third part. Jesus Christ's coming served many purposes but one major one was to become the lamb of God; the final sacrifice needed for all of us who accept this gratefully and seek to follow him, it is then that we are able to enter into a right relationship with God. We then choose to make Jesus Christ Lord of our life.

To make Christ Lord of our lives we seek God's will through reading the Holy Bible particularly the New Testament, that is where most Christians would start reading the Bible, even though it is towards the end of the Bible. It is towards the end because the Bible is set out to a great degree in a time line format. Christ came to create a new covenant between us and God.

Now if you don't fully understand the meaning of that word covenant you will realise that is one reason we go to church; we go to learn more; to get a better understanding of God's will for our lives, but it is not just for that, we go because our Lord commanded us to in the New Testament, we go to praise God together, we go because we want to. There are just so many reasons and church, plus the fellowship we share with other Christians, can be a wonderful experience. It can take time to build relationships and find this, but sometimes it just hits us and overwhelms us quickly, just as God can take time to find or sometimes we find him quickly.

The church of our Lord Jesus Christ is not perfect; it is made up of people who are all on a journey to find Christ and love him in our own way. There are so

many people in the Lord's Church there will always be some who will rub us up the wrong way or let us down and make us not want to go back. However if we are truly seeking the Lord Jesus Christ in our lives we will know we have to forgive others so Christ can forgive us. Don't forget that it is part of the Lord's prayer and it is very important! Therefore please forgive other Christians within your church for the mistakes they make.

In the process of making sure this book was the way God intended, I was guided to ask the Reverend Bob Callaghan to review it. He told me in a loving way that the collection of writings which follow the introduction were not a book yet they were not connected enough. He could not see the Wisdom in some of them, because he did not know me well and I had included the journal section as it was written without giving my readers enough background information.

I had obviously not emphasised enough the main message I wanted to explain to everyone and that I hoped my journals illustrated the benefit of living by the principles of that message. The book is laid out in a time line basis as things happened or as sections of writing were completed. I realised I had to put that main message in the very beginning rather than just leave it in the middle of the book for the reader to eventually find.

The main message is something I learnt in 1998 after my husband collapsed with cancer. In fact the main reason this book was not clear initially is because I never intended to sit down and write this book when I started writing it. I was writing another book which I thought for sixteen years would be my first book, a book called 'The Great Love of God'. The book 'The Great Love of God' starts on the 1st June 1998; the day my husband collapsed with cancer and it was also the day I was preparing a Bible study on James Chapter 1 for our small group meeting that night, and I prayed a prayer because of the study guide I was working with and James 1:1-18: "Lord, why have I never gone through a trial in my life?" The Lord started to show me the answer to that hours later; there was a big one waiting for me and an incredible God given story to be written with our lives. There was a purpose to that trial too great to sum up in a few sentences here in this book but it is part of 'The Great Love of God'. Samples of that story are in the second section of this book for you to read. They were chosen with God's guidance on the basis that they appeared to be fully complete on the day I thought this book 'God given Wisdom' had finished being recorded by me. What I did not realise is that our Lord wanted me to start keeping a diary which I call the Purple Journals because of the five purple books I purchased to put notes in about our lives. Those purple journals form the third section of this book 'God given Wisdom'. The first part is a collection of articles I just knew I had to write, they are bits of wisdom God brought my way.

This book may seem a bit disconnected because it is laid out on a time line basis and so events that happened in our lives over a number of days, which could be all pulled together into one section and told as a little story on their own have not been. Perhaps they would have more impact as Bob Callaghan explained to me,

but they are meant to be laid out on a timeline basis so my apologies in advance for some of the disconnected nature of this book. Bob suggested I could condense some of my next 24 points that illustrate and clarify the main message I want to teach. But I know how important it is for none of them to be misinterpreted by anyone so my apologies in advance for any of this book that is not as concise as it could be. I don't want anyone to misinterpret the messages it contains.

The main message of this book is how we can hear God guide us and have a close personal relationship with the Lord where we recognise the Holy Spirit speak to our minds and attempt to do his will.

The most important thing God taught me after David collapsed with cancer is:

“There is a difference between what we think, what we believe and what we know. Everything we know, if we are truly seeking the Lord Jesus Christ, comes from the Holy Spirit and is a major way God guides us, along with his word.”

Qualifications and clarifications of the statement:

As you read this please think about your own life where you know God has been teaching you this message.

1. For everything you “know”, to be from the Holy Spirit you must first truly be seeking the Lord Jesus Christ.
2. God never tells us anything that is against his word, particularly the New Testament.

Don't be put off by the size of the bible, the New Testament which is where I would recommend you start, in my first bible is only 321 pages and it is not small print. A chapter in the bible is usually one page or less. Bible Colleges' often recommend the NIV, NLT or MSG versions. I love the Life Application Study Bible Versions of the NIV and NLT because they provide information which explains the setting at the beginning of each book, then the bible is in the top half of each page and the bottom half of each page has guidance which expands on the verses above.

If you're interested in a particular topic, for instance sexual immorality, don't just look for those words in a search of the New Testament, search for words like marriage, husband, wife, purity, virginity along with words which are derived from these. If you are thorough in your search you will see God's design for marriage.

3. You may “know” you need to step out in one direction, and you start along that path only to find out the Lord only wanted you to start along that path, so that you would see another gateway he wanted you to find, that you probably would not have found otherwise.
4. We must never use anything we “know” to manipulate other people. Do not tell another person “God has told me we must do this, so therefore we must do this”. If something should be a joint decision, then discuss it with the other person involved. You may find it is just one of those things God wanted you to raise with someone else, so that together, you can work through issues that needed considering in your lives.
5. God confirms everything that is important. All the big steps, he uses the words of others, his word, or a situation to confirm that step. Never make a big change in your life when you are under a lot of stress, unless you know God has confirmed what you “know” you should do.
6. It is sometimes hard to know the difference between what we think and what comes from God. How do we find out what we “know”? If we want the Lord to, his Holy Spirit will speak to our minds. We can ask questions in our minds and before we even get the full question formulated in our mind, we get a short sharp “No!” or “Yes”, “Go Now!”, “Don’t ask!” or a brief message. I have found God often does not bother to say “Yes” but if you rephrase the question the opposite way he will usually say “NO”. I have experienced a day when the Lord left me alone and would not answer any question except for later in the day when I reached out my hand for something and he said a loud “No” to my mind. It was that day I learnt that at times you just have to do what you think you should do, and if you want him to, he will stop you if you are about to do something that is not right for you.
7. Sometimes you will not receive an answer, particularly if you are asking something you do not need to know at that time. Furthermore, God will not always supply that short sharp answer particularly if you have already been taught by the word of God or others that something is wrong. You can trust the Lord for timing, his timing is perfect. Later he may give you the answer you’ve been seeking, after you have experienced more.
8. We should not stop thinking for ourselves, however we should check with the Lord to see if there is something we should know that is different to what we are thinking.

9. “Every step you take, every move you make, I will be watching you”. God knows every hair on our head. Why? Because he loves us all that much that he cares about every step we take.
10. God does not always tell everyone concerned all that they could know about a situation. If it is a minor matter sometimes he will only speak to one person.
11. Also God does not give one person all the answers. He wants us to work together to help one another. Furthermore and quite obviously, it is not just Christians God brings into our lives to teach us.
12. The general knowledge that we have has the power of the Holy Spirit behind it. Some is given so we just don't feel like dummies, other information is there so we can help others, and some is there to help us do the best we can in the career path God wants us to take.
13. God will quite often speak to the mind of one of his little children, and you will know they have been used by him, to give enlightenment and help to those around them.
14. You should try to do what you know you should do, unless it would be wrong, as I have explained above because it contradicts the word of God.
15. Also keep in mind that you cannot do everything which you know is important. Like sharing God's love with everyone; there is just not enough time to always do everything you know is important. This is meant to be shared by all of us; it is not just your personal responsibility.
16. Forgive yourself and forgive others. Remember the Lord's Prayer. Don't beat yourself up about missed opportunities. They may not actually be missed opportunities particularly ones in the past before you learnt how to recognise the voice of God. They may just be something God wanted you to learn so that you could help him to teach others and yourself.
17. Give yourself time. You need time to get over a trial. You need time to grow as a Christian, you need time to learn to identify the voice of God. You can't always get everything right especially if you have been traumatised.
18. Do you imagine scenes that might occur in your future? Do you picture images in your mind while you are awake? They are your imagination and there is nothing wrong with them, so long as they are good. There is

a difference between those images and the voice of God, don't confuse the two.

19. We know we should pray unceasingly. (Be continually in a spirit of prayer) 1 Thessalonians 5: 17. Seeking the will of God in our minds about the words we should say and the things we should do is a big part of this.
20. God cares about every aspect of our lives, not just the spiritual aspects. Even the little things we buy are of importance to God it comes under the heading of stewardship of the assets God has put under our control.
21. God knows how to give good gifts to those who love him. Look for the Lord in our lives and give him thanks and praise for all that he teaches us and gives us.
22. Do not worry, worry does not come from God and means you are not trusting him in the situation. It is all right to be concerned, and if you "know" there is something you can and should do about a situation, do it. But if you cannot do anything at all to improve the situation, then just trust the Lord and leave it with him, remembering to continue to seek his wisdom in case in the future there is something else you should do.
23. If you are truly seeking the Lord Jesus Christ and doing what you "know" you should do, considering the above, then you are doing the Lord's will and he is in control of your life. But something else I learnt is this; God wants us to take control of our clumsiness and carelessness. There is no point to our clumsiness or carelessness although he can often use it for good. The things mankind cannot control in any way are where God is totally in control.
24. In all your ways acknowledge him and give God all the glory and honour.

Now that I have explained in the beginning how I try to live my life; trying to do what I know is important or right, I hope you can see how God uses that extra guidance which he offers to all of us who seek him. His guidance can put us in the right place at the right time to have many special God-incidences occur for our good or someone else.

The section of the book from the contents page to here is a photocopiable resource which you can use for teaching purposes for the advancement of the Christian religion but permission is not granted if you intend to use it in a negative way. All rights are reserved for the remainder of the book.

The following introduction is where the book God given Wisdom was meant to start before I spoke to the Reverend Bob Callaghan. I have left it as Bob read it even though some comments are repeated, simply so that those comments are remembered. I have also included a new conclusion because of the God incidences surrounding that meeting with Bob which lead to a young Hindu man within an hour of that meeting saying these very special words to me, “That is what would make me want to become a Christian more than anything else”.

GOD GIVEN WISDOM

This free e-book all started with making notes about God given good ideas. Some of them you will already know yourself and they will not be of interest to you, but if you read the first few lines of each section you will gradually see an over-riding theme of this book. It is about how God can give us wisdom to live our everyday lives for him. Have you ever wanted to recognise the voice of God, the quiet voice which can guide every step we take, every move we make? The first section of this book will gradually reveal that to you, however if you are impatient or a little bored jump to the second section of this book. They can be read out of order, in fact most of the second section was written before the first. The second section was what I deliberately set out to write.

I was writing a book God created with our lives over approximately a year starting in 1998. Something incredible happened nearly every second day during that time. Only God could have lined up all the God incidences, they were not coincidences, over 100 in one year is too many for most people to say “God was not involved in their lives it was just coincidences”. It was during that time that God taught me how to recognise his voice, and how to check with him what he wanted me to do and say. I am not saying I am perfect, that I always listen. Sometimes I react to a situation too quickly to give God a chance to guide me, particularly when I irritate my son. I make the mistake of raising my voice when I think he is not slowing down soon enough when driving or is too close to cars on my side of the road. As the supervising driver I need to be calmer, more trusting all the time not just most of the time, particularly now that he has over 100 hours up on his L plates. Sorry if I digress off the topic, I do that a bit in this book; usually it is to illustrate a point.

There are three distinct sections within this book. The first is a series of articles with headings. The dates reflect the day the recording was started in the year 2014. I had no idea initially how anyone would see these records; I just did what I knew I had to do, and recorded them. They are not newspaper articles or magazine articles they were created with the help of people around me, and therefore you will see a small section of our story unfold throughout this book.

Please treat the first section a little like a magazine; if the heading indicates it is a topic you are totally uninterested in, just read the first few

sentences, and then move to the next article. Something always happened to make me know that I had to record a particular article. I did not look for ideas to put into a book, which is why I call it 'God Given Wisdom'.

The first article introduces my son Adam, and his partner Natalie, who feature a lot in the rest of this book. My daughter is Alana, she is engaged to be married in September 2015. Her fiancé, while I was writing articles asked to not have his name disclosed. Most people mentioned in this book gave permission for their name to be used, if not, I have noted "name changed". Sometimes I knew it was important not to change a name, even though I could not find them to ask permission and therefore I have only identified them by their first name. However I knew I was not allowed to advertise my clients by revealing their names and business names in the context of working for them. Purely because God does not want new clients to come to me because they hope I will write about them in the future and give them free advertising. Of course many of my friends are also tax clients but their names are mentioned in a non-business context.

I wish I was allowed to mention my clients' names. They are all great people who run really good businesses which provide excellent service. I would love you to find them. Word of mouth advertising is the best advertising a business can receive, that is how my business started, I asked my 10 clients to recommend me to others and the next year I had 50 clients. My business has continued to grow since then without any other form of advertising until 2013 when I distributed about 500 fliers and in 2014 when I finally set up a website.

My name is Sue Moss, I am a self-employed tax agent in Australia and the first half of the financial year which starts in Australia on July 1, is a very busy time of year for me. I have struggled to find enough time to work for my clients and found it difficult to even be able to tell my clients when I expect to start their work. Everyone wants their tax refunds as soon as possible. I need to be able to focus on that work and I was hoping to do that Monday, August 4th 2014 when I initially thought I would finish recording bits of wisdom God sent my way. I truly believe the completion date for the book 'God Given Wisdom' is tied in with finishing renovating our patio. This may seem a bit odd, but I know along with writing, God wants me to create a website with a "How to Renovate your Patio with mosquito netting, do it yourself high quality clear patio blinds and how to solve the problem of condensation dripping on your furniture all for under \$500", documentary. In the book I refer to this simply as the DVD.

The second section of "God given Wisdom" contains some sections of the book "The Great Love of God" which I have known since 1998 I must write. It's a really special true story. Please read this section; it is not long or boring. I started recording most of this section during June 2014 and only included the sections which were totally completed by the time I had written God Given Wisdom.

The third section is a journal of our lives for about five weeks from August 4th 2014 until the patio was completed apart from the tiling. This section only has

dates as headings. My apologies in advance if bits of it are not interesting to you, but it is a God given story I knew I had to record. There are some incredible bits of knowledge in there which will help many Australians and little bits of knowledge which will be important to different readers. Please read it and share the information with your family and friends who could benefit from some of the wisdom God sent my way during this time.

Some information has been moved to footnotes or end notes so that the detail is there to help some people but it does not need to be read by everyone. I have tried not to preach and explain sections of the Bible in this book. The Bible stands alone as incredible God given wisdom which I would recommend to everyone. I hope you find this book helpful, interesting, sometimes amusing and worth sharing with others. The following article is where it all started.

Section 1

The Articles

June 15 - A Wedding Does Not have to Cost a Fortune

We went to a wedding yesterday, 14 June 2014, that would have to be the happiest wedding I've ever seen. At times the bride and groom danced in the wedding. They did not have traditional Christian music, they danced to the song "Lean on me". They held hands and laughed many times throughout the service. There was over 400 people there and the church only seated about 250 but it did not matter, it still worked. They took out some pews at the back, put them into the hall on the other side of the foyer, set up a big screen in the hall so that those who could not fit into the church could watch it there. Many people stood around the edge of the church where the excess pews had been removed from with the taller men at the back and the shorter women in front so that all could see. With so many people there, it would be hard for the bride and groom to speak to everyone, one thing I loved but didn't expect was the groom greeted everyone at the door as we arrived. He didn't do the traditional thing and just wait at the front with the groomsmen. The bride and groom were not young; the bride Naomi, had been a missionary for many years in Africa, she worked at some stage for Tear Australia, the groom Andrew Chua is an ordained minister and psychologist aged about 45, he has been involved with Boy's Brigade for the last 25 years and has mentored many young people. They had so many friends they did not want to choose who could come and who could not, it was a Facebook invitation to a wedding and the reception that most people accepted.

It was a very different reception, no way could everyone be seated, everyone could not even fit into the hall. While photos of the bridal party were being taken on the front lawn of the house next door, the pews in the church were stacked to the side, tables were brought in and placed on the other side. Paper cups and bottles of soft drink and juice were put out, chips and nibbles were passed around. The church kitchen could never heat enough food for 400 people so friends asked people they knew near the church to heat the food in their kitchen and then bring it up to the church at the right time. Some young people along with some of their friends helped put the food on the tables. They had bamboo boat shaped plates with bamboo forks on the tables for everyone to help themselves from the smorgasbord.

The food was delicious, there was rice and casseroles, some of it kept hot in slow cookers, lots of other finger food like mini pizza's, unusual things wrapped in rice paper, even a sausage sizzle cooked on the barbecue outside the church. Friends had volunteered to supply food for about 50 people and all of it combined easily fed 400 people.

It was interesting, different and it worked well, with one small exception, the catering for vegans existed but it was only brought out towards the end of the meal being served and there was no sign there to indicate that it was actually vegan food. There was of course a little bit of salad that they could eat but there was no cutlery on that table for people to find to eat that with and no signs to say

whether the dressings included dairy. There were mini spring rolls, boiled rice for the meat casseroles and later little balls covered in breadcrumbs that probably had vegan risotto in the middle of them, but as I said no sign to tell anyone who is vegan that they could eat it. I know this because my son Adam has been vegan for a year and his partner Natalie has been for three years. They just ate two spring rolls each and some rice, then one of the vegan balls each after I found them. They had enough to eat and totally enjoyed the wedding, but I can understand their desire to have a vegan reception if they ever get married. Also after eating vegan food a few times at a wonderful little restaurant near Koorong Christian Book shop in Sydney, I would totally support a vegan reception.

I feel the need to explain that to Adam and Natalie and other young adults, the word partner is a perfect substitute for the word girlfriend or boyfriend, to them it never implies they are living together which they definitely are not. They prefer the term partner because it is gender neutral and believe it implies a very long term relationship, which is what they hope to have.

The food was served in both the church and the hall allowing everyone to spread out and mingle. After the first course everyone came back into the church and either sat on some seats, sat on the floor or stood around the back while the speeches were made. During that time lots of sweet cakes and finger food were laid out on the tables in the church and the hall, there was far more than everyone could eat.

Before arriving at the church for the wedding, I had to go shopping for the food to cook for our own church the next evening.¹ All up it cost me \$206 to feed a roast dinner to 70 people. So you can cook a roast dinner for a wedding if you want to, provided you have a big enough oven.² Then serve up some delicious desserts afterwards for very little money.

When I delivered the groceries to the church there was a family there setting up for their daughter's 21st. I did a careless thing, I locked my handbag in the boot thinking I had my keys in my pocket but it was the church keys. I had to get the RACV to break into my boot so I could get home. I told Mark and Jo at the church about my problem and that I was going to a very large wedding. They told me that they'd had 600 guests at their wedding but to make it possible they had an afternoon tea in our big church hall and foyer for their reception. Jo's dad had organised for anyone who wanted to help, to bring a plate to share. It was a great day which worked well, at least they did not have to choose who could come and who couldn't, but they definitely could not talk to everyone that was the only let down.

When I got home I found my two kids had been trying to get me to buy a new microwave but because my phone was in the boot they hadn't succeeded. I was in a hurry to put the clothes I wanted to wear to the wedding into the tumble drier but it did not work either it just hummed and tried to turn over. I checked the microwave, the light would come on and it turned but it did not heat anything up very much at all. I checked all the fuses and the residual current detector but

they were fine so I rang the power company to report a fault and found that one of my neighbours had too. I had been told before this can happen when a transformer on a power pole becomes faulty and the amperage drops. At least I didn't waste time and money buying a new microwave but I couldn't get my clothes that I wanted to wear dry in time for the wedding. However even though we had to walk a fair way because there was not enough parking for 400 people at the church, we still got there in time, and as I said before it was the happiest wedding I have ever been to.

The groom had been really organised and scheduled photos to be taken inside the church before the reception started of the bride and groom with all the different groups of people who were there. They will have those photos to remember a truly wonderful day which they shared with all their friends.

His speech was a bit different, he started by saying that this wasn't the best day of his life, some of the best days were when he first became a Christian, he went on to explain some bad days. I think it was mainly tell some funny stories. He spoke about the scar on his face which he got when he was given the job at the age of five of holding the Rottweiler dog, while his dad and his brother let off fireworks. Gradually he got to the point he wanted to make; that the best days of his life were still to come as he shared his life with his bride.³

How to Cook a Roast dinner for \$206 for 70 adults:

¹ * I went to a wholesale meat supplier, purchased four large boned legs of lamb which weighed in total 11.5 kg and a piece of bolar blade weighing about 1.8 kg this cost \$135. I then went and bought the veggies, 10 kg of potatoes, 7 kg of pumpkin, 5 kg carrots and I should have bought 2 kg of beans and 2 kg of peas but I actually bought 6 kg in total of those and I had far too much green veggies to feed 70 adults. Of course I bought a packet of Gravox, mint sauce and oven bags, plus 2 Sanitarium Veggie Roasts from Coles and cooking oil. The next evening when we served this meal I controlled the amount of meat that was dished up on each plate. I decided that next time I would buy one more leg of boneless lamb if I really wanted to serve 70 adult meals that were big enough for even the hungriest male teenagers. I would also not recommend allowing people to help themselves to a roast that will just feed everyone at a wedding because you could run out of food and that is disastrous.

² I needed three 50 x 30 cm trays for the potatoes, two trays for the pumpkin and veggie roasts, and two more for the five pieces of roast meat which were all in oven bags. I had to cook the meat for 2 ¾ hours on 175°C initially then bump it up to 190°C once the potatoes went in. I like to boil the potatoes that had been cut into large pieces for 22 minutes first before basting them in oil and roasting them for a bit less than an hour. The pumpkin needs to be roasted for an hour with very little oil on it. You can get caught out with the frozen beans they take ages to heat up, but once they are heated you have to get them off the heat very quickly or they go grey and soggy, they need to be closely watched. Keeping the food under foil as you serve helps keep it warm for the late comers, or in the oven on very low or a cheap \$20 slow cooker from Kmart set to high is even better.

³ While I was editing this book Alana told me about a wedding she and her fiancé witnessed recently. The bride arrived in a casual long white dress with a bouquet, the minister wore his robes, the only others in attendance were the groom, a flower girl, and two older women she assumed were the mothers. They arrived in a good looking red car and stood in the secluded alcove very close to the picnic table on Mornington Beach which Alana and her fiancé were sitting at. After the wedding party left having taken a few photos themselves, Alana's fiancé commented "Wow! That must have

been the cheapest wedding ever!" But Alana described it as lovely and believes the bride and groom just wanted to make their future together acceptable to all including God.

July 7 - Smoking

Multiply the cost of a packet of cigarettes, by the number you smoke per week, then multiplied by 52, then multiply by the number of years to your retirement and have a look at the figure. That's how much wealthier you could be when you retire if you quit. Imagine if you never tried smoking when you were a teenager multiply that yearly cost, by the number of years from your teenage years when you first started, to when you retire. How much more wealth could you retire with, if you never started? Is it worth being like myself and my kids and never ever trying cigarettes? A little while ago my son who is 17 said to me, when he was looking at a car to buy at the age of 18, "Mum, what is this?" He was shocked when I told him it was an ashtray. He said "Who would want an ashtray in a car?" I told him that most people stuck their coins in it and didn't use it for anything else. If you're a teenager and considering saying, "Yes" to that first cigarette you're offered. First ask, "How much does a packet of cigarettes cost?" Then multiply that by how many packets of cigarettes, the person offering it to you goes through during a week, and then multiply it by the number of weeks until you turn 18. How much would you have saved if you put it aside towards your first car, or even just its running costs which you will have to pay for, even if you are given a car? Will that make it worthwhile to you to say no to that first cigarette and everyone from then on? Are you strong enough to say no, or are you too weak to stand up to any pressure? That was my motivation as a teenager.

July 11 - Hillsong

I have decided I will go to Hillsong Conference every year, even if my closest friends and family do not come with me. There will always be other friends from Diamond Valley Baptist Church (DVBC) there for company.

When we heard the topic for Hillsong 2015 which is exactly what I am writing my book⁴ about: "Speak God, I am listening" Adam, Natalie and I all decided we wanted to come in 2015. So I rang Melanie and asked if she and Troy (my Godson) wanted to attend with us. I would have a car to get us there each day, and they could fly from Brisbane and stay with us in our camper or in a cabin if they preferred that. Melanie immediately said yes. The next day Natalie told us after tea that she would not come, she thought it was too much money. It made Adam not want to come and feel a bit depressed. I told him I would pay for an extra ticket for him to bring one of his friends. I decided that it was best to have company on that 9-10 hour drive, and my life was worth more than the cost of an

⁴ The Great Love of God.

extra \$240 ticket to keep Adam happy. Adam told me later that he had decided he would come even if Natalie did not. He had heard God ask him if he was doing it for Him (God) or Natalie. That is what made him decide he was going with or without her.

When we got back to Melbourne, Natalie told Adam she would come. He suggested to her that because there would only be three of us in the car (including her) she would not need to waste money on flying to Sydney and back. I am also still going to pay for that extra ticket because it is something I think is important.

July 11 ~ Disclaimers Needed after Wonderful Reviews

I need to write about disclaimers on websites which need to follow wonderful reviews and referrals. For example “I cannot always work miracles, like some of my clients have experienced. Sometimes you will even get a higher tax bill from the ATO than you expected because I am an honest accountant.” “Also I cannot always do the work for next to nothing or I will not be able to afford to stay in business.” I have been thinking about this because of the reviews I read on the “transdoctor” website. I read them when I was looking for a different place to service my transmission. The mechanic sounded hesitant when I called him and explained my problem. I thought reviews that made any stranger, looking at my website, choose me because of the special things I have done for some of my clients, could make me hesitant with them as their expectations could be too high.

July 11 ~ A Book that Can Solve Relationship Problems.

To Brian, Greg and ...**I removed the rest so it does not reveal too much about some people.*

I hope you read this book and pass it on. I gave a copy of it to a Playgroup Mum in the playgroup I used to lead. She had talked with me about the fact that she had asked her husband to move out of their family home. They were having a number of problems. We prayed together and later I gave her a copy of The Five Love Languages. They got back together and both of them read it. They both said it was great. It totally improved their marriage.

I hope and pray that it will help you and your wives to get back together, then enjoy your marriage.

With love and best wishes from Sue Moss.

P.S. If it does help will you let me know? Also let me know if I can tell other people that it has helped you. You can contact me through my website www.suemoss.com.au. Also if you need more answers in any way you could ask your local minister.

July 13 ~ Recognising the Voice of God

This morning I woke up to the Catholic Mass on Light FM. The priest was talking about the issue of people gradually drifting away from Church and not coming regularly. He explained how much it hurt the families who love them and wanted them in Church.

He spoke about the parable of the Sower which was Jesus example of this problem.

The message I had to deliver from God in the middle of winter at nearly midnight⁵ was about this parable. It was a message from God to a man I know. He was in the right place at the right time to see me at his mailbox, and the other person with him never saw me. He walked up his driveway and I handed him the not very pleasant message from God, rather than put it in his mailbox. The timing was perfect because that day I had learnt how to recognise the voice of God. God had told me when to “Go now!” and what to write, and I had obeyed.⁶

The priest wrapped up his sermon with encouragement to his parishioners and listeners to just keep sowing the seed. Not to ram it down anyone’s throats. Then he said if he knew the answer he would write a book about it and make lots of money!

I realised I had the answers and was writing a book, called ‘The Great Love of God’ about it. I was also going to develop a website with “God Given Wisdom” on it and tips that would help people.

July 15 ~ Good Tips to Share; Garage Door Motors

We all have good tips to share with each other; many are learned through trials we go through. The ones I record I would want to know that God had confirmed that I should write about them. Like this Sunday with Ian who shared with me a tip about silicon spray. After 25 years his garage door motor finally had to be replaced. The gentleman who installed the new one was absolutely amazed that the old one had lasted 25 years. It was the oldest he had ever replaced, so he thought maybe it was not used often and was amazed to hear it had been used regularly. Ian told me that the secret to his motor lasting so well was that he had done what he was told to do when it was installed⁷. About six times a year he cleaned the tracks and sprayed them with silicon spray. Another friend of mine told me theirs only lasted 10 years, they have looked after it a little but not regularly like Ian.

⁵ This is a part of the true story I am writing in “The Great Love of God” by Sue Moss. More detail will be supplied then.

⁶ The second section of this book God Given Wisdom contains a summary of a way to recognise God given guidance.

⁷ Almost, he was told to clean the tracks monthly and spray them with silicon spray each time.

July 15 ~ Morphine

Brianna (*name changed) and Lorna were talking to me this morning about morphine. Brianna said it makes her really sick; she just feels like throwing up. Lorna said it makes her feel like she is outside of her mind. She added that with cancer, when they think you really need it they will rarely offer you anything else, but if there is something else take it. Lorna has been through a four-year trial with cancer and survived even though the doctors told her she would not.

July 15 ~ Arches in our feet

Brianna also talked with me about problems in her feet that may have been caused by poor arch support. We learnt about the need for good arch support when Alana was at primary school. I took her to the doctor because she had pain in her legs for some time. He checked her over and then asked about her shoes. They were cheap fairly flat shoes we had been given. She had been wearing them for a number of weeks. The doctor told us to throw them away and get her shoes with good arch support. It worked; it took away the pain she had been putting up with for weeks.

When she was 15 she got a job that required her to stand on her feet for long periods of time. To avoid pain she needed expensive new runners. We went to Rebel Sport, got their advice and found the pair that suited her most comfort wise. They cost over \$200 but she wore them nearly every day until she was 19 and they did not wear out or fall apart. They just became too stained from mud to keep wearing; the washing machine could not clean them⁸.

I would like someone to invent good slippers, that don't look like slippers, which have good arch support. They also need soles that would not harm the leather recliner seats when I push on the foot rest to close it. I would like to wear them for warmth in winter in my home, but not feel caught out if someone knocks on the door.

July 17 ~ Getting married young, while still at university and before you've moved out of home has its risks.

The risks include a lack of knowledge of:

- How much it costs to live, and whether you can afford to do so.
- How much time it takes to manage a home, shop and cook for yourselves.

⁸ We did not wash them often because I am never sure if the insides will come apart, we also did not use Napisan which may have removed some of the stains. Soaking in Napisan in combination with washing powder and a Sard Wonder stick for stains worked well to improve the look of some old wedding dresses we thought were washable, for a nostalgic bridal parade. I would recommend asking a bridal store for tips on ironing a wedding gown.

- Whether or not the person you intend to marry is going to be as helpful as you expect with the work involved and contributing to the cost.
- You don't know what their spending patterns will be like when they have all that responsibility. What will they put first; finding enough money for general household costs or replacing a laptop that is dying which they need for their study?
- You both need to know what it's like to be around each other in the one home; one partner may want to entertain friends on a regular basis and the other may need to study at the same time.

The stress of studying at university, working to earn enough to live, and having to manage a home, shop and cook for yourselves may be too much of a burden to put on a marriage in the beginning. It could cause arguments and harsh words and a general overall feeling that the marriage was a mistake. Whereas just waiting another few years until the study is finished may be the answer. It could lead to a marriage with few arguments and a lot less stress. Finishing university much more quickly, being able to start a better job sooner, being able to start saving for your own home much sooner, could result in a happier marriage that lasts a lifetime.

My suggestion for a Christian couple who want to honour God and not engage in a sexual relationship before they are married; is to experience managing a house and everything that goes with it; and learn about the cost of doing so without a permanent commitment to have to do so, preferably before too much is spent on the wedding plans. The following is how I think it can be done;

- You need the two young adults, living at the same house, while both are studying and working. This could be done if there is a spare bedroom available, or a caravan which is to be used just as a bedroom or maybe even a tent with power to it for a heater et cetera.
- If possible they can move every two weeks from one family home to the other and then back again and so on, for at least two months. This will enable each of them to have their normal bedroom and relations around them still on a regular basis. That way both families can help teach them how to cook, choose what to buy at the supermarket and what the cost of their normal household bills amount to.
- I believe it's important, for the young people involved, to experience this while they are both busy studying and working because they intend to live that way after they are married. They need to learn what it could be like during this time rather than while they are on holidays. They need to find out if it's worth it, or if they'd be better off waiting a few years before they got married.
- I would like to see them be given full responsibility for all the work involved in managing a two-bedroom house. They need to keep it clean regularly; they need to work out whether one of them will do the shopping while the other does something else or if they will do the work together.

- They need to entertain occasionally and live the way they want to live while they are still at university.
- To help them learn this and experience this, they could just pay their normal board, and spend their parents' money on groceries and other costs which they don't normally have to worry about. If they are spending too much on entertainment with their friends maybe they can be asked to contribute to this. If necessary, they can ask their friends to contribute to the cost of food when they come, particularly if their friends come on a regular basis.
- They need to keep track of all they spend on a monthly basis then add on a share of the other household bills and car costs, to see how much they need to earn after tax and whether they can afford it all. They need to be encouraged to budget and work out what they would do if they face problems like repairing a car or replacing a computer.

If the family they are living with does not want to allocate one particular job to them; say choosing the groceries; perhaps they could cook for the whole family instead of just the two of them. That way they would still have roughly the same work load that they would have if they were just cooking for two.

At times both the young couple and the family they are living with may have to plan exactly how they going to share the kitchen; this is where a caravan could be helpful. But I think looking after only a caravan and an extra bedroom is not enough work. It's small and too easy to achieve.

It's possible that maybe there is a security issue of sleeping in a caravan at the front of a house. To reduce this risk the person in the caravan could keep a remote for the family burglar alarm and press the panic button on it, if someone tries to break in. It's also not a bad idea to know some self-defence, and maybe have a personal alarm or similar defence items. In our neighbourhood it's good to know that there are a number of policemen living nearby, including a retired one who is often home or walking past, and close by is a former personal bodyguard for a previous politician.

Maybe the caravan could be moved each fortnight from one home to the other or possibly someone could lend a suitable caravan to one of the families. Sometimes buying a second hand caravan and then selling it a little while later can even result in a profit, as second-hand caravans really retain their value, they are not like cars. Our camper is a little different in that if you leave it up for six months at a time for a number of years, the canvas section can deteriorate so I would not want to make this a permanent arrangement. I know from experience it can cost between \$2000 and \$3200 to replace the canvas section of a camper. Our dog scratched through ours, but I did leave it up for six to eight months at least twice which caused it to deteriorate. If providing a caravan or tent just won't work, then maybe they have to sleep in their own bedrooms but still do as much as possible of everything else they need to experience.

It is important that the couple behave in a way that genuinely shows the other what they are really like and they are honest with each other, tactfully trying to change bad habits in the other person before they are married. They should not want to change their partner after they are married. One person may never want to make the adjustment the other person desires and they need to know that about each other before hand.

Before I was married I read a tip for couples. It said that you should both decide that “divorce” is a word that should never be mentioned, suggested or threatened. You must enter marriage with the attitude that marriage is for life. That way you will be determined to work out problems. We live by the biblical teaching in Ephesians 4:26⁹; never go to bed without resolving the issue, or agreeing to disagree and apologising. Apologising is the key word. Also you are more likely to take a lot of care in deciding if the other person is someone you want to spend a lifetime with, if divorce is not an option. Remember threatening divorce can cause insecurity in a marriage and damage the relationship.

I hope the young couple can truly work out what is best for them and have a long and lasting good marriage where they never consider even just threatening to divorce each other.

July 17 ~ Pushing Teenagers to Achieve Their Best Rather Than Just Encouraging

Last night Alana pointed out that Adam and I raise our voices to each other and it is not very pleasant for anyone else in the house. There are a number of reasons for that; One, I have a hearing problem; second, he mumbles or does not look at me when he says something; and third, he gets annoyed and raises his voice because I have not heard, then my voice matches his in volume and attitude.

One of the main reasons for disputes between us is that I have always been determined to do the best I can to get my children into the university degree of their choice. Adam was aiming to become a doctor since grade 2, which meant a lot more work which we started in grade 6 but really focused on in year 10. We both worked through the year 11 chemistry book in advance. I did so to act as a tutor and discuss the problems in it with Adam. The aim was that the following year he would go over what he already understood and that way he was more likely to remember all the little details. But it was a lot of extra work and when Natalie became his girlfriend he did not have enough time for it and all the other extracurricular activities he had. I had always said that he would need to drop something for a few years in year 11 and 12 to be able to achieve his goal. And I had added that he would not have time for a girlfriend in year 11 and 12. I told him he could not do so. He pointed out to me in year 10 that it was okay to date

⁹ Ephesians 4:26 (NIV) “In your anger do not sin”: Do not let the sun go down while you are still angry

Natalie that year as it was not year 11. By the time year 11 came around, I knew Natalie was a good influence on Adam and he on her. They studied together and supported each other amongst other things.

However Adam struggled to find enough time to always pre-read the text book before the teacher started working through it. At the end of year 10 they had a two week introduction to their year 11 subjects. Chemistry was fine; he knew and understood all he was being taught. However he learned the importance of pre-reading the chapter in physics because, like most of the students in his class, his lack of knowledge meant he would occasionally not grasp one part of the concept and therefore not follow the teacher through to the conclusion.

He was ill for a lot of March 2014 which put him so far behind and the pressure I put on him to catch up, due to his goal of medicine, caused conflict between us. My demands and his refusal to do what I wanted came out in our volume and attitude.

That has changed now because he is no longer aiming so high. He wants to become a paramedic with a double degree in nursing. He should realistically be able to achieve this by working hard like he usually does with his studies.

Alana asked me what she was like with me when she was trying to achieve the best mark she could in year 12 to get into Uni. I could honestly tell her and did, "You were fantastic!" She said she found my demands irritating, until I told her she could always do what Adam did and negotiate with me. From that point on she negotiated with me about what she had to do, so she had time to go out with her boyfriend when it suited their plans.

Alana was fantastic in year 12 because she did everything that was wise, apart from one thing, and aimed to achieve the best mark she possibly could. The one thing she did not do which I told her she should was practise more Visual Communication and Design exams within a given time. She said they were too easy and she did not need to.

When it came to her exam she did the best she could with all the questions but did not have the time to finish one question worth 5% of the exam. I believe it probably made all the difference because before she did the exam she had 45/45 for all her other work, which was well deserved. She won her schools award for the having achieved the top 'school assessed' marks in that class. However after the exam VCAA revised her mark for that work from an A+ to an A, gave her a B for the exam and overall only 34/54 raw score, before grading it down to 27 out of 50 for her university ATAR score. She was devastated by that considering all the work she had done and her achievements.

I didn't push her to do more practice exams because it was her choice and I knew no matter what, she would achieve the enter score for university that she needed. She did achieve the score she needed to go either straight into a four year degree in education or a three-year degree in art followed by a two-year Master of Education, which was her first preference. She wants to combine art, visual communication and design, and home economics to be able to teach any of those

three subjects. This is what she is currently undertaking at the only university in the state of Victoria which makes this possible, Deakin University.

July 18 - Can You Teach an Old Dog New Tricks?

I started today to try to teach my old dogs a new trick. I want to be able to walk out of my ensuite and say “close” so that at least one of the dogs will go and shut my bedroom door, which they have left open.

I don’t know if it will work; the saying claims it cannot be done. Rev and Holly are ten and Gracie is four, they are all apricot and white cavoodles. They certainly didn’t get it today!

They all know:

- shake (sit and lift a right paw for us to shake hands with them)
- sit
- dance
- drop
- dirty feet (which means go straight into the laundry, do not walk on carpet and do not jump on me)
- walk (on their two back legs)
- beg
- Rev knows “rollover”. But the others are too busy watching the treat to drop and then rollover.

I started with “shut door” but Rev kept wanting to shake hands. So I changed to “push”. I found “dance” got them into the right position where one of them would accidentally push the door, so whoever did that got the treat. I tried sticking cardboard to the door to hold treats, deliberately high so they had to get on their back legs to reach them, hoping they would accidentally push on the door. It did not work because they could not see the treats.

My daughter suggested I use the word “close” next time. At the moment I have had to stop because the treats have liver in them and I have been told by a friend that too much liver in one day will cause diarrhoea. I don’t know if this is true but I will accept it as a fact for the moment.

July 21 - Can You Teach an Old Dog New Tricks?

Today is the second day I have tried to teach Rev, Holly and Gracie a new trick. I changed to using the word “close”¹⁰ and pointing at the back of the door. Gracie was usually in the best position when they jumped up for a treat to accidentally fall on the door. I praised the one who fell on it and gave her a treat. Gracie

¹⁰ Don’t dictate the word close into NaturallySpeaking without “” around it. I just lost everything and had to eject the battery from the laptop to reset it, so I could turn it on again.

caught on very quickly, I had to hold her out of the way, while I tried to teach the older dogs. Holly soon learned to jump up, turn and deliberately push on the door.

I helped Rev initially because he kept being really polite; he sat on the floor lifting one paw to shake hands. He does not like to jump on me because one time when he was a young dog, I had a messy morning doing something to outside, and I had to change my clothes four times. The third time was because Rev jumped on me with dirty paws. Then he did it again just before I was about to leave, which meant I had to change again. I was so cross I really told him off and smacked him away from me. That action was enough to teach Rev not to jump on me unless invited to with the command “up”. From then on when he was excited and wanted to jump all over me, he would dance in front of me on his two back legs keeping his paws in the air, instead.

For this reason I think it was harder to teach Rev to close the door. So far he gets a treat when he waves his paw sideways hitting the door with it, making the door move a little.

July 22 ~ Breeding Dogs

There are enough websites on breeding dogs and I did not intend to write on this subject; however I woke up late this morning after a nightmare about breeding dogs. Last week I passed a car with a bumper sticker that read, “People who love their pets, don’t breed them”. My immediate reaction was in 10 years there will be no more dogs if people do not breed them and I love my dogs which I breed. All three of my dogs sleep next to me on my bed at the moment while I sit here propped up against pillows, snug and warm, typing. They follow me everywhere in our house and while I work from home they sleep under my desk.

However my nightmare was about being on holidays and someone else finding a litter of puppies which Gracie had given birth to in a caravan. They brought them back to where I was and started burying what look like to them thick German sausages. I noticed one of them move and realised there was about nine puppies still in their sacks. My daughter and I immediately started to open the sacks to let them breathe and they came alive but some of them did not look well. I knew in my mind that this was totally unrealistic and apart from one they would all be dead. It was a horrible thought, which is why I am going to write about breeding dogs.

The problems with breeding puppies:

- You must be there when your dog gives birth, if you love your dog.
- You cannot go on holidays when your dog has puppies, unless someone will stay with them and check on them often.
- Your female dog must sleep on your bed when she is due to have puppies if you want to get any sleep. Otherwise you need to get up every hour and check to see if she’s in labour. The reason for this is that if she is in labour

for more than an hour and a half with the first puppy you need to race her immediately to the vet for a caesarean. One good thing is that they usually show nesting characteristics close to when they will give birth.

- There is a possibility that your dog may have a puppy while on your doona as happened to me with one litter. To avoid having to clean your doona or replace it when this happens, you need to sleep under a doona which is covered by a plastic tablecloth and then a rug which you are prepared to throw away if your dog gives birth on it. The plastic rustles with every movement.
- The reason you must be there when your dog gives birth if you care about her and her puppies is as follows:
 - She will most likely be stressed particularly with her first litter, she will look for your calming presence, and want to be with you.
 - She needs to be in a whelping box, which she will get in and out of, if you are not there. A whelping box helps prevent the mother from squashing her puppies to a degree.
 - As she gives birth she will keep getting up and down to find a more comfortable position during contractions, which occur for each new puppy. If you are not there, there is a good chance she will stand on puppies or worse still lie on them and squash them.
 - She will also try to keep her puppies warm and you need to be there to turn on the heating so they are warm enough but she is not too hot.
 - If the mother is gentle like my dogs and the puppy is still in its sack when it is born, which is quite normal, she will just lick and lick the sack not bite it and open it quickly enough. The puppy, I am told by a vet, needs to be out of the sack within one minute to keep it alive.¹¹ The sacks are very hard to tear sometimes you need to very carefully open them with scissors.
 - Sometimes in the process of chewing off the sack, which the mother will insist on doing after she realises she has too, the umbilical cord can tear where it joins to the puppy. Supporting the puppy a little so it is not hanging by the cord is sometimes necessary to prevent this tearing. If it does the puppy can bleed out and die. You need to have some sharp scissors nearby as you may have to cut the cord sometimes. You also need to have a reel of cotton nearby which you can use to tie around the umbilical cord if it won't stop bleeding, to save the puppy.
 - You may need to help the puppy start breathing. They usually gulp for air while in their sacks, which is a good sign that they are likely to be healthy, when the sack is open. However sometimes you may need

¹¹ It feels like it takes Holly more than a minute to open the sack but it would not be as much as three minutes.

to carefully hold them upside down in the palm of one hand and swing it away from you to help their airways clear and the puppy start breathing. The mother licking the puppy usually helps, if necessary stroking its underside with a warm cloth might also help.

- If the puppy is born looking yellow in its mouth area and does not start to breathe, don't feel bad you are unlikely to ever have made that puppy come alive. Hide it away from the mum when she has another one to care for to save her some stress from a dead puppy.
- The puppies need to be kept warm and safe while the mother is giving birth to the rest of them. You can only take them away from her for a brief time to put them in a separate container on a hot water bottle that is covered in a towel. She'll stress over them but ignore them while she removes the sack from the next puppy.
- You need to replace the bedding often during the birth as it will get wet and then go cold.
- She will scratch up the bedding trying to nest in it, tipping puppies off and onto the surface below. The puppies can get lost trying to find their mum if you are not there. They could get too cold and die from this.
- The puppies need to feed from the mum while she is giving birth to others. You will probably want to help them find a nipple so they stop crying.
- She may give birth to more puppies than she has nipples to feed them with. She may have two nipples closest to her front legs that will never produce milk. The little puppies may find it hard to push their way through the heavy puppies to get a drink from their mum. You may need to rearrange the mum and her puppies so they're all get the milk they need.
- You may need to top up some puppies with a little extra special puppy milk for about a week. If you can avoid this try hard to do so. You won't like it when they get it down their windpipe instead of their stomach. In this first week I use powdered milk specially designed for newborn animals which tells you how strong to make it on the container. It is really difficult to get the hole in the teat from the bottle just right. A needle through it does not seem to open it up enough for weak puppies to suck the milk out and it can weaken puppies if they have to work excessively hard to do so. Too big a hole and they almost choke on the milk, spluttering it back up and out their noses. You may need a few spare teats for the bottle when you make mistakes with the hole. They do not come pre-punched with a hole. A plastic bottle that you can squeeze a little if necessary and a smaller hole is a less risky combination. The milk needs be made with

- warm water and can be reheated but be very careful not to overheat it. Less than 10 seconds in a microwave may be enough to warm it up.
- Puppies can be born an hour and 10 minutes apart particularly the first litter. The contractions usually stop for a while between puppies. If a head comes out and the rest is not pushed out within 20 minutes that is probably too late to save that puppy. It is probably stuck because it is too big for the mother to pass and you need to assist it to come out or quickly organise a caesarean to remove it and the rest. Usually the first puppy to be born is the biggest. If it comes out then usually the rest will also follow naturally. You may be successful in helping pull the first puppy out if it is stuck there for too long. If you have to do this it is best to time the pulling with her contraction that pushes the pup. However interfering can open the sack too soon before the mother is able to push it out. The sack does not seem to need to be opened until the puppy is out of the mother.

We breed cavoodle pups and have done so for the last nine years. Holly was desexed at 7 years of age and so we only have one litter per year at the most, from Gracie, who is four years old. She will also retire sometime within the next three years. We have experienced all of what you have read about including puppies getting stuck and caesareans which usually cost more than a thousand dollars. It was easy to plan for the timing of the pups' birth with Holly. Her second litter was born exactly one year to the day after her first litter was born. However with Gracie, who should come on heat every six months, we missed noticing her being on heat in about July 2014.¹²

In my teenage years I bred and showed beagles. These dogs were not allowed to sleep on my bed. I lost half a litter once when they were born a week early on the day I carried the whelping box to the kennel. I found they had been born a few hours before I got home from school.

Be prepared; know what you are letting yourself in for. I work from home therefore I can look after puppies. I initially chose to do so to help cover the cost of keeping the two dogs and because I thought my children would love having puppies around. They did love them but were also distressed like I was when we lost one. I used to find that three puppies covered the cost of two dogs for a year, the fourth covered the cost of the puppies and advertising, the fifth helped us sponsor a child in Ethiopia and more than that was a profit to us. Holly usually had 6-9 puppies in a litter but only a maximum of 8 were ever born alive.

However Gracie has had three litters, the first two litters had only 3 very big puppies in each and she is a much smaller dog than Holly. She had two

¹² I know now I would never have coped with writing this book and everything else plus found time for the litter of puppies we were planning to have. I have seriously thanked God for "No Puppies" in 2014.

caesareans and only two puppies survived the first time. The second time I took her to the vet in time to have a caesarean before the first puppy was born after about 50 minutes. The vet helped deliver that, it had a heart beat but would not take a breath. They were going to wait 30 minutes for the next pup then do a caesarean, I asked them to wait one hour but no more. Three hours later they decided it was time to do an emergency caesarean, they believed that Gracie had stopped having contractions for 2.5 hours. I think they just did not look at the right time. Of course they did not save the second pup either only the third. They suggested I leave the waiting room after the first pup was born, as I had playgroup to lead and children to get to school. They also told me the first pup was small. It is my fault the second did not live as I should have asked them to weigh that first pup. Holly's biggest ever pup was 210 grams with her puppies normally ranging from 110 to 180gms. Gracie's first ever puppy was 360gms and the others in that litter were 220 and 250 grams. The puppies in her second litter were all around 230gms. If I had asked the weight of the "small puppy" I would have insisted on a caesarean immediately and saved the second as well as the third. I asked the vet to desex her at the time, but they said that was not wise.

Our normal vet said it was possible to do a planned caesarean and she had delivered a very large number of boxer puppies for a breeder who made sure all her boxer mothers gave birth to every litter that way. They had only two sometimes three litters in their life time. I decided to let Gracie have one more litter and to have an ultrasound done on her so that I could see if she was only having three puppies, if so I would expect them to be big and plan a last caesarean. What I did not understand was a planned caesarean could not be carried out before the first contractions started, and the vet believed an ultrasound would not be worth having. Fortunately Gracie had four puppies last time and was able to give birth to them naturally. I should add that I think Rev is too big to pair up with Gracie. So Charlie who belongs to friends and is the same size as Gracie is the dad of most of their puppies. Rev was desexed at about eight years of age hence he is not available as a stud dog.

July 24 ~ Glasses

A client just called me and told me she would look out for my glasses. I had my first Bifocals and Multifocals made for me at the end of June. They were a "brand new to Australia" lens system and the optometrist assured me they would be perfect for me. I was really looking forward to being able to see my documents, my computer and clients sitting across my desk from me. I was told that I would also be able to walk in them and then do my filing.

But I could not use them. They only had about a 10mm wide window in the middle of the lens that was usable. I could not look out of the side of the lens to take down the time from my computer when I stopped working to answer the

phone. If I wanted all the information on my monitor to be clear when I read it, I had to move my head from side to side to read it!

The optometrist told me I could have a full refund of the \$500 they had cost. He tested me again to see if there was any other solution and suggested I get another pair of computer/reading glasses which are small enough to look over to see my clients. I told him that I had a pair that I had purchased with my current reading glasses, but I had lost those about two years ago. Now I am currently checking everywhere I can think of before replacing them. Last week on Friday a client returned a shopping bag with papers and an expensive but older pair of glasses in it, to me. I had rushed out to pick up my son and accidentally left the bag at her place, totally forgetting it in the process.

However, even if I find them or purchase some more I will still not be happy with the granny look as I call it. I am hoping there is an Australian out there who can design a lens that is multifocal in which the whole of the lens can be used¹³, not just the 10-12mm in the centre. The optometrist said there used to be what was called an “executive lens”, which had wide bands of usable lens, but they were so ugly they could not sell them anymore. I find it hard to believe I am the only one with a desk 1.5m wide with work on one side, a keyboard in the middle, and a computer screen on the other side which is turned so both my client and I can see it! My desk is about a metre deep and my clients sit on the other side of that, about 1.5 m away. Normally my distance vision is fine without glasses, but if I’m wearing one of the many cheap reading glasses I own, my distance vision can deteriorate quickly while reading up close.

July 24 - Starting a dual fuel car and fines for no P plate.

I had to drive Adam to school in Alana’s car. I had wanted to test mine to see what the economy on petrol was really like. I thought it had deteriorated. I asked a mechanic, who had worked at Ford for 15 years, if I could drive on petrol until it ran out then start my car on gas. I believed you had to have some petrol in your car to start it, unless it was a car which ran purely on gas. He and the men around me who were watching him repair my car all said it was only the older cars that always had to keep a little petrol.

So I tested my car yesterday, it had only an extra 5 to 6 km past “zero distance to empty” which I could do before it ran out of petrol. I was on a main road when it started to struggle so I quickly pushed the fuel conversion button. It ran well on gas when I did that, but this morning when we went to drive to school it would not start. I quickly poured all the unleaded fuel from the petrol can for the lawnmower into the fuel tank about two litres, but it still would not start. Fortunately Alana was home so we borrowed her car.

¹³ Please notify me when you do I would really like a pair.

Adam covered the back P plate with paper and sticky tape. But halfway through the trip I realised he had not pulled the P plate off the front window. It is about a \$240 fine at the moment for not displaying the right plates. A friend's son got one when his P plate fell off the back window onto the shelf. The police would not waive the fine even when his parents wrote to them. Alana uses a stick-on one on the outside of the back window, because her windows are too dark to see through and that magnetic ones over time ruined her car duco due to moisture getting into the paint behind it. The duco turned from red to pink. For one week she moved it to the other side and it still made a fainter coloured patch on that side in just that short time.

I filled up her car, which is what I usually do if I borrow it, but sometimes I just give her money for the fuel as it comes out of what she earns, or her bank account when she has no job. I also refilled the petrol can with ten litres. Double bagging it worked and there was no fuel smell in her hatch back¹⁴.

I nearly flattened the battery trying to start the car with ten litres of fuel in it. I kept two litres because I thought I might have to do something special like pour a little into the carburettor, but it was not necessary. Fortunately my husband David purchased a battery charger about 30 years ago, which many people have borrowed over the years. I realised when I connected it before plugging it into the mains power it showed how little charge was in the battery. About two hours later my car started immediately.

July 24 ~ Carports

I whacked the car door on the carport pole tonight. It was dark, I was in a hurry to pick up the boys for Boy's Brigade and the car was not in its normal spot, because Adam had parked it before me!

I want to pass on a tip about carports. When we were designing it, I had wanted it to be wide enough so the doors would open without hitting anything, but there was not enough space on our property to sensibly do this. Mum suggested I check where the poles would be in relation to the doors if the car was parked in the intended space. I could not park it there to test it because the driveway was being reconstructed. So I opened all the doors on the car and measured everything. I thought Mum's idea was excellent, because the carport pole in the middle was going to be out of the way somewhere between the driver's side front door and back door. However, what I did not remember was to allow for the rubbish bins to go along the fence in front of the car. That made a big difference and the car had to be parked practically touching them to avoid the driver's door hitting the pole. Adam did not remember this and so he had not parked close enough.

¹⁴ I was careful not to sit the can or the bags on patches of spilt fuel. Fuel smells in a car can give me an instant headache.

Now I normally put the bins behind the camper so there is no difficulty avoiding the pole. However we came back from a holiday recently and the green waste bin had not yet been returned to its normal spot. So if you want to plan a carport that easily avoids damaging your car doors remember to allow for all the factors. Alternately, if you do not mind how it looks, you can wrap part of a pole in rubber or plumbers lagging. Some people glue sections of carpet to garage walls to protect their car doors.

Also it is wise to plan your poles while your driveway is under construction or before it is built, so poles can be set into the driveway without having to dig it up later. We had galvanised pipes set into our driveway which sat about 15 cm above it for a long time before the carport was built. Later we just slid galvanised pipes into those larger diameter existing galvanised pipes. They were secured in place simply by welding the top edge of the outside sleeve/pipe to the tall carport support.

July 24 ~ Printers

Today I am nearly out of toner for my Kycera laser printer I thought I had organised two cartridges from Fins Computers two days ago: I had called for a price, but only the manager is allowed to supply that information; which I think is a big mistake on their part.

However my email request which I thought I sent went to the wrong email address. Which is what happens every time I email nick@finncomputers.com.au because the first time I emailed him to buy a Kycera printer I left out one of the "n"s in finn. The email addresses come up alphabetically so I make this mistake every time. Hopefully adding his name properly to my address book will avoid this in the future.

The printer is great. I was supposed to get about 12,000 pages and I believe I do from one cartridge; that is twenty five reams of A4 paper. Also it does not need a drum¹⁵ under 100,000 pages. Furthermore I was told they are an Australian company and the printer was not expensive either. It cost \$500 in June 2013 and the genuine Kycera cartridges cost \$120-\$140 including freight. I have another A3/A4 printer which is colour that I use much less, because it needs colour cartridges and costs much more to use.

July 24 ~ Tools and Internet Reviews

I wish I had the right glasses. Now that I have written this, even with my best prescription glasses on I can no longer read the computer, it is all blurry. I really

¹⁵ The drum is a very expensive component of a printer and many people buy a new printer instead of replacing it. It can need replacing at 20,000 pages in some machines. If you do a reasonable amount of printing you obviously need to think about the cost of consumables when you buy a printer.

want an Australian company to make good lenses for a reasonable price, (not cheap quality) but also not too dear.

It is like the tools designed in America and made in Taiwan or China. Some have parts made to look like metal but are cheap plastic junk. Australians could do so much better. Australian made tools would not be the cheapest, but so long as the price was within reason and about mid-range, plus the tools were made to last, I would hope they would sell well in Australia. Then they would gradually achieve a reputation for quality like the Festool range.

Unlike the two “Archer reciprocating power carvers for a dremel,” which Adam has now tested. Both have failed, fortunately while under warranty. I worked out with him this morning that he is going to write a review and post it on a woodworking carvers’ forum to make sure the poor review stays on the Internet and does not get deleted by Archer. He is going to quote the name and then “is a piece of junk!” followed by an explanation of why that is so. He purchased it and planned this whole year 12 woodwork project around the assumption that it would allow him the time to complete his project by the deadline. It only cost about \$84 plus I had to buy a \$40 attachment for it to be used with his other carving blades. He purchased it by checking all the reviews on the Internet which came up when he was searching. I told him I think they were written by people paid to do so, like the search engine optimisation companies pay people to click on your website, when you pay them to do so. This worked well for one of my clients¹⁶.

Think about it logically; how often do you buy a product, and after testing it for months, get on the Internet and write a review of the product? I believe the forums run by clubs who work with those sorts of tools, could be a better place to look for genuine reviews and advice, along with magazines whose reputation is more important to them, than the desire to recommend junk.¹⁷

July 25 ~ Some Rules Should Probably be Modified

I was very politely told off today on the phone, by a maths teacher at Adam’s school. He reminded me that they had policies which were meant to be followed. One rule is; visitors have to go to the office first and sign in so they know who is wandering around the school. Then they will call up the teacher to come and meet you.

I believe the policy is fine during school hours but not immediately before and after school when so many parents are there with their children. Often I help

¹⁶ Although I was told recently by a manager there that business has gone quiet and that is at a time when they are normally busy. So there is no knowing for sure that advertising which works well sometimes will always work well. Some advertising is so expensive the outlay for it can do more harm than good and it does not always bring in more business.

¹⁷ Word of mouth advertising for Australian businesses is really appreciated. Please help others; if you have found a good product or service and you have done your homework by checking the alternatives, remember to share this with people who might be interested.

Adam carry his woodwork to the classroom at the back of the school and I help him carry it to the boot of our car at the end of the day. It would be pointless if I had to sign in at the front of the school before entering the back just to help carry wood.

Today is the deadline for choosing Adam's year 12 subjects for 2015. They would normally be easy to choose but maths has been a problem and his maths teacher has been on camp all week, today was his first day back. Adam has a class with him in the first two periods and I knew that it was a SAC (School Assessed Coursework). I needed to know if Adam had dramatically improved after some tutoring he had undertaken in the holidays. I had been pushing him to get some year 11 practice exams to test himself at night so I could find out for myself. He tried all week to do so but no one seemed to be the correct person to help him at his school. He managed to get them from another school which his tutor had attended, but then told me he did not have time to do them because he had to prepare for a chemistry SAC and a maths SAC. He also informed me he had done a maths SAC (without a calculator on Wednesday).

All I wanted to do was catch his teacher before class and ask if he could quickly grade Adam's Wednesday SAC so we could see how he was going and choose the right maths subject for him today, for year 12. He said he would and he would call me today to let me know. Adam had shown me the outside entrance to his office, I offered to wait outside but one of the teachers working in there insisted I come in and waited out of the cold, for him to come back from the photocopier. There was only a five minute window to catch him before he went to set up Adam's class, no time to go home and call the school to make an appointment. He said himself I would have missed him if I had gone to the front office first.

I think it is impractical to insist on the procedures be followed before and after school when there is so little time and masses of people around. It is not likely that the procedures would prevent harmful behaviour at those times when so many people are everywhere. Procedures sometimes need to be modified.

July 26 ~ Important Tax Issues when setting up a Business Structure

I had a new client this morning (Saturday); he had to jump the queue because he had set up a company, rather than a trust, in April when his employer insisted he had to. He did not call me first even though he works with one of my clients who told him to. If he had called me I would have told him to set up a discretionary trading trust with a company trustee.

It meant he had until Monday 28th of July to pay super on any wages he had accidentally paid himself, from the company. We had a lot to work out. He used one of my general blank excel spreadsheets designed for a small business to input expenses for the company. I had to show him all the excel tips which are already well documented on the internet, you just have to google them or select help in

the software. He had his business kilometres versus private kilometres and starting odometer and closing odometer reading. So we could work out the business percentage of his motor vehicle expenses for the car he purchased in the financial year just gone. For the older car, which he had had for the first four months, we will use cents per kilometre.

All this had to be rushed because he had to pay any superannuation which was owed within 28 days of the end of a quarter. The penalties are severe if you don't pay by the deadline; you end up having to pay the super and penalties later and none are tax-deductible. I made sure he set up an employer EFT facility with his super fund on Friday, so he could transfer any payment he needed to make. It turned out, that after the expenses which the company could claim had been reimbursed to him, his wages, which were the amount left over, amounted to less than \$450 for each month; so no super was owed. Also no taxes on the wages had to be paid to the ATO!

I'm going to work with Alana now to finish the patio this weekend, so I cannot write any more at the moment. I want to offer (to anyone who needs this help) an ATO document I had downloaded about claiming an amount of rent for a home business. I had a client call me while we worked for hours on the company business return, and I had to explain to him that he may not have a right to claim rent, I will eventually put directions for find this on the website www.godgivenwisdom.com.au along with many other tips.

July 26 ~ Patio Renovation, Bullseye Bows and using a Triton Saw Bench.

Alana and I went back to Clark Rubber for the clear .7mm thick plastic to make the patio blinds, but the original shop assistant was not there and the two that were, would only give a 10% discount. It seemed so much more expensive than we originally calculated but the main part of the increase was \$99 for extra plastic for the roof lining¹⁸.

This will catch all the drips from condensation that you get at a particular time in the morning, mainly in winter. The idea came from my experience of using 'flies' over the bed ends of our camper, versus not using them. When you use them no condensation forms on the inside of the second layer, which is the camper ceiling.

So the blinds were now \$265, not \$209 which was for wider plastic but with only 70 cents for the white 3 mm thick joiner. That is still a lot cheaper than \$450 for professional ones with black zips from Mitre 10.¹⁹ However the price increase made me call Masters, Spotlight and Bunnings for the best deal. It was surprising that one Bunnings shop would only do the off-the-shelf price of \$21.33 per metre

¹⁸ Lining the roof works superbly.

¹⁹ I now know that Spotlight sell premade blinds (for set sizes) for very low prices but they are only .5mm thick and I have seen them ripped. They are planning to sell the .7mm thick plastic which I purchased to make our blinds.

by 11.8 m (for the blinds-only part), and another would sell it for \$20 a metre which only cost \$236.

I borrowed one of Adam's 1.5 m pipes which he turns into quite professional PVC archery bows. He has his own business making them and selling them to Boys Brigade and other people. He sells them for various prices under \$100 and they work well. He has done a lot of testing and redesigning to overcome a problem with his early ones. He has a friend who is very strong and who has a 29 inch draw (Adam is a similar size but he only draws 26 inches). His early ones buckled under the strain from a 29 inch draw. He makes them in a range of 15 to 40 pound custom draw weight at 28 inches. His business is "Bullseye Bows" and he has a website at www.bullseyebows.com.au.

The pipe I borrowed was for rolling the plastic onto, which was much more difficult than I expected. We found it best to take out some rolls above and fit the pipe on the bar about 60 cm above the roll from which we were taking the plastic. We used a paperclip as a marker and one Bunnings assistant was a little generous. It was a lot of plastic, and it ended up being supplied cut into three separate rolls, so it was important to know which one was which as the lengths were all different and suited different sections of the patio.

While we were there a man was seeking help with trying to lengthen his patio blinds. So I told him my tips on how to adjust them, and that he could find thinner 1.5 m wide plastic at Spotlight, and 1.37, 1.5 and 1.8m wide plastic at Clark Rubber with all different thicknesses there. He only wanted a temporary fix because his land sloped and he wanted to keep an outdoor area warm for his birthday party the following week. He wanted to tape with masking tape some extra 1.5m wide plastic to his blinds. I thought it would be better to use clear wide packing tape as he did not want to permanently punch holes in his blinds with an awl and then thread the 3mm white plastic cloths-line through it to join the plastic together.

I need to cut up the timber now before it gets too late and I make too much noise. I have checked with my neighbours across the road, who have little children, as to what time they go to bed, so I do not wake them by working with the Triton on the front patio to cut up timber. Their dad told me not to worry when they go to sleep nothing will wake them. Therefore I try to finish by 9pm to be considerate to everyone else.

This time I did not have any problems with ripping the old timber into thinner lengths for holding up the plastic and fly wire on the back patio. The first time I used the Triton circular table saw, I did not have the separator in behind the blade. I got so excited about the fact that I had worked out how to make something to solve a problem that I forgot one of the "basic rules". This is when you are using a fence on a table saw to help keep the edge of the wood at a set distance from the blade; if you do not continue to push the wood through with a push stick, the wood can be flicked back the way it went in as fast and as hard as a

spear! Therefore do not have the timber feeding through in front of windows, and do not stand directly behind the timber which is being cut.

July 28 ~ Male Stud Dogs go Nuts at Six and Removing Wee Stains

I also learnt today from one of the servicemen who breeds Rottweilers, that he thinks stud dogs “go nuts” when they reach six years of age. He thinks they get hormonal and destructive, and they mark their territory because they have matured and become like grumpy uncontrollable men, around the time a female is on heat, which lasts about 23 days. He had had his male dog desexed. He said it went through a plaster wall in half a day trying to get to his female on heat.²⁰

I thought Rev went nuts when he turned seven because he had two girls, who both came on heat twice a year. He ruined our new carpet, the side of my desk and the previous lounge suite which we had in our family room, by marking his territory whenever a neighbour’s dog barked. It drove me nuts having to clean up the wee! The main problem was I did not always realise he had weed on the door to downstairs. Therefore the stain was left far too long and repeated too often to be able to clean it off completely with “Orange Power carpet cleaner”. I clean with this after first removing the wee with a Slurpex sponge, which I have had for eight years. Regularly disinfecting this \$20 sponge has helped it last for 20 years; I know because this is my second one. I just purchased some more cleaner today. It took ages to find it in Safeway with their carpet cleaners. I hope they never get rid of it; it is so cheap too. \$4.60 compared to \$8 for most of the others, more importantly ‘it works’. I have to use it twice on a stained patch sometimes, about two weeks apart, before the stain goes permanently, but it does go in nylon carpet. I cannot remember how well it worked on a wool carpet; but I know I chose nylon carpet upstairs because I was able to clean off a six month old stain from my nylon carpet downstairs, but I could not do that on the 80:20 wool/nylon mix which we had previously. Another tip is, never use bleach on wee stains on wool; it will turn orange and the orange mark seems to be permanent.

July 28 ~ Swearing and Our National Identity

I was at a client’s this afternoon and we started discussing some of the ‘sayings’ of the business owner. He loves to make his office manager work out what the old-fashioned Australian sayings mean. He was asking if I understood the one about

²⁰ Some male dogs will go to extreme lengths to have the opportunity to mate a female dog, which is only possible when the female is on heat twice a year. I overheard a lady ask another lady what type of breed the pups were in the photo she was looking at, because they were very unusual. The other lady explained how a big dog she owned had chewed through the tennis court fencing they use to make the kennel and gotten to a much smaller female of a totally different breed that was on heat.

“sliced bread” i.e. better than sliced bread. But I could not even remember it correctly.²¹ We went on to discuss a debate I had with my family last night.

I had asked Adam about his next English language SAC for year 12. It is about our Australian identity that can be seen through our Australian way of speaking. I asked Adam what he could write on that topic. He said one thing was, that we were seen as a more friendly and casual society because of our use of the word “mate”.

I asked him if he had heard the news report within the recent year, which stated that we were no longer seen as a friendly country. He said that was because of our attitude to asylum seekers and the survey had nothing to do with his essay which was all about language.

I asked, “Well what else can you write about?” He said he could state that we are a country that has one of the highest levels of swearing!

I tried to debate that with him, Alana and her fiancé. My argument was that the majority of Australians who are over 20, spend a major part of their time at work; therefore those who served the public had to curb their language, because anything else would be unacceptable. Also retired people swear much less because of their generation. Therefore Australia should not be seen so badly.

They basically said “Mum, you live in a bubble”! The teachers’ swear in general i.e. “where the hell is this” at students as well as each other, except in Christian schools and female and co-ed Private schools. They also teach the students that swearing is acceptable and identifies our nation. This is a national curriculum’s stance on our Australian identity.

I asked my client and his office manager, who run an industrial service centre, what it was like there. The boss said he swears a bit, for instance if he hits his thumb with something, but he did not think he swore much. His office manager laughed at that comment. He went on to explain that most of the other employees, including him, do swear occasionally. He then explained that at the previous large business in which he worked in Australia, swearing was absolutely forbidden. It was the corporation’s policy which was strictly adhered to.

I asked the owner if he swore at home. He surprised me by saying “No! Never there”. He went on to remind me he is just over 55. Adam had said the night before that the line in relation to language is drawn at 40.

I asked the two of them if they thought that whatever the owner set as an example would determine how everyone would behave at their work. They both agreed with my idea.

I came home and told Adam what I had learnt and told him what I had realised. “Imagine what Australia will be like in the future when those who are 40 and below, are in charge of the workplace.”

²¹ My son Adam who is studying English language knew it and its origin when I asked him about “the best thing since sliced bread”. It started when bread slicers came into use at bakeries.

It is a frightening concept the idea that “F.. this and F... that” will just be so prevalent. I had already heard it, I told them all this morning in the supermarket. A mum with a toddler in her trolley near me in an aisle picked up a box and just said “F..” about something she read. I just could not believe that she would want to set that sort of example for her child.

I sincerely hope our country wakes up and sees where our Nation is heading. I know we can change if we want to. My daughter was explaining last night that when she worked at Subway, the others used to swear until she asked them not to. She admitted that she thought they went back to their normal behaviour when she wasn't there.

July 29 ~ Maths and Migraines

I have spent a while looking for a document to double check a fact for my book²² early this morning. In the process I came across a copy of Adam's letter which he was told to write at the end of grade 6 to Eltham High School about himself. It made me cry.

In it he writes:

I am aiming to do the very best that I can in all of the subjects I study at Eltham High School in order to become a doctor. I have already started studying the year 7 and 8 math book and thoroughly studying the year 7 science textbook. I will continue to study the level up textbook in science and maths so that studying it a second time in class will help me to remember it in the future. Hopefully this will help me to achieve my goal in year 12.

I am looking forward to woodwork, art, robotic technology, science and learning trombone, the band at Eltham High School and meeting new friends and new teachers. I would like to get into the jazz band with my trumpet and maybe trombone later on.

My concerns are making good friends in the same class as me and doing well in creative writing.

Myself as a learner

- I learn best when I am taught visually or it is written down for me to look at. I can't work well if the teacher just says something and doesn't explain it or write it down.
- I have found that I am good at science, math, spelling, art, wood, electronics, sculpting and most hands-on things.
- My best subject is math because I am quick and accurate at it.

This is where I stopped reading and cried. Adam has repeatedly told me lately “I hate maths! It makes me feel bad about myself.”

He has had some bad grades lately in Maths Methods year 11. I explained this to a client and friend last night. He phoned for a tax question then told me,

²² The Great Love of God

his wife had been in Melbourne that day with their daughter, who is in year 10. She has been suffering with migraines. I asked if he remembered that Adam had started to suffer with them in year 8. He said he did remember. I quickly and briefly ran through with him what we had learnt about overcoming them, to see if there was anything he had not yet tried for their daughter.

He said the main worry was that she was missing school because of the migraines. I briefly told him about Adam's situation now, and that maths is the biggest concern if a student misses it for any reason. Maths continuously builds on what we have learnt before. We went to a lecture by a year 12 maths teacher and examiner at Caulfield this year, and he pointed out that there has been a study done which proved that if you do something 27 times it moves from your short-term memory to your long-term memory.

Adam became ill this year in March on and off for about four weeks. The timing could not have been worse for maths. It was the start of quadratics, where he would have revised the previous year's work. Then the next two chapters built on chapter 4, of which he had missed a great deal, due to the current year's illness. It was not migraines but it was similar. What we have discovered lately is that Adam has real gaps in his maths knowledge due to the migraines, which started in 2011 when he was in year 8.

In term three of year 8 Adam was away for most of a seven week period. It also was the time when he was doing the important parts of year 9 maths because he excelled at maths and was going to do year 10 maths in year 9. But he missed so much that year due to migraines and over the coming two years from them also. It did not help that the teachers often told the students to just do one third of the problems. It did not stay in his long-term memory; he needed to do more work to achieve that.

Now he is planning to only do 'further maths', and he has lowered his goal from medicine to paramedic/nursing. He is just as happy with these career choices, but I am disappointed; I had really thought he would be able to treat people and help them get over their migraines. He planned to, no matter what type of doctor he became, do the six-month course in laser pen acupuncture which his paediatrician had done, so he could offer patients what worked for him. It also worked for 60 to 70% of the paediatrician's patients who suffered from migraines. It was a simple treatment. It looks like a child's laser pen which is held against the skin at all the appropriate pressure points. We found a local GP who did it but he said Medicare would only allow him five treatments on a patient. However we know Adam needed five minutes twice a week for up to 3 months and no more. I suggested to Adam that if Medicare restricted him when he becomes a GP, he could just charge patients a small fee for his five-minute treatments. I was sure they would pay.

I had been able to work at a desk of my clients the day before (Monday 28/7/2014) because one of the female staff members had been away for at least eight days from really severe migraines. I was hoping that I would be able to help

her with the list of things which Adam had tried and found worked at various times for him. We are very certain his migraines were triggered by neck and shoulder pain. The paediatrician had said about 70% of migraines are triggered by neck and back problems.

Also one of my clients told me she had suffered from migraines about four times per month. She took part in a study with Latrobe University to see if acupuncture would help. They found that regular weekly treatment worked, but it should not be extended past three months, as it could undo the good it had done. We found the treatment gradually worked over a period of six hours to reduce Adam's migraine and give him relief. But the effect only lasted for 3 to 4 days. It needed a twice weekly 3 to 5 minute treatment to make Adam better.

My client who did the course at Latrobe said she still suffered from migraines during the three months but they gradually got further and further apart. She had, I believe, one more migraine shortly after the course and when we last discussed this issue she said she had not suffered from them since then. That meant she has been free from migraines for many years. I hoped all the suffering Adam experienced and knowledge we have gained would help him as a doctor to help others. I also thought that maybe his excellent skills as a woodwork carver would maybe make him an excellent surgeon one day.

When I talked with my client, whose daughter was suffering from migraines, we realise they had not really tried diet, which is the first idea the doctors insisted Adam try. We had to see if foods like cheese, chocolate, et cetera were causing the problems. However dropping these totally from his diet for more than a month made no difference. We did find that sleeping on a bed which was not his own triggered them. There were also a number of drugs which helped him; Stenzine, Largactil administered by intravenous drip in hospital (which is the only way it can be taken), and Oxynorm. These three would actually cause the migraine to go within about an hour. Initially chiropractic treatment could also achieve the same result. Other treatments just reduced the severity of the migraines.

July 30 ~ Adam's Elephant Desk he made and School Awards

I am still looking through the school reports, achievements and certificates for a document. I need to find the exact title of something God wanted me to teach at Kids Church for the book 'The Great Love of God'.

Again I have been in tears for my hard-working son. There is a world of difference between Eltham High School and Montmorency Secondary College where Alana went. Alana has a massive stack of "Personal Bests", and "Academic Excellence" awards from Montmorency Secondary College, plus newsletter after newsletter with her photo in it for; music, art, and the Gold Duke of Edinburgh Award they enabled her to achieve. It is a high school which is so encouraging. They always try to do the best for their students; admittedly some of the teachers occasionally make mistakes.

However for my hard-working son, who tries hard like his sister, there are none. Last night, even though he has been sick with a cold for a week, he was still working on his laptop in bed on his woodwork folio for year 12 at 12:15 am, when I went to bed. I think I heard a thud at 1:30 am while I was still trying to stay awake to finish writing my notes on migraines. I guessed he might have fallen asleep and his laptop slid off him onto the floor. Even the report he had for woodwork for year 9, where his teacher was not allowed to write comments because they were on strike for higher wages, could have shown an “A” but instead had only a “C”! In Victoria a “C” simply means you are working at the level expected of you for your year level. The desk he made in a half year of furniture construction was awarded the “Best in Show - Junior Craft Award” of the Royal Melbourne Show 2013. A steward at the show who spoke to us when we went to see what he had achieved, said his work was excellent; they had had more people comment about the desk he had made, than most other things. They were amazed at what a student could achieve. It is just superb.

It is made of red gum and Vic Ash (a pale timber). On the top is a whole African scene cut out of thin Vic Ash with a scroll saw, there are four elephants, two African trees and a waterhole. Over that is a sheet of glass inset into the Vic Ash frame. Where ever the elephants needed shadow that section is cut away to allow the contrasting polished red gum to be seen below. On the drawer, the knob is a hand carved elephant’s head made of Vic Ash attached with hidden fittings to a piece of red gum framed with Vic Ash. Even the drawer itself is made with blind dovetails perfectly. Below the drawer is a door with an intarsia elephant made from many different pieces of wood all different colours, heights and rounded to create shading for folds on the elephant’s skin. The trunk itself has many little separate pieces, all rounded and perfectly fitting together, to give it character, shape and depth. On the top of the desk is a very carefully thought out bookshelf which has a scroll saw shape top to it. The desk is pulled away from the wall to allow the bookshelf to slide into hidden dovetail grooves in the Vic Ash frame on the desktop. No screws or nails are needed anywhere to join anything together. It was all clamped and glued in place. There are only a few small brackets on each end underneath, which are screwed in place, just as security against transport problems occurring. When Adam made it he knew he wanted to enter it into the Melbourne show, so he had to work out how it could be safely transported; that’s why the brackets were there and the bookshelf slides off and on. All the red gum timber has about 10 coats of oil to give it a beautiful sheen. The other timber is also oiled and carefully chosen for its grain. Everyone who looks at it or sees a photo of it is amazed that a year 9 student made it. Their comments are; “It looks like a year 12 piece of work” and just “Wow!” is their usual comment. “How did he do that?”

On the day Adam was able to see his report online I could not understand his behaviour. He was so cross and uncooperative with anything I asked him to do. Eventually I understood what had happened. He knew his teacher was not allowed

to write comments on his report for woodwork. His teacher had apologised to the two of us when we were dropping off something. He had explained, "You know if I could I would have written an excellent report for Adam. He often helped me set up for the class and he helped the other students when they needed help. He has done really well." Adam was therefore expecting to see an "A" but his teacher had not gone to the trouble of changing the standard mark of "C" to anything else!

When I found out why my hard-working son (who is even up now, I think working from 6:30 am which is when I heard movement in his room next door) was so bad tempered, I suggested he email his woodwork teacher and ask him if he really thought he only deserved a C and whether it was a mistake. If the teacher thought it was a mistake could he please amend the report? We both sent emails to him making the request for amendment, but we didn't get a response.

We know they can amend reports because his American history teacher did the same thing with his interim report. I had never seen such a bad report as the one he gave. When we checked with him at parent teacher interviews, he explained that he had gone around the room inspecting students' folders for their content. He had been specifically looking for one particular page showing a timeline. He did not find it in Adams folder and he marked his record to show that when he got back to his desk. He asked Adam to show it to him at the end of that class which he did. It turned out Adam had been writing on the back of that page the current days notes. When Adam reminded him of that incident at the parent teacher interviews, he apologise for forgetting to change his records. He then said, "Let me check to see how Adam went in the test they did in class". He pulled out Adam's and then said, "Oh, yes your essay was excellent, you were the only one who achieved such a top mark". He went on to explain that he had had to take off one mark for something. But he apologised and said, "You must be working in class and really learning". I asked him if he would change Adam's report from "poor" to what it should be so that it did not show that result permanently on it. He promised he would do so. We even followed him up after a few weeks when it still had not changed. He said it would be corrected and he would make sure of that. But it never was.

Adam has one Excellence Achievement certificate for year 9 furniture construction which is not with these documents I looked through because it is stuck up with blue tack to his cupboard in his room. I am not looking forward to how he will feel about himself if he sees Alana's pile of encouragement awards and his pile of purely student reports.

I warn other parents when we talk about their choice of high schools in the area, about Eltham High School. I tell them that Montmorency Secondary College is an excellent school. They may not achieve incredibly high results, which Eltham High regularly does (which is why we chose it for Adam, so he could get into medicine), but they do all they can to encourage the students. They give them excellent experiences like the Duke of Edinburgh program. They aim to help all the students achieve very good results, rather than teaching at a level which leaves

those who are struggling behind²³. Eltham High School is a much bigger school with 1500 students compared to Montmorency with 800 to 900. It has a reputation as an excellent school particularly for music and volleyball. It does not need to work hard for the students with extra things like Montmorency does and the newsletters, which I have here beside me, show. I still think it is a good school with many excellent, hard-working and extremely dedicated teachers and a wonderful principal. I have just not seen it do those little extra award certificates for my son. But the teachers do give Adam extra time and they really care. They have done their best to support him particularly with his health issues. It is mainly just the documentation, award certificates and little special things like the after-school science club Alana attended; and one teacher taught her to sail a yacht for her Gold Duke of Edinburgh Award; plus the opportunities she had to win special prizes for memory challenges.

July 30 ~ A solution for the Common Cold, Removing Splinters and Financial Priorities.

I have just come back from dropping Adam off at Eltham high and picking up some Codral Day and Night “Original”²⁴. It is kept with the prescription drugs, not behind the counter. You have to hand your licence over to be able to purchase it. Last time Alana went to the chemist when we ran out, she did not get the right one which works really well. She got the Codral Day and Night “New Formula” by mistake. I believe that is why Adam has been sick with a cold for a week now, and he says the Codral he was taking dries out his throat and makes it hurt.

I believe in hitting a cold hard early on before it really takes hold. I might, depending on how I feel, give it a day to go away, which sometimes works for me. Then the next day I will use Codral Day and Night Original Recipe, and I know I should also use Betadine Sore Throat Gargle because even the doctors acknowledge it will kill germs that cause colds. I do this sometimes and teach my children to do so.

I’ve arranged with Adam to pick him up from school after the first two periods, which are woodwork. He left all his wood on a table ready to work on first thing this morning. He told me he did not get to sleep until 6:30 am. I asked why he was up at that time. He explained he had run out of water beside his bed. He just had to lie in bed all night long not getting any sleep and not being able to study either, as he put it he was just “stuck”. The noise I heard at 1:30 was not his laptop falling it was probably something else falling off his desk. At least it was not something falling onto his desk and damaging it as happened about two months ago.

²³ I am not saying Eltham High does this, but I have been told by a Maths teacher at a private boys school that she sometimes has to do this, to help the higher achieves get through the curriculum in time.

²⁴ Read the label and check with your doctor if it is alright for you as some people may be adversely affected if they have had stomach ulcers.

Alana painted a dreary street scene and put Adam into it. It was for Deakin University, where she is training to become an Art, Visual Communication and Design, and Home Economics teacher. He really liked the artwork and asked if it could go in his room. He moved a small picture in a pine frame with glass, to a smaller wall so he could hang Alana's unframed canvas painting where it had been.

It turned out he could not find any normal picture hangers with nails and so he had used the ones which are removable. I believe the weight limit should have been fine but he did not read the fine print which explained he should not put weight on it for a day. That same night the glass covered picture fell off the wall hitting the Vic Ash frame of his desk dinting it and smashing the glass into tiny pieces. Adam woke up with a start jumped out of bed landing in the glass. I went in and cleaned up, while he removed what he could of the glass from his feet. He could walk on them but could not seem to get all the tiny splinters out. I suggested sticking some wide clear packing tape to the bottom of his feet and then pulling it off to see if that would remove all the minute pieces of glass. I was amazed at how well it worked, and how much glass there was on the tape. It was only an idea that popped into my mind, not something I had any experience with.

We got a damp cloth and steam iron, put the cloth over the edge of the desk and removed almost all of the dints with steam from the iron. He said if he wanted to he could remove the rest of the damage by sanding and re-oiling it. He has not done so yet so he may never get around to it.

A little while later he hung up Alana's canvas, this time after waiting the required time. About a week later, that fell off the wall too. So we have learnt never to use these hangers except for temporary things, like the Christmas wreath on the front door and paper pictures. If I'd known what was behind his glass picture I would never have let him hang it. I know it is never worth the risk of letting glass fall from a wall.

I just had a client call me. He rings every year to ask if I am still doing tax. This time I really tried to assure him, "I will be doing tax returns for a long time, I am only 52, nowhere near retirement age and I have hardly any super". (That is only because I am self-employed and don't charge enough to have spare money to invest in it).

I informed him that if I ever stopped doing tax returns I would write to all my clients and let them know. He told me he tried to get his car serviced from his regular mechanic, even drove there when he could not get through on the phone, only to find out he had retired without sending out letters to all of his regular clients.

I often picture myself at 70 years of age still doing tax returns because I do not have the super I need to retire. My aim is as soon as I have a little spare money to put a lot into a balanced super fund. That way I will be able to have a nice holiday overseas when I retire. But first I have to replace my carpet downstairs which some puppies pulled to bits when I was busy working.

This morning I threw away old passport photos which we didn't get around to using. I'd worked out that the trip to Disneyland and other places in the US was more than we could afford to spare. None of us have a passport yet. Alana could have beaten me to need one. She was going to spend the money she earned at Subway on a trip to NASA with the school, but she went with me to an art exhibition at Monsalvat. There she saw a superb picture which she decided she would rather have than a trip to America (it did not cost as much as the trip of course). She truly has a love for art and values it.

I've picked up Adam from school. He is now going to try and sleep as he only had one hour's sleep last night. I asked what he did while he lay in bed awake. He explained he could not read because of his watery eyes. He had spent an hour trying to clear his nose but that just gave him a headache. He had succeeded with Vicks Vaporub to clear one side which was only partially blocked. So we purchase Vicks Vapodrops because they sometimes work better than the vapour rub.²⁵ Amcal only had Butter Menthol ones and Adam had specifically reminded me to make sure they had "no milk". Unfortunately neither the girl behind the counter nor I could read the fine print. I looked for the ingredients list and was hoping to find in bold print some of the foods people are allergic to, like you get on some sensible labels on food, it was not there. Neither of us had glasses handy to check for sure.

Adam said he would have played an app on his phone which a lot of people download and use. It is just nature music continuous and quiet, which usually helps people sleep. But he has a new phone which does not have that yet and he knew that the stimulation of turning on his phone with the bright screen would keep him awake for the next hour. He downloaded that while we were in IGA. The house and dogs are quiet, so maybe he will sleep while I finally get some work done!

Another client called me wanting to check I was still in business! He was not sure my email would still be current. I told him I would always keep it and he could always mark the email with the prompt to get me to acknowledge receipt of the email then I would definitely do so.

31 July ~ CRE; Christian Religious Education

I was going to throw out my CRE training information but I liked this tip and decided I would keep it. The tip is; when you need to divide children into groups for a game or do a challenge, divide them in fun ways such as; those who had toast for breakfast versus cereal, or patterned undies against plain undies, or those who like apples more than bananas.

The next page I picked up had a few things underlined on it, so I read them and they are important, it was from www.roymorgan.com.au/polls/2000/3323/.

²⁵ It was interesting to see the prices; Amcal \$5.95, a small low price pharmacy \$3.99, IGA \$4.65. Fortunately I purchased them from the second place I went to; the low price pharmacy.

It said: These findings come from interviewing face to face an Australia-wide cross-section of 4,990 men and women aged 14 and over in June 2000.

“Next, about religion in government schools. Do you think religion should - or should not be taught once a week in Government schools?”

An analysis by Gender and Age

	Total	Men	Women	14-17	18-24	25-34	35-49	50+
	%	%	%	%	%	%	%	%
Should	66	62	71	52	50	59	69	77
Should Not	26	30	22	36	39	33	24	17
Undecided	8	8	7	12	11	8	7	6
	100	100	100	100	100	100	100	100

I also came across a copy of my letter to the Watsonia North Primary School Councillors:

Dear WNPS Councilors, (obviously I didn't use spell checker as much then)

I, Sue Moss, represent a number of parents with children mostly from grade 2 and under. As a parent group we would like you to consider further the reintroduction of Christian Religious Education into the WNPS curriculum.

The Christian Religious Education program has so many positive features. Its main benefit is it explains to children how they can truly know that God loves them. It also offers the benefits of Christian values and behaviour standards, such as obedience to parents, caring for others especially brothers and sisters, honesty and stewardship of our environment. It also gives children some understanding of the historical stories, festivals, worship and symbols of the Christian faith in the community. It totally respects each child's right to hold his/her own opinion about religious issues.

We understand there were a number of unanswered concerns at the last school council meeting, which may be why the proposal was rejected by some of the councillors. We would like to put forward the following suggestions/solutions and request the opportunity to discuss with you our case for the reintroduction of CRE.

We understand you have concerns about children being pulled out of the classroom because their parents would not want them to attend a CRE class. We do have a few primary school teachers who would very probably be available to continue to supervise and educate those children in a spare classroom for the half hour per week in which the CRE programme is taught. Like the CRE teachers those teachers

would provide their time free of charge. We would like to suggest for those children the use of an empty classroom which children were at art, library, sport or music.

I know our school curriculum is very full partly because all project work is done within class time. But please keep in mind the fact that CRE continues to build on the studies of English, Art, History, Geography, Health, Physical Education, society and environment which are key learning areas. Are you aware that all the following state primary schools in our area are running the "Religion in Life" Religious Education program; Greensborough, Glen Catherine, Apollo Parkways, Montmorency, Doreen, Greenwood..... Does WNPS do anything different that none of these schools do? If those schools can fit CRE into their curriculum why can't Watsonia North Primary School. Greenwood Primary has the same project policy that we do as well as a full curriculum offering all the art, music, library and sport that we do, as well as one hour of LOTE per week and yet it still makes half an hour per week available for Christian Religious Education.

I believe you wondered why we requested CRE be taught to just the grade 3-4 classes in 2003. The answer is that a number of us have children who will be in those classes next year. Furthermore we will only have enough CRE accredited teachers to cover the grades 3-4 at WNPS.

My letter goes on to discuss the program, why asking children to give up part of their lunchtime doesn't work and the fact that CRE after school does not work because those people available to teach CRE have their own children to run to different swimming lessons, jazz ballet etcetera. I pointed out that with so many sports and family activities taking up time on weekends a great many children miss out on the opportunity to learn about God's love for them. Christian Religious Education in schools gives children the opportunity to learn from a well-structured program, which has been developed by many people, representing 10 mainstream Christian Churches. The CCES make sure that the program and CRE teachers teach only what is acceptable to all the mainstream Christian denominations including the Catholic Church.

I asked them to please reconsider the reintroduction of Christian Religious Education at Watsonia North Primary School. If necessary, would they at least allow it to run on a trial basis for the first half of the 2003 year. I wrote "We would at the very least like to be given the opportunity to find out if the majority of parents would like CRE to be run for the grade 3-4s. To do this we would like to prepare an informative letter to the parents very similar to this one which addresses all the issues and has a response form. We would of course seek the approval of the principal, Mr Steve Brittain, as to the wording of the document before it was distributed to all the parents. We would like to make copies of the

teaching materials available at the office for parents to look at and give us their opinions about.

We didn't get past the school council. We were never allowed to even survey the parents. I never got to teach CRE to any students. I was informed unofficially that one man (not the principal) seemed to have a negative stance and managed to influence other councillors.

Some words on another page really stood out. They were from a lady who did have that opportunity: **"It's good to be greeted warmly by children knowing they respect me and they know that I love and respect them. The message of "Jesus loves me" is still the best story to get across to children."** - Mrs Esmee Wheaton

31 July ~ Arranging Finance

I had a client ring me at 8:30 this morning. He and another totally different client are both looking at funding for a car or their business. I have pointed out to both of them that banks and finance companies sometimes quote low interest rates but do not point out initially their establishment fees and ongoing bank charges, which for another client increased the overall interest rate by approximately 1.5 or 2 percent. The client who called is interested in saving money on the costs of his current business funding. He already knew some other important facts:

- Sometimes when a bank is seeking your business, you can negotiate to pay zero establishment fees or a very small fee. Remember the fees incurred might out way the interest saved.
- The ongoing annual fees must be taken into account as they add to the overall effective interest rate.
- Merging lots of small loans may also reduce the overall cost.
- When you are arranging finance for land on which you intend to build, make sure the finance for the building project will be easily attainable.

When looking at a **novated lease** versus loans, hire purchase and other financial products, those offering the novated lease have the software to compare the lease versus, a bank loan. However you have to make sure the figures reflect a true comparison:

- Don't just ask for the interest rate on the vehicle finance, make sure both parties know exactly what residual you want such as 20% or even 0% of the value of the car and that they are both using the same number of months for the finance contract, plus both know you want a monthly or fortnightly repayment.
- Then make sure you are told by the financial institutions the monthly or fortnightly repayment. Supply the repayment amount for the bank's financial contract to the novated lease company so you can see that it is entered into their schedule which compares the two products.

- Also make sure the novated lease company is allowing for what you truly expect to spend on fuel, and other annual expenses which will occur over the term of the contract.
- Also check whether you can use a different insurance company than the one they normally use and if so supply the cost per year for your insurer to be entered into the comparison spreadsheet.
- Make sure they know the correct gross income you receive and current taxes you pay.
- Ask them to show you clearly **where all these figures** are entered in their comparison spreadsheet.
- Then compare the bottom line which is the income you have left after tax and after paying for your car.

Without all this information even an accountant cannot correctly compare the different options. You may as well supply it to the novated lease sales representative to do their comparison than pay your accountant to do it for you. Just make sure they show you clearly the figures they have entered into the comparison and the alternate option has been accurately represented.

July 31 ~ Registering “God given Wisdom”, Go politely straight to the person you have been told something upsetting about, Becoming a Christian

From: Sue Moss

Sent: Thursday, 31 July 2014 14:25

To: Andrew Reeves

Subject: Website name

Hi Andrew,

Can you please reserve for me today or tomorrow www.godgivenwisdom.com²⁶ and www.godgivenwisdom.com.au. Within a month I plan to have this website set up as per our discussion today. I will try to register the business name today and it will be owned by my trust “Sue Moss Services Trust” which currently trades with the trading name; Sue Moss Tax & Accounting Services and ABN of 84 642 797 405. Just in case you need it the Trustee Company is Sue Moss Accounting Services Pty Ltd.

²⁶ Andrew Reeves informed me this is already reserved by someone in Africa, so I only reserved www.godgivenwisdom.com.au I needed a registered business name and an ABN plus Andrew told me to check someone had not made it into a trade mark, which I checked and found had not occurred. Later I remembered a lawyer had told me in 1998 when I took out a patent that you cannot register a phrase as a trade mark. Trade Marks are symbols which represent a business.

Thank you for your advice today. I am really pleased I spoke to you today about the other issue. God has always taught me, if I have accidentally heard something upsetting, which will colour my view of how I think about that person in the future, then I should always go direct to the person and ask them politely to please explain what happened and why. I actually had to see or speak to another person today who may have been hurt by the issue within our church which we have just discussed, but God made me absolutely know I had to speak to you about the name 'God given wisdom' and that other issue. I was not meant to go to them and ask if they had been hurt and act in a way which God might have seen as gossip. God confirmed this too by making sure that even though I called them first and left a message in relation to signing documents, then I called you and I had to leave a request for you to call back too, you called first. About ten minutes after speaking to you, the other person called me, he explained he was heading out of Melbourne on a country trip, so we could not catch up.

It was so good to hear you tell me that you had been hesitant about taking action all those years ago on the issue we discussed, but then you had gone to Paul Craig (our senior pastor) and he had told you, before you even had a chance to explain what God had been telling you, that the two of you must do what it was you had been told by God you had do.

I will never forget Alan Nunn (one of our other senior pastors) telling me when David had cancer "God always confirms the things that are important!"

Also in relation to the other matter we discussed²⁷; Alana's fiancé did what I asked him to do; he did an Alpha course and loved it. During the last few weeks of it, he did what Alana asked him to do, he went to the Hillsong 14 conference and on the last night of the conference, he prayed for the first time to become a Christian. She told me in January this year, after I asked her why she had agreed to marry a non-Christian²⁸ rather than tell him, that as much as she loved him she really could not say yes at this stage to his proposal, that last year at Hillsong conference she was sure she heard God tell her that he would become a Christian within a year. They are both now trying to do what Bill Hybels encouraged everyone to do at the Hillsong 14 conference; scheduling 15 minutes per day in a special chair to read their bibles. That is why we are doing up the patio as my son Adam planned to do for his special seat before he bought the purple one from Savers. Alana wants the patio blinds I mentioned to keep it warm in winter, for the new woven cane type chairs she bought from Ikea. Two of the four chairs have already been put together

²⁷ The following information is only here because it is good news I was sharing with Andrew who had asked about Alana's fiancé, which Alana and her fiancé have allowed to remain here.

²⁸ The New Testament teaches "Do not be unequally yoked". However it also teaches if you are already married and one person becomes a Christian, if the other person still wants to remain married, do so.

by her and have been sitting in our lounge room since the second day we started. She had no idea it would take half a month to complete the project! If you can get her to tell you about bringing home the four big boxes from Ikea in her little Toyota Corolla Seca hatchback you will laugh so much.

Thank you for your help today it was lovely to talk to you.

Regards,

Sue Moss

August 1 ~ What should we do when our neighbour's house alarm goes off

Yesterday at 2:30 pm my neighbour's alarm went off for about five minutes. It was hard to tell which house had an alarm going off, so I walked along the street and looked for a flashing light. I found the correct house and had a look around the front but did not walk onto the property. I could not see anyone and it was such a windy day that I thought maybe a door to under his house had blown open a little. As I went back to my own home I notice water pouring down the outside of the retaining wall onto the public footpath. I checked in the backyard to see if the hose was on but it was not, it turned out that the wind was so strong it had blown the pool cover half off and was making waves in our pool. The waves were splashing up and over the top of the filter, and then running down and out through the brick retaining wall next to our pool.

I went inside and wrote a note for my neighbour. I walked over to put it in his mailbox and he was in his car in his driveway when I got there. His alarm had rung his mobile phone and he was able to get there very quickly. I knew he used to work as a security officer for our government, so I asked him what he thought anyone should do when their neighbours alarm went off. I explained to him how my father-in-law had been asked over the phone one night by a friend living up the street from him, if he would come and check around her home because she thought she had heard someone. He went straight away to check and there actually was someone there hiding. That person hit him over the head with a piece of timber. He was hurt but he survived and recovered well. My neighbour said he definitely would not want me to thoroughly inspect his property and possibly put myself at risk. He explained that high winds can set off a burglar alarm in certain conditions and we discussed the possibility that a large spider walking across a sensor might also set off a burglar alarm.

August 1 ~ Painting PVC Pipe

Adam tells me the primer he uses for his PVC bows is Revolution plastic primer. I would have been happy with white pipes if they did not have printing on them

which cannot be removed with anything other than sandpaper, effort and time. I am using the pipes at the bottom of the patio blinds you can see this in the DVD of my website. I have chosen them because; they are lightweight and won't hurt anyone; they are a good size to wind up the blinds on; the blinds need support in the bottom to hold them down in heavy winds and they are the cheapest material to use. Adam said the can of spray primer will only cover three bows; 4.5 m of 1 inch pipe²⁹ and it costs about \$12.80 a can. He says from having tried lots of paint and reading the labels of a lot of others, we cannot apply paint to the pipes without using the plastic primer. But I have just realised that our downpipes have been painted somehow and they are plastic including the "down pipe first flush diverter". So I will read the labels myself and check it out before buying expensive paint which does not go far.³⁰

August 1 ~ Downpipe First Flush Diverter

About 15 years ago when a long drought first started, I installed³¹ a 'downpipe first flush diverter' and modified it to put clean rain water into our pool nearby. It is right next to the patio we are renovating and so I have explained it in the patio renovations DVD. I have just double checked the name of the first flush diverter and realised why I need to alter mine a little so that it does actually drain between rainfalls. The filter at the bottom, above the drainage dripper, clogs up with mud too easily; it needs to be a taller filter and the dripper drainage must not be removed. If you stop the muddy water at the bottom from slowly draining away, the next lot of muddy water cannot go to the bottom; it has to go out the first access route it finds, which would take it straight into our pool. My modification 15 years ago to this diverter was putting in two outlet systems with taps from it. I leave the taps on in summer and off in winter so that water goes into the pool when it was needed and on to flower pots on the patio. When the taps are off in winter the water just goes down the drainage pipe.

August 1 ~ Patio Renovations

I was at a client's today who had spent \$6000 on excellent patio blinds for a large patio.³² She had thought of everything when she chose the supplier:

- no metal that could rust
- fine seams that are almost clear

²⁹ It will cover more than this but Adam's archery bows are so narrow a lot is wasted.

³⁰ The paint labels I read did not tell me that they could not be used on PVC. So I painted the pipes with paint that I had. It worked but it does come off if you allow them to be knocked about before you fix them into the plastic at the bottom of the blinds.

³¹ I installed this with my Dad's help, because our guttering is almost two stories high.

³² Our patio blinds, mozzie screen and condensation solution cost less than \$500 and we love this renovation.

- on the outside the blinds roll up onto a roller which is covered
- the doorway bottom section has a handle which can be effortlessly be lifted from both sides to go in and out.

She explained that it was one renovation to their home which was an excellent investment. It gave them an extra very large room. The gas bottle powered heater would quickly heat the whole area. They love the way it has extended their home so beautifully. At one time during the afternoon I heard her husband complain that the cat was “as blind as a bat”. I asked was the cat losing its sight? “No”, was the answer, it could not work out where the opening was to get in and out, it just kept meowing until they let it in some other way. I did not know if possibly the sensitivity in a cat’s whiskers will perhaps stop it from opening a patio blind in the same way a dog will.

The blinds we are making have the advantage of a dog being able to open them and then they fall back into place keeping the cold air out. Whereas the others have to be left partly up for an animal to freely move in and out.³³

August 1 ~ Bank Finance, Nursing and Changes to Universities

My client, with the large patio, was purchasing a new truck under finance near the end of the financial year. They happened to mention it to me late in June and asked if it made any difference whether they bought it then or in July. I was able to explain to them that there are significant depreciation advantages in purchasing it in June rather than July³⁴. My client has always been excellent at negotiating finance contracts for their many vehicles. However this time they could not see a few hidden costs. They normally use finance companies for hire purchase contracts, chattel mortgages or loans, but they decided to give a bank a go this time. Instead of the normal \$560 establishment fee, the bank charged around \$1150. The bank pays about \$750 to the caryard or broker for establishing the loan and charges \$400 to cover its own fees. My client compared the repayments and found the bank was still cheaper than the finance company, so she went ahead. What she couldn’t see was a difference the bank had almost hidden from her. Their loan required the first instalment to be paid “in advance” on the day they took possession of the vehicle, whereas the finance companies required the first instalments to be paid “in arrears”, which is one month after the contract commenced. The bank’s loan effectively means the first instalment is not actually borrowed because it’s repaid in the very beginning and so of course they can charge a lower repayment because

³³ I have since worked out if you build a door frame on your patio you can put in a solid bottom half in the door to hold a cat or dog door. Then put your patio blinds and fly wire to keep mozzies out up to the frame. My patio is on a balcony which does not need this but other people might appreciate it, if they walk from the patio into the backyard.

³⁴ In Australia the financial year starts 1st July. Small businesses (with sales of under \$2,000,000 pa) are given special depreciation rules.

they do not have to charge interest on the first instalment. When I converted it to the normal terms and establishment fees of a finance company, the interest rate was effectively .38% higher on a loan for more than \$100,000. I have seen a bank do the same thing for a car loan, the high establishment fees added 1.5% to the quoted rate. I suggested to my client that next time, since they will already have a relationship with the bank, they should try going direct to the bank to see if they can avoid the extra establishment costs.

My client's daughter is currently shopping for a new car. She has saved the funds to be able to pay cash for it if she wanted to. However she has decided to accept her parents' advice and borrow the funds, for two reasons; firstly she wants to establish a credit rating and secondly they think it's wise for her to hang onto her savings for possibly a deposit on a house or to assist her if she is in between jobs at any time³⁵. However the financial institute only wants her current payslips and the part-time job she has now earns too little for her to get a loan on that basis. I suggested they insist on supplying other documentation which they had, to show her ability to repay the loan even if something went wrong. I explained I had worked as the accountant for a finance company a long time ago and there were managers in that company with common sense, who would see she was not a risk from the evidence she had when processing her application. They asked me if I would sign a letter addressed to the finance company and I had to say no, as I do with all my clients. I went on to explain to them that all CPA public practising accountants are warned not to sign letters to finance companies on behalf of their clients because the financial institutions like to be able to hold us responsible if anything goes wrong. I told them they were welcome to supply my phone number on their letter and I would tell the truth to the financial institution if they called me.

My client explained to me that she had made arrangements with her children that when they had saved up a large amount, they could transfer it to her and her husband to place in their mortgage, instead of putting their money in a term deposit on a low interest-rate. When they want their money back they will be given a once off tax-free gift as a thank you for reducing the interest on their parents' mortgage. I told her my husband and I had done a similar thing when we were younger and had a mortgage. My husband's parents loaned us money when we purchased our home, eventually a long time after we had repaid the initial loan, we gave them a once off big thank you gift.

My client's daughter is presently training to become a nurse, she will qualify this year, after having spent a fair amount of time recently training in Denmark. The Australian hospitals and nursing training were so much better here than in Denmark. She described some of the differences which in Denmark could cause mistakes in patient care to be made. Mistakes are still made in hospitals in Australia but our systems have improved over the last 15 years, since my husband

³⁵ It was a good idea but they decided later not to do it because the interest rate was too high.

was in hospital with cancer. Our hospitals have investigated problems and made changes to prevent many of those mistakes from recurring. One problem they still have difficulty with is when medication is handed out to patients while they are having a meal. They cannot wait around to watch someone take the medication when the patients say they will do so after they finish eating. With children this is a particular problem especially when they eat so slowly. I think maybe patients need to understand that they just have to stop what they're doing, take their medication, unless they have a reason to object to it, so the nurses can keep working on all the other things they have to do.

We discussed the university cutbacks which will occur next year. My neighbour, whose alarm went off, just happens to work at Latrobe University where my client's daughter is studying nursing. My neighbour told me, everyone has to reapply for their job due to the cutbacks. My client's daughter is concerned for the students if less funding reduces the teacher to student ratios. It takes a long time to correctly mark and review student assignments. If a student has the wrong approach to the assignment and continues on this approach with the next assignment, before they get feedback from the assessor on the first assignment, the results can be disastrous, particularly with medicine and nursing where each subject is a pre-requisite for the next. She said if they failed one subject they have to defer all their other subjects until they complete that one.

August 1 ~ Pin Numbers and Competitions for Sues

At 3.30 today, Light FM gave people the opportunity to call them because it was "Pin Number Day". I rang in and they played my conversation with them on the air.

I shared with them an idea I had to help the elderly, some of whom I knew were scared about having to remember a pin number.

My tip for remembering a pin number is to choose four digits on their credit card as their pin. This should not be the first four digits or the last four digits. They need to remember just one number, which can be something like the month their oldest child was born in. I gave the following illustration: Say that month is June then 6 is the number they need to remember. That is the digit on their credit card where their four digit pin number starts. That way they have not written down their pin number for someone else to find, but when they use their credit card it is right there in front of them so they can remember it. Also if their credit card is worn and hard to read, they can get a business card and write out their credit card number on the back of it, and keep it in behind their credit card. That way when they use their credit card in the machine they can look at the business card to see their pin number.

At the end of our conversation just before I hung up they asked me, would I like to be one of the people they might call after 4 pm for a competition, they needed people with the name Sue. I told them "Yes, OK". Their request seemed odd, why would you only allow people named Sue to enter a competition?

I should have said “No”. It was so distracting trying to work and listen to the radio in the background at the same time. I didn’t know if they were going to give out any help with this competition, prior to calling someone named Sue. I gave up listening in the end and went upstairs to help Adam decide which board went where for his woodwork project. I went back downstairs and was just in time to hear their competition. Ruthie, one of the light FM compere’s, was doing a detoxing program with her husband. They had Ruthie’s husband on a phone line as well as a lady named Sue. They asked Sue to give her pre-prepared message to Ruthie’s husband. She gave him a compliment for taking part in the detoxing program. Then they asked Ruthie’s husband, “How do you feel now, you have just been sued?”

I told Adam about what they wanted Sues for.

Later as we walked out the front door to take him up to the Diamond Valley Baptist Church, to take part in the church leadership program for the X factor youth. He said, “Mum, you could change your business name to “Get Sued Tax and Accounting Services!”

I was horrified at the idea of course!

August 1 ~ SPC, Manufacturing Cars in Australia and My Prayers for Our Great Nation.

At 2:25 am the alarm on my old clock radio went off. God has trained me to know I do not have to get up and stay up when it is that early. I was falling asleep while I worked for a client last night at only 9:30, so I left my desk and had some ice cream with Alana and her fiancé. Then I went to bed but I could not go straight to sleep, the papers I have been looking through were in piles all over my bed, many of them still unsorted. It was not until 11:30pm that I knew I could stop going through them.

I got up and let the dogs out, Adams bedroom light was on. He explained he could not see his keyboard to keep working on his woodwork folio if he did not have it on. He is so determined to get into Top Design and to do his absolute best to achieve that goal he is going without sleep to meet what I think are excessive standards for the folio component. He really needed time to work on the clay model of one platypus so it can dry in time to be used in the copy carver which he now has to use instead of what we both thought was called an Archer reciprocating power carver. I have just picked it up from the end of my bed where it was waiting for me to find the time for a two hour round trip to take it back to the supplier. It is called a Wecheer (only the best) flexible shaft carving tool and everyone needs to know it is a piece of junk! It has cost my son and me a lot of wasted time. As I have written before, Australian’s could make better tools than this which last, and sell them for reasonable prices, like Germany does. I am sure of it, but maybe not this type of tool, as there is not enough demand for it. The Australian public could

help by deciding to let others know they would pay more for a good product which is designed to last, provided it is sold for a reasonable price and made in Australia.

I went looking for fruit salad the other day and I paid a dollar more for the Weight Watchers brand because I was eventually able to find on the label that it was made by SPC in Shepparton. When SPC got into trouble financially and the whole industry in Shepparton looked like it would have to close, Australians got behind SPC. It was in the news that SPC had never had such high sales as they experienced after that announcement, I hope Australians will decide to continue to support Australian made products. I believe it is the only thing which will stop us sliding into a recession in Victoria in 2016 or 2017, which will be aggravated when Ford and Holden close down in 2016 and 2017. I just wish the Shepparton Council would not stop the renovations which are needed to keep SPC running. Apparently SPC need exclusive use of a section of road next to the cannery.³⁶ I don't understand why people could not drive a little further so that everyone in the city of Shepparton including all the farmers around it and the fruit pickers do not have to suffer from a major recession.

I have been praying tonight in the hope of falling to sleep again by doing so. I have added SPC, the Shepparton Council, the people of Shepparton, and Toyota to my more permanent list of people I pray for. You might be wondering why I added Toyota to the list. It is because I believe there could be a solution to the car industry problem which would help prevent a recession in Victoria in two years' time when Ford and Holden close down. The wife of one of my clients who is a fairly senior engineer for Toyota told me a number of months ago why it is going to be close down.

She explained that it was doing well and is profitable. She said last year the Japanese management were looking at expanding and increasing the production of cars from the Altona plant, in Melbourne. But it was costing them a lot to close down the machinery at night and start it up again each morning. They wanted to manufacture cars 24 hours a day and there was enough demand for the cars to make this viable. However four men who were members of the union did not want to have to work nightshift, so the union said 'no' to the 24-hour idea in about October last year. The Japanese management team came to look through the plant to decide what to do with it in January 2014 (this year). Unfortunately they arrived sometime near Australia Day, when they saw that nearly two thirds of the employees had taken a day off next to the Australia Day public holiday so they could have a long weekend in summer. The Japanese management team decided to close down the plant instead of expanding it. I am hoping Australians and the Industry Superfunds will buy the Toyota manufacturing plant, which is owned by a

³⁶ It was in the news lately and I have not seen enough detail to understand the decision or why it is so important to the cannery. I did find out much later that Andrew Fairley Avenue was the only place the railway line could be crossed to get to a local school and the other side of the city of Shepparton for I am told about 3km. The people of Shepparton cared about the cannery, the fruit growers and employment in their area they just wanted another solution to be found and it was.

subsidiary company of Toyota Japan before 2017, and expand it to operate on a 24 hour basis. This could provide jobs for the thousands of people in the automotive industry of Victoria.

I have also been praying that the small number of management who act as directors of many of our Australian companies will stop taking massive salary packages worth millions per year for each of them. I have been praying they will be satisfied with half a million dollars per year and allow Australian workers to keep their jobs instead of sending the work overseas. The reduction in their salary could make a massive difference to Australia and the lives of everyday Australians. It will also probably help if the value of shares in companies like the National Australia Bank are not reduced, by the massive issue of free shares to employees including the directors every year.

We have been praying as a family for many years, for a long list of people. It is getting so long that I have been praying for an hour, for family, neighbours, previous neighbours, primary school friends, high school friends, my clients, previous clients, cousins and friends which cannot fit into any of these categories, all of whom have been friends and many we still catch up with. We pray for their needs if we know them, listing them by name and pray that they and all their family will one day come to love the Lord Jesus Christ. We pray that we and other people will tell them about Jesus and help them to one day come to know and love him, if they do not already.

I stopped praying after an hour at 3:28 am and picked up “Undaunted”, a Christian auto-biography by Christine Caine, in the hope reading it would put me to sleep. It did not! I could not find the page I was up to because I often fall asleep while reading with the light on. I opened it and read the following, which I am going to ask for permission to quote, before I publicly do whatever it is God wants me to do with all these records I have known I have had to make. What I read is as follows:

“We are having trouble getting the landing gear up,” he said. “Rather than continue on to Raleigh, we’ll have to turn around and try to land in Chicago.”

Try? That’s another word you never want to hear in mid-air.

I gulped as I watched fear spread up and down the aisles. Some passengers began to bow their heads and audibly pray. Others started to cry. Flight attendant call buttons lit up the plane like a Christmas tree as people begged for more information.

I overheard one lady ask her husband, “Are we going to crash and die?”

A few years before, I would have been one of the panicked ones. In fact, I probably would have been the most distraught person onboard. But now, even though my heart was definitely beating faster and I could feel myself shift to a state of heightened awareness, I wasn’t clutching the armrests or bracing myself against the seat, losing reason and confidence. I slipped my hand into Nick’s, grateful for his ever-calm demeanour.

True to form, he began quietly praying for us- not in fear, but as if he were asking a blessing on the morning meal or thanking God for the beautiful day. He committed the pilot, passengers, and a safe landing to the Lord. Then he leaned into me and whispered in my ear, “We’ll be fine, Chris. God has not brought us this far for it all to end like this. He is with us and has our backs. You don’t need to be afraid of anything.” With that, he squeezed my hand, reclined his seat, and closed his eyes. Within a few minutes, believe it or not, he gave every impression of having drifted off to sleep.

While I couldn’t replicate Nick’s complete calm, I relished it. Something powerful is transferred from one person to another when fear is not allowed to rule the heart.”³⁷

August 2 ~ Mobile phones and Opal Mining

I am not someone who knows how to use a mobile phone well. At the last Alpha night dinner, one of the men there could barely stopped laughing because I removed from my handbag a little bundle of photos, to show them Adam’s desk he had made in year nine and Alana’s artwork. I think my son and daughter are so talented and have worked so hard to achieve wonderful results that I love to show people what they have made in the past. At first I couldn’t understand his laughter, he had to explain that no one nowadays carries printed photos; they all get out their mobile phones to show people what they are proud of. I explained to him I cannot see my mobile phone clearly enough until I put on glasses and I think the pictures are too small. In actual fact it was far better to pull out just a small bundle of photos because in that group of nine people everyone could pick up a photo at any time and they could be passed on quickly. Sometimes I think the old ways do work a little better than the new.

I shared quite a few stories with them that night, it was fun. When I told them about my parents’ million dollar opal mine at Lightning Ridge, which I know I have to write a book about, they listened intently. Two of the men wanted to go to Lightning Ridge in their next holiday and do some opal mining up there. Especially after I told them about my brother and his friend cleaning out my parents’ good mine when my dad wanted to give it away because he thought it was empty. Just before my brother started to do so, I had actually spent two hours in the mine removing just a small section, and found \$1000 worth of opals in two hours. My brother and a friend spent a holiday digging and cleaning out my parents mine. He told me afterwards that I could not go down it again because they had sort of backfilled it as they went and it was now not at all safe. At the end of their holiday my brother came back with I think it was about \$60,000 for his share of what they found. He even purchased a car on the way home.

³⁷ Taken from Undaunted by Christine Caine © 2012. Use by permission of Zondervan. www.zondervan.com. All Rights Reserved.

I shared that because it is considered a hobby, no income taxes are payable on what is found. It is classified as a hobby for a number of reasons the first one being that it is done irregularly for short periods of time not consistently, and also there is absolutely no guarantee that they won't lose money rather than make it. I explained to them in the first six months my dad and my brother worked in Lightning Ridge together mining, they lost \$26,000 and only found \$1000 worth of opals.

One of the men listening to me was still very keen to go to Lightning Ridge during his next holiday. Therefore I had to warn them about a few things. Firstly to register a claim in your name at Lightning Ridge you have to first do a mining course there. It takes sometimes six weeks to be able to get into a course; you have to book ahead before you go if you want to do one. I think the course I did was a two-day course; I learnt about the safety aspects of opal mining. They told us about each of the deaths that occurred prior to these mining courses being run; what the people did wrong, how they could be avoided and how to keep ourselves safe. They said at the time I did my course that no one had died since they started training people.

I explained to the men who were keen to go, that I could have transferred my parent's million-dollar mine into my name if I wanted to. Which I remember now is why I did the course. However I learnt through that course, it would not be wise to do so, because I knew my brother and his friend were planning to mine it. If the mine was in my name, it meant I could be held responsible for making sure that every miner, was properly trained, and always followed every day the safety procedures. If something happened to my brother's friend, his family whom I did not know, could sue me and take away all I owned including my home, if I did not make sure somehow from a distance, that the safety procedures were regularly being followed.

August 2 ~ A solution for the housing problem in Sydney

I mentioned before mobile phones because I have been trying yesterday and today to transfer some notes that my son made for me while we travelled back from the Hillsong 14 conference, which are on my mobile phone and neither of us know how to transfer to a computer.

These incredible ideas came to me of how Sydney could possibly solve some of the public housing problems, which I had seen documented on posters on poles in the streets. Unfortunately with all the patio work, recording other book notes and taxation work, I did not find the time to transfer these ideas from my phone before the God given deadline for writing documents for the book was reached. Maybe that is because they are too unusual an idea and therefore only a discussion point that will help a team of people come up with a solution.

August 2 ~ Cheap Housing, Manufacturing in Australia and a Train Line to Doreen

Yesterday I ate the two little quiches Alana had purchased with my money to have for her lunch today. They were in the freezer and did not have her name on them, I just thought I had bought them some time ago. Therefore I felt obliged to go to Safeway and replace them. I am really busy trying to revise all the book notes and finish the DVD. I went to Safeway with just five things on my list so I could be really quick. As I got to my car a friend arrived to pick up our three toboggans. He is taking his boys to Lake Mountain tomorrow.

It took a while to find the toboggans which were hidden behind the boogie boards in the storage area under our house. I rushed off to Woolworths to get the quiches, and four other things on my list. Unfortunately I left the list in the car and could only remember 4 of the 5 things. When I got home I found the list, the fifth thing that I couldn't remember to buy was; money! I needed to withdraw some money for Alana and Adam to take with them to the snow the next day.

Every now and again I see the note I made for myself to buy two Hillsong sessions. I could have got these free but I am late logging in to register for them, it had to be done by the end of July. The Thursday 2014, "Let's talk church" session was incredibly honest and open. I would highly recommend it. I also want to buy Bill Hybels' talk about having your own special chair, which triggered our patio renovation.

I went back down the street for the money. I nearly started to go on a yellow light. I thought 'I'm not thinking! No I am thinking, it's just I am thinking about the wrong things. This has to stop! I have to stop! It's a red Light! Writing this book has to stop.'

As I went into the supermarket I thought about the fact that I could actually do a distribution³⁸ to my two children from the trust for the snow trip. It may one day affect how much they can get in youth allowance because it will increase their taxable income, but they do not pay tax and at the moment I do. I went to use my business debit card for the first time to withdraw cash; normally I just do transfers online. It turned out I've never set up a pin number for that account! Mine is a seven digit pin because I can remember it and it is hard for someone to see it and guess what it is. But it's not the same as the one I use for telephone banking because that occasionally has to be disclosed to people. Also my children know that they are not allowed to know my pin number either, it is just a security that I insist on. Then if I ever have to tell the bank someone is accessing my account when they shouldn't, I can assure them it is no one in my family.

Alana went off to Bunnings in Thomastown. She is in a hurry to sort out the idea of buying a little house and a block of land. She confirmed that the Bunnings

³⁸ A distribution from a trust to your children, particularly those over eighteen, is a major benefit of a discretionary trust.

house for \$50,000 came with hardly anything other than the outside shell. That made me so cross, because some people would have seen like I did a really good little house with the \$50,000 price tag and thought they could buy a block of land in the country cheaply to put it on and live there. They would have been misled if they didn't read the sign on a different wall which said what it didn't include. They may have bought a block of land first and then found they didn't have the funds they needed to do anything with it.

I suggested she call a company in Dubbo that her Grandma and Grandad had looked at buying a transportable home from. I had looked at them too with David one day when we were passing by on the Newell Highway. They looked excellent. She insisted on showing me the house that she found on the Dubbo website³⁹ that she liked. She was impressed it had so much in it, foundations, moving costs kitchens, and so much, it was excellent.

I need extra pieces of timber now for the patio renovations as people will see in the DVD on the website www.godgivenwisdom.com.au. I've got to go out there and cut up what I found under our house. Adam needs to work out first exactly how much he needs of that timber for the copy carver.

Adam called, I am meant to pick up him and Natalie, after they completed their dog walking job in Hurstbridge. I headed off, but I was thinking about everything I have to write about and unfortunately I went to Natalie's house instead of up to Hurstbridge. When I got there I realised what I had done and thought again, 'This has got to stop! I have got to stop! This book is going to stop tomorrow.'

The lady who owns the dogs has sold her house, she will be moving to Tasmania. She is giving away practically everything because of the cost of moving them. She will buy new things over there. Adam and Natalie had been really impressed with how she improved her house for the open days. This is the last one since it sold in a very short time period. The lady told me I could go upstairs and have a look around to see what had been done. Adam showed me the view from the master bedroom it was lovely, all the trees in the valley. Oh, I missed this! You forget what it's like living in the suburbs. This was like Mum and Dad's home at Panton Hill. She asked me what I thought, and I told her about my parents' home. When they sold it they moved from a 57⁴⁰ square home to a caravan and an annexe at Lightning Ridge which totalled 6 squares in size.

We all chatted for a while, Adam showed me all the tricks that Scooby can do and I took a photo of Natalie, Adam, Scooby and Betsy. We talked about how she had rescued Betsy when she was going to be put down, only last year. Betsy had been a pampered pooch, before her elderly owners died. Their children did

³⁹ I have written more about this in the third section of the book God given Wisdom. Alana found this site without knowing the name of the company simply by doing a Google search for transportable homes made in Dubbo. I think she also called them about prices which were really good considering they seemed to include practically everything.

⁴⁰ A square is 10 foot by 10 foot which is about 3m x 3m, often it is the size of a small bedroom.

not want her so they intended to have her put down because she was 13. The lady also pointed out to me how messy and untidy Betsy was, she loves mud! She has probably never seen it until she came to her current home. Scooby is also a rescue dog who was severely burnt in the Black Saturday bushfires five years ago. I asked if she would mind if I ever put the photo that was just taken on the Internet and she said not at all, neither would the dogs!

On the way back to Natalie's we talked about what had been happening which I had to write about. How I knew it's got a stop! The mistakes I have been making with my driving. Natalie was keen to read my book. I hoped she could help with the double checking. I did not want the words changed. She said she'd help me but she could not possibly read it before Monday which is the day I believe it has to be completed by. That made me know that it's up to me, I have to do this by myself I have to get this finished so all it needs are the other hand written notes to be typed, plus headings to be inserted. This is meant to be my words not something an editor has altered. So I'm sorry if I missed something and if you don't like my expression or think it's too simple.

I just realised that the dogs are scratching at the door to come in and I forgot to add dog treats to the shopping list. I can't train them any more at the moment and all they want to do is to open the door, not 'close the door'. It's 4:23 pm I need to get down these notes quickly so I can remember everything that's happening and finish the DVD with Adam's help.

I explained to Adam as we drove back from Natalie's home that part of what I want him to do in the DVD is show people the reciprocating power carver and that it is a piece of junk. I want to encourage Australians, I explained him, to realise that they can make tools and sell them if they're prepared to make them to last. We talked about that idea and I explained about the motor vehicle industry and the components which are made in Australia. He talked about the cost of manufacturing overseas compared to here, I explained that if you take a massive amount off the top of the managing directors salaries which sometimes include share packages, then that business can afford to pay more for Australian made components. I asked him to guess how much some managing directors receive including their bonus shares. His guess was \$250,000. I explained, "No, I have sometimes read that they receive between four to seven million dollars per annum⁴¹".

Adam was indignant, "Why should they be worth so much more than a doctor or a lawyer?"

I said, "They are not worth it! They may have product knowledge and good negotiating skills, but if you look you will find managers at lower levels who will also have the same if not better product knowledge. They could do the job of the

⁴¹ It was in the news later in 2014 that the Chairman of the Commonwealth Bank of Australia had earned over \$8,000,000 that year when the bonus shares he received were added to the rest of his salary package.

senior staff if you gave them assistance at times from legal advisors or others they need help from. The cost to a firm could be tremendously reduced”.

Adam pointed out that the problem with people on salary packages like I was quoting is their ego! I agreed⁴² and went on to say that I would like them to accept salaries of only \$500,000 p.a. That should be enough for anyone’s ego. Adam was doubtful that they would. I said, “Well then, get rid of them!”

“How?”

I explained to him that, “Shareholders are the ones who own a company and they control who gets to act as directors of the company. They can vote them out at annual general meetings. They are the ones who are losing income on their shares when profits are distributed in the form of bonus shares being issued to Managing Directors on massive salary packages. Instead of one or a few people being paid massive salaries the company could afford to employ so many more Australian’s rather than sending jobs to India and other countries. After all, one of the main things many of them do is make decisions that the business has to survive by cost cutting. So they send jobs off shore rather than take massive salary reductions themselves, which could have been used to cover the difference between the salaries of many Australians compared with those in other countries.”

Adam, said “We are shareholders of some companies, so does that mean we get to vote?”

“Yes it does, but we only have as much voting rights as the number of shares we hold. So those who hold more shares have more votes. Hopefully the managing directors have not been given so many they can control the vote”.

We went on to discuss other manufacturing cost cutting strategies that would work to keep jobs here in Australia, he did not quite follow everything well and I am not going to bore people with an accounting lecture here. I did agree with him on one aspect though, that a lot of the time-consuming high technology components would still have to be manufactured overseas because of the amount of time an Australian would have to put into building each component. At our wage levels some things cannot be manufactured here in Australia.

Adam went on to point out that a lot of Australians would not want to take the risk of setting up a business to manufacture tools here, when they do not know if they would get the sales because; they need to cover the massive out-lay which may be involved in setting up the business.

I explained that was why it is important for Australians to have a way of telling other Australians what products they would buy from local manufacturers, if Australians built them to last and how much they would honestly be willing to pay for them.

⁴² Although I knew many wealthy people are not like that and some really use their wealth wisely to support the very poor in this world plus many other Australians, so I did feel uncomfortable about agreeing with Adam.

Adam wanted to know why Alana had to sort out the idea of buying a portable home at the moment. I was not sure why it was so urgent for her to sort out now. I had upset her a lot when I told her it was impossible for her to get a loan to buy a house in this area while they were both university students next year. She is so like me and I told her that too. We both like to plan ahead and sort things out, particularly projects we intend to spend money on.

Adam wanted to know why she could not see that she would only be able to afford to buy land a long way out, and that would then add to the cost of living so much. We discussed how all the travel costs had to be factored in when looking at where you buy land. Travel costs can outweigh the saving on home loan interest or rent when you buy a property a fair way out. Not forgetting too that the distance adds half an hour to your trip to work or school each way. I agreed with my son on this issue. We then discussed the need for a train line out to Doreen.

I got Adam to look in the Melways to see if there was still a gap between the estates which would allow for a connection to either Greensborough or Watsonia from that area. He thought he could see one. We discussed, the fact that he thinks our present government has no intention of spending any money on train lines anywhere. I pointed out to him that this could not be a new concept to anyone in government no matter whether it was Liberal or Labour in power. One of my friend's parents from high school were planning to sell their property in Yarrambat to developers thirty years ago, because it was known that that area, way back then and even prior to that, was going to be the main housing growth area in the North East of Melbourne. My point was that all our governments for many years have known this and therefore a train line must have been allowed for. We both hoped the government had not lost the opportunity to buy the land needed which should have been set aside in the first place, to resolve the massive road congestion, which occurs at peak hour from Doreen to Greensborough.

When we got home Adam helped me with the DVD. We ended up adding a little bit to it which included him demonstrating the bows he makes. Alana helped paint some of the timber, but she refused to be on the DVD.

August 3 ~ Made in Australia and Skiing

I drove Alana and Adam to Natalie's house to go skiing with her dad and sister at 5:30am. When I got back home I worked on the book for a while then started the patio project. I had some painting to do, so I put on an old windcheater I had made that once used to be beautiful. I decided on the DVD I wanted to show people how beautiful it used to be. I raced around the house looking for my fabric painting photograph album. In the process of looking for it I found the perfect photo for the cover of this book, God given Wisdom. You, my readers, will have seen it. I took it of Alana when she was about 11 months old. As you can see she is in a box that a little child's ride-on car came out of. Like many little children she loved the box as

much as the gift. I loved the big print on the box which said, “Made in Australia” and her cheeky face. I never did find my fabric painting photograph album.

I worked on the patio as quickly as I could, I wanted this project to be finished by the end of the day. After a while the words “you cannot do everything by yourself” kept entering my mind. So after lunch I turned up at Ian and Marion’s to ask for help. I explained to Marion, “I have some samples of the first book I always knew I had to write, ‘The Great Love of God’. They are not even the best of the book, far from it, there are far more incredible things I have to write about than what I have here, although the first pages are pretty good.” I asked if she would mind checking for spelling and punctuation mistakes.

Ian came back with me to help with a DVD of how to use and fix a Triton work bench and do the patio renovations. I love chatting with Ian but I am afraid at one stage, I was so worried about not getting finished in time, I talked over top of one of his enjoyable dog stories to record a bit of the DVD.

As the sun was setting we were nowhere near finished so we packed up quickly and I went off to church. Paul Huglin was preaching about discipleship. He asked us all to record the thoughts that resonated with us from the passage he read. Mine were; Fish, I am hungry! He asked would anyone callout what they were thinking, there was no way I was going to, but I did write it down as he requested. My thoughts led to another solution for a patio problem I had created that day when I tore a hole in the fly wire with the drill. Clear fishing line through a needle can be used to sew a patch of fly wire over top of the rest. Then he asked us all to bring our little notes up and place them on the table. He was not getting this note! So I wrote out another one, “Discipleship is about being a disciple and doing God’s will in our life for the rest of our lives.”

My thoughts as we went forward for the Communion were, ‘My family are not here! I can see that for sure. But they are: these people are my family. It is so good to be here.’ I was thinking so much, I forgot to drink the grape juice from the little cup.

I happened to sit behind Ben Chenoweth, a friend who has written a book called “The Ephesus Scroll” which he sells on www.smashwords.com for \$4.99 US. It is a great book that my dad and I really loved, which explains in a novel form, the book of Revelations in the Bible. He helped me with information about how to list a free e-book.

It was lovely to catch up with an old friend after the service. She estimated she may not have been to Diamond Valley Baptist Church for possibly five years. We chatted and shared stories about our families. It was so lovely to see her and have time to just chat. We were late joining the queue to purchase an evening meal. By the time we got there, there was no salad left, actually there was a tiny piece of tomato, lots of lamb and the souvlaki wrap. I enjoyed it and so did my friend.

As I watched some of the cooking team pack up the tables. I thought ‘I don’t think I have seen them eat their evening meal’. The cooking team coordinator,

Jenny, had drummed into us, “You must feed your team. No matter what, that is a must”. I wondered what they would do when selling meals to church people. Would they tell them there was no salad left, when they had actually reserved some for themselves? Had they actually reserved salad for their own meal? They needed to, when we were cooking we never left before 9:30 pm because of all the cleaning involved after cooking a roast and waiting for people to come and buy a meal.

I measured the oven earlier in case anyone wants to know if they have one big enough to cook a roast for 70 people, perhaps even for a wedding. It was nowhere near as big as I thought, the internal usable space was 50 cm wide by 67 cm high and 33 cm deep but it does have lots of racks or places to put a tray.

I remembered I had to ring my Mum, I had forgotten her birthday it was five days earlier. She said she’d spent hours at the doctors waiting for injections to get rid of pain and then because it was so late, they went to the bowling club for an evening meal. They had just finished working for four days at the Lightning Ridge opal expo which is always held in the last week of July, so Mum is always busy for her birthday. She told me they finally managed to sell the last of the opals from their really good mine; it has only taken 12 years! She had helped another lady sell a lot of opals which she had inherited from her father. I told her I was writing a free e-book. So she told me about a Christian publishing business. She told me I should use their services because I’d never be able to achieve the same distribution of the book “The Great Love of God” as they would. I had known for many years that I am meant to self-publish and not use a publisher. I politely told my mum that. She said she hoped Alana didn’t drive to the snow because it can be so risky. I found out the next day that even with two wheels in chains you can slide if the ice is bad. She was right about that.

I found out over the next two days, that my brother’s family had forgotten to ring Mum for her birthday, and my brother-in-law thought my sister Julie had been so busy she had probably forgotten to. I told him I did not think Julie would ever forget Mum’s birthday, she takes such special care to get just the right present for everyone. When we were at Lightning Ridge at Easter time, I gave mum a beautiful Ken Duncan photographic book for her birthday because it was so heavy it made sense not to post it in July, that made me feel a little better. However I had intended to send a card and phone but I just forgot.

I picked up Alana and Adam when they arrived at Natalie’s home very late. They were exhausted particularly Alana who went alpine skiing for the first time. She had been cross-country skiing a number of times before, but this was very different. We sat in our kitchen and she told me stories about the day. She must’ve fallen over at least 20 times. Many disasters happen but I was so tired she occasionally asked me, “Mum, are you asleep?”

I had to make a note of the stories the following Sunday, as she retold them at my sister’s birthday party. I do remember one, she explained she was accidentally stuck on a blue run instead of a beginners run, at one point she was

coming down the hill, and she had a choice to make; she could either ski into a fence or plough into a group of skiers having a lesson. She chose the fence and ended up all tangled up. The ski instructor was concerned for her and doubted she had the skills to ski the rest of that slope, she totally agreed with him, but explained she had no choice she had to get down the hill somehow. She kept telling me, “Mum it is so hard when you fall over, to get back up again. You would not have the strength to do it. It is not like cross-country skiing, where the skis assist you to go up slopes. If you don’t have the momentum from coming down the hill to go up the next one you have to continuously pull yourself along with your arms and the poles. Going across one slope to get to another, without a chairlift, which is what we did to get lunch, was exhausting.”

I told her I knew that I could not do it after Natalie’s Mum told me she doesn’t ski because she is not fit enough. She had explained that if she wants to ski she has to build up her stamina beforehand with a lot of exercise. She is a person who walks regularly and is not overweight, so if she couldn’t do it, I knew there was no way I could do it.

There was one thing Alana did like about the trip. She showed me photos of ski tracks in the snow and explained she was now going to use this for her abstract art painting. I told her about finding the photo of her in the ‘Made in Australia’ box and how that will be on the cover of the God given Wisdom book.

Her reaction was special; she gave a big “Oh!” smiled a little and said, “After I tried so hard to stay out of the DVD, I am going to be in it (meaning the project) anyway”.

August 4 ~ Simple Computer tips and Finishing.

It’s very early Monday morning August 4th 2014 and I thought I’d be finished by now. I thought I would have confirmation from God before now that I could finally focus on working for my clients. I so expected this book⁴³ and the DVD would be totally finished, all recorded on the camera for editing another day. I desperately need more time to work for my clients. Yesterday was Sunday, I worked continuously then only stopping for a minute to eat a small slice of custard tart. By lunch time yesterday I knew I could not do it by myself I had to have help, to be finished by the end of the day. I have to go back over my notes I made since I first purchased NaturallySpeaking on the day we went to the wedding of a wonderful couple. We also still have to finish the patio and the DVD of making your own patio blinds cheaply and overcoming condensation problems from the patio roof. This will take a bit of editing as I often forgot to turn off the camera for 20 minutes at a time and lots of times I recorded a black screen because I forgot to open the lens cover!

⁴³ I knew at this point it would be a free e-book.

I have seen during this period that I am meant to make a small number of easy to follow straightforward DVDs on 'using a computer for Excel' and just simple things which Marion wants to know and needs to learn like 'dropbox' so she can help me edit the two other books I have to write. One is called The Great Love of God and the other's title I do not know yet. When my work is as up-to-date as it should be and my office is tidy I will make these DVD's. Also even though I have only roughly started making notes about other things which happened from Friday to now, I have to gradually write them. I have to aim to be finished all this within a month from now and get the website up and running too, with the help of a few special friends who can see God's purpose in it. To achieve the deadline means I will need to pay my daughter now to help with typing not later as I had planned, when the other two books I will sell, are complete and make enough for her to be paid. I will also at that time, because I know God wants me to, give appropriate thank you gifts to those who have helped with this free e-book and the website.

I have also seen over time that what I earn from the books I sell will not go far if people ask me to invest in projects. I am not meant to be a Dick Smith who makes millions and can afford to fund projects or bail out businesses that need help. They have to go to the normal sources of help for the resources they need and if it is warranted hopefully they will get what they need.

When it comes to giving to charities and people in need I do so through the normal channels. Welfare from me will not be direct; it will have to be through charities I regularly support. Somehow I want to make sure a lot of very poor children are sponsored overseas and that this can continue on an ongoing basis. The funds I receive from the books I sell will need to be invested wisely, so that this can be achieved.

It is now 7:48 AM. I need to get out and get ready and take my son to school. Then live a balanced and busy life doing that I know God wants me to do, which my children, friends and I will enjoy sharing.

August 4 - NaturallySpeaking, Holiday Houses and Finishing the Projects

The morning started at 4:22 am effectively, I opened my computer with the icon which will be the photo for the cover of the first book and which I will include in this book along with the next photo I saw, which had been accidentally docked as my desktop photo by the computer. It is a photo of our family and Andrew⁴⁴, Jane, Ben and Nick in front of our camper at Anglesea. It made me think of the time I knew I had to share with Jane the fact that I knew we could buy a holiday house together and how it could work so well. It also reminded me of how we shared so

⁴⁴ This Andrew is not Andrew Chua, Andrew Reeves, Andrew Newbold or Andrew B. From this point on whenever I refer to 'Andrew', I am referring to Andrew who has been a wonderful friend since my teenage years. He is married to Jane and they have two sons, Ben and Nick who are in their early twenties. We are truly blessed to have them all as very close friends, it is a joy to spend time with them and be one of the many people they help so often.

many wonderful holidays together, not just at Anglesea, but travelling holidays to Queensland for instance. I was reminded that at one stage later, Jane and I had shared our thoughts with each other, which were that we did not think a holiday house was what we wanted any more. We enjoyed going to new places, seeing and experiencing new things.

Then I knew I had to explain a few things. One of them being some of the things NaturallySpeaking's does. The following sentence if you can call it that was made this morning. It occurred because I've been breathing into the microphone for Naturally Speaking. This sentence shows a lot of what I have deleted in the past whenever I created a document within Naturally Speaking. At first Naturally Speaking went crazy just because I breathed! I was forever saying "delete that" or "correct that" which I cannot say at the moment because otherwise it wipes out the words before 'delete that' and 'correct that'; I have just had to type those myself. This is a sentence I had no intention whatsoever of creating this morning: 'Will or will will Will Will Will Will This film or all will or will will will At first only crazy or the will or will the all the'. I never even mentioned the word 'will', I did tell NaturallySpeaking it was driving me crazy. It is very good at recording the big words usually, somehow just then it recorded big words as big quirks, however often the little words like "I" are incorrectly recorded as "it", "he" and other odd little things. You have to often say "correct that" "choose one" or whatever number the phrase is in their list of options which come up on the screen and you often say "undo" which also has to be typed for obvious reasons. I find it is necessary at times to tell it to "go to sleep," particularly when I am reading over a paragraph so that odd words are not inserted in odd places. However at times the phrases or words which it supplies are inspirational and the fact that it can be set to Australian English means it does spell better than I can. But this morning like some other mornings it can be so frustrating; you just feel like typing what you want to say. About once a week I tell it to "Launch accuracy tuning" by selecting 'Audio' then that phrase, in the hope it will improve its knowledge of what I am really trying to dictate into it. At the moment I think it is either the microphone position, which could be in a different spot, or the notes which I dictated quickly without taking the time to tell it "correct that" which has made it go a little crazy. Also I cannot tell it to launch 'accuracy tuning' for a while until I edit all those notes. One useful feature now is the playback option. I can highlight a section, press the "playback arrow" and listen to what I said then work out what should have appeared on the computer. Another action I use a lot is to highlight a word or phrase and say "Cap that" to make every word in that section start with a capital letter. At least NaturallySpeaking knows when it hears a person's name or a place name to enter that word immediately with a capital letter. It also starts a new sentence with a capital letter after you say "full stop". I should perhaps try in the future to say "Cap lightning" or whatever it is I want to capitalize so that Lightning Ridge does not initially appear as lightning Ridge. Another useful feature which is an option, after I tell it "Correct that" and when I cannot see on the screen the

phrase I am looking for, I can tell it “spell that” then if it is a mistake I really want it to fix, I will tell it “Train that”.

I have gone into a lot more detail here than I ever intended to do and I apologise to everyone who is computer savvy. It is because God has made me know that there are many elderly people in our community with some great stories and God given wisdom, just waiting to be put into print and either sold or given freely to the public, which is an option with eBooks. But all the effort of doing so has deterred them for years.

Firstly I did some research before purchasing NaturallySpeaking and learned that the \$200 Premium Version which I purchased from Officeworks had the best options for me with which to write a book. If you know God is telling you to do the same, please obey him. Some Christians regularly search Koorong and Word websites for free eBooks and your story maybe just what God wants them to find.

Also you might like to try permanently changing your font to something different. I like Trebuchet MS and the justification settings. I learned how to do these sorts of things by going into Google, and typing “How do I permanently change my font preferences. I then read a document which was really helpful, with step by step procedures in it. Unfortunately it looks like I did not save it in a new folder especially for computer tips so that I can find it again and tell you exactly what I typed into google.

If you are not used to a computer you may not know that you can type some words, highlight a word, right click on it then look at the synonyms which are offered. Never be afraid to right click on something and see what options your computer offers you. There are a lot of other simple little useful tips which I know I need to put into short, easy to follow DVDs, on the website www.godgivenwisdom.com.au, soon because of the questions Marion asked, and the Excel training I gave a client on Saturday.

Marion is a wonderful retired Christian lady whom I have asked to help me edit my books for typing mistakes and grammar issues like using the wrong “there” or using “I” instead of “me”. I walked into her home on Sunday 3rd August 2014, with a whole lot of printed documents, a notebook, and a memory stick and asked for help with checking for the little errors I had not found as I wrote this book. Marion was only too pleased to offer to sit in the sun on that Winter’s day and spend her Sunday afternoon reading and sticking post it stickers wherever she felt something needed changing. However, when it came to the memory stick she looked at it and said, “Ooh, I have got one of those but I do not know how to use it”.

Then I was shown their computer and found that due to a lack of space in their computer corner it sat on the floor under the desk with the USB sockets on the bottom. I had to kneel on the floor, just like they did when they inserted their camera connection into it. They were so pleased when I told them they could turn the box upside down or lie it on its side on a little platform. Ian, the special friend who taught me all that I know about how to use a Triton work bench, could easily

make one. They were relieved to learn that everything is firmly held in place inside the box and so it will not hurt the computer to turn it upside down or on its side.

I still need to tell them that the only problem with that is the DVD player will not work when it is in one of those positions. This only occurred to me as I drove home from church that night, thinking should I call in on Andrew and Jane, some of my closest friends who I have known since I was a teenager, to ask another one of those hundreds of computer questions I have asked Andrew in the past. Andrew's knowledge with computers is superb and he has applied that knowledge professionally world-wide in engineering, science and banking. He shares his knowledge freely with others around the world so they can all work together to solve very complex issues which are too big for one person.

There are a few things you might like to do if you want to use Naturally Speaking to help you create documents and emails. I will set them out step by step here in the hope they help some people who have never tried to do this before. First make sure your computer's language is set to Australian English; then change the computer's power saving features so that it does not go to sleep before the vocabulary training (launch accuracy tuning) is completed. The accuracy tuning takes about 45 minutes which meant I had to modify the power saving options. I also had to go into the "train" section, quite often, initially.

This book is called God Given Wisdom because God truly guided it. It was recorded because it was God's will that I do so. The DVD was also recorded that way and I know now, as I suspected all along, that I am not meant to take out my mistakes where I damaged something I was working on through lack of experience with the materials or tools. As I said to Ian, Marion's husband, who came here when I asked for help so I could finish yesterday, "I think people will learn more from this DVD by seeing the mistakes I have made. If professionals did this project they would probably re-do the sections where they made mistakes and people would not learn as much from just their warnings as they would from actually seeing the mistake I have made". In fact I accidentally did not record drilling the second drainage hole, where I did it right, however the first one was recorded and it did not go the way I expected.

I asked Ian's wife Marion for help yesterday so I could finish this book and it would be perfect by the end of last night, when I thought it would finish according to God's will. Now I know I have to spend time, looking for the little mistakes in the documents recorded with the aid of NaturallySpeaking, and I have to correct my grammar with the help of Marion. I also have to take out some people's names, because I did not know when I first started that it would be made public.

I was being very careful with my notes to only use talking marks around words which I knew were totally perfectly recorded. God has shown me by the comments from other people, that it will not make sense to you the reader if I do not include in the talking marks the extra things that were said, which are almost perfect but may have little words left out. However the overall message is the

same and what God wants me to write. I am also allowed to use my Sundays and so are Marion, Alana and a few other people to help me make corrections to the books I will sell in the future. I have been allowed to write this e-book, not just correct it on Sundays, because I knew it would be given freely to anyone who wants it. Just like it says in James chapter 1 of the Bible; “God freely gives his wisdom to all those who ask”.

There is one email which I know has to be presented in this book just as it is but with the email addresses deleted.

Also, if you do find my name in other ways which is possible, or my phone number or email address, remember I do have a life to live. I cannot possibly cope or enjoy life if I am inundated with phone calls, emails and letters. If you do want to say thank you, particularly after you have read the sections of the book “The Great Love of God” which follows, I must tell you this:

“If you want to say thank you, don’t call me or write to me, go to your local church to do so, or why not pray where you are and say “Thank You” to God. Please let God have all the glory for the work he has done and will do.” Then ‘Let God’s Will be done’.

Now I have to finish this book and the DVDs along with working for my clients in the way God wants me to do this.

As I hope you have realised I thought the book finished here when I wrote this section. In fact there are a few other points in this book where I wrote concluding sentences because I thought I could stop recording important little bits of wisdom. One thing that Bob Callaghan could not see the wisdom in was having so little sleep. He only understood after I explained more about myself. God made me the type of person who can function reasonably well on very little sleep.

One time many years ago I volunteered to make one of my best friend’s Wedding Cake. My friend chose orchids for the main flowers and needed a cake with two large tiers and a smaller top tier. I had made a number of high quality wedding cakes before so I was not taking on something that was too big a task. However so many things went wrong and orchids I think are the most time consuming difficult icing flower to make. I had some made and the washing machine became unbalanced shaking coffee table on the opposite side of our house so much, a glass tipped over that an orchid was sitting in drying and it broke. One day was a lovely Spring day so I worked outside, a bird flew over and pooped on flowers I had made. The worst thing that happened was five days before the wedding my husband shook his hands at the kitchen sink after washing the dishes, water flew from them to the top layer of icing on the cakes. Water dissolves icing leaving little holes and shiny patches. I had to strip the top layer off and redo it which is time consuming then wait for it to dry enough that I could work on it. I will include a photo in the photo section so you can see how much work still had to be done at that point. Next the pillars needed to be hand made because they were two different heights, this was about 25 years ago before many

modern options were available. The octagonal pillars I made to match the octagonal cakes did not work using the first two methods I tried. I had left them to the last week because I did not know the heights I would need until the icing was on the cakes and I had so much else I had to do I did not think it mattered. However all the things that went wrong and I know there are a few others I have forgotten, helped make me short of time. I could not miss the deadline so I did what I knew I had to do. I worked until I was too tired to keep working, I had between 1.5 to 5 hours sleep per night for the last five nights before the wedding, I averaged about three hours sleep per night. The cake was finished on the morning of the wedding at 6 am. I then had some sleep before getting ready to be a bridesmaid in the wedding party and I was not too tired to enjoy the day. The cake and flowers took approximately 300 hours to make, but because I did what I knew I had to do, it was ready in time.

The other important things that happened around this time were I was made redundant⁴⁵ from my job. I was also leading the oldest group of girls called Pioneers in Girls Brigade. They were doing a service award and for that we were organising a fund raiser for a charity; it was a fashion parade of wedding dresses and bridesmaid costumes from about 1903 onwards. It was a superb event, which required a massive amount of time and effort from a small team and I was the main organiser. We wrote scripts for every dress with something funny or special mentioned about every brides wedding day for the pioneer girls to read, when they took it in turns to act as compere and models. We also made a devonshire tea for over three hundred people who purchased tickets. Running around collecting peoples stories and wedding dresses was my responsibility, along with making sure nothing went wrong and writing some of the scripts. Jane who I have mentioned before, another friend and my mum also helped turn the information on forms people had filled in into well written entertaining stories. My mother's experience from organising a wedding dress parade as a fund raiser in combination with a reception styled dinner some years earlier, provided some valuable tips to making our event such a success.

However I could not have found the time to do this and the wedding cake if I had not lost my job. The payout I received was for six weeks and two days⁴⁶. Back then payouts from small companies were not like they have to be now. Importantly I was forced to move from a finance company and I started a job with a company that manufactured cherry pickers six weeks and three business days later, gaining invaluable experience and enough time to complete the tasks I knew I had to do.

⁴⁵ I was told I was being made redundant but technically I was dismissed from my job as the Accountant and Company Secretary of a small finance company and its subsidiary, after having received an unasked for 42 % increase in my salary only about 18 months early in recognition of the valued work I was doing. My boss had a friend who he wanted to employ in my position.

⁴⁶ This was the initial payout I received. Months later I received the additional compensation for unfair dismissal which I was advised to ask for.

Section 2

Samples from the book:

The Great Love of God

Initial Note of Explanation

I am writing this book in the present tense as if it is still 1998, with a few glimpses into the future. It would be too confusing to write this story in any other way as a few people have since died, including David's Dad. In 1998 David's Dad is a big strong wonderful father. I love the bear hugs he gives David and me when we arrive at his door. The kids of course get swept off their feet and swung around. These bear hugs are a wonderful character trait he has passed onto my husband David, and I am very grateful to him for that.

The great love of God, by Sue Moss

On Monday morning 1st June 1998, I was very busy vacuuming our house for the bible study that night, when the phone rang. Steve, David's best mate at work, was on the phone. His first words to me after our initial greeting were "Sue, are you sitting down?"

"No I'm in the lounge room vacuuming."

"Can you sit down please?"

"Ok"

"Sue, David has collapsed at work and we have called the ambulance and he is on his way to St Vincent's Hospital. You may get a call from the doctors there soon."

My stomach dropped a little but I needed to ask Steve a few questions to get a true picture in my mind of what had happened.

"Steve, did David fall to the floor?"

"No, someone found him leaning on something and we called the ambulance".

I could breathe easily again after that answer. I thanked Steve and went back to vacuuming. I was picturing David the way I had seen him last Wednesday evening. He had been standing, leaning forward with his two hands flat on the dining table, saying "Sue, this hurts" as he lifted one hand and ran it over the back of his neck. That's the clear picture I had in my mind, only this time David was leaning on a desk saying this hurts. I figured David's work mates in their concern for him had panicked and called the ambulance. I was pleased he would finally be thoroughly checked out, they might be able to explain why he had experienced neck aches and backaches occasionally for most of the 16 years I had known him. There had been long gaps between them at times when he was pain free, so I did not think they were all linked to each other. Often they could be traced to the work he was doing around our house. I could not call David to check with him how he was feeling and if he wanted me to find a way of getting to the hospital, as we were one of the majority of people who did not have a mobile phone in those days. I prayed for him and trusted the doctors to solve his problems.

After finishing the vacuuming I gave Adam and Alana a snack for morning tea and began preparing for the evening's bible study. A week earlier we had finished an 18 month study on 'prayer'. Tracey Watson suggested we start studying the same chapter she was studying in BSF (Bible Study Fellowship). She said the study on the book of James was really good. We all agreed and she looked at me as if to say Sue will you lead it for next week? So I volunteered. It really should not have been my turn as there are 8 adults in our group, 7 of us had agreed to take it in turns to lead the study and I had lead it only 3 weeks earlier.

Tracey offered to fax through the BSF notes to me so I could work with them as the guide. She knew she really was not allowed to do that with the BSF notes as it is a World Wide fellowship with strict rules that do not allow the reproduction of their study material without first receiving written permission from somewhere else in the world. But as you will soon see God planned this fax to be sent to me and I believe BSF would want Gods will to be done⁴⁷.

I sat in my favourite chair in our lounge room to start reading James chapter 1, I had no idea what it was about. I had read it about 15 years earlier when I was reading all of the New Testament but of course I could not remember what passages of scripture came from there. The BSF notes had a heading for this chapter it was "Why do we go through trials in our lives?"

The phone rang then, it was a doctor from St Vincent's Hospital. He wanted to know if I was aware that my husband David was there. I told him I had had a call from one of David's friends at work who had explained to me that David had collapsed at work and they had called an ambulance which had taken him to St Vincent's. He checked David's date of birth with me and explained that David was a bit confused about a few things, so they wanted to check them with me. Had he had neck aches and headaches for a while? I explained that he had had them on and off for many years, including back aches.

"Over the last 12 to 18 months has David been depressed?"

"No" I could not picture that.

"Over the last 12 months has he suddenly stopped exercising and just started to watch TV."

"No" I said, "You just have to take a look at my husband's figure to know that he doesn't exercise much and he does just like watching TV."

The doctor had a chuckle with me over that. I explained to him that my car was in the driveway broken down so when they had finished checking David out, could they please arrange for a taxi to bring him home. He assured me they would. I asked if they would do some scans to see if they could find what was causing the

⁴⁷ Copyright rules vary for different purposes and types of material. For a book generally the limit is 10% maybe reproduced for educational purposes. Tracey would have been well within the 10% reproduction rule of all the BSF articles she received in that year as it was only four pages she faxed to me. We did discuss this at the time and I produced my own study guide for our group later. I will be seeking BSFs' permission before publishing "The Great Love of God" where I intend to quote some sentences from this document.

problems. He said they had decided they would do that. I thanked him and went back to reading James chapter 1 and the BSF notes on it.

As I sat there I prayed to God, **“Lord why have I never gone through a trial in my life?”**

It is a prayer I have prayed occasionally in the past when I have listened to a sermon in church on that topic. I could tell you numerous true stories of how in my past something bad may seem to happen but God had looked after us and it all turned out wonderfully in the end. But I will tell you just one of the experiences I was thinking of at that time.

A few years ago I was outside my work waiting for the traffic to clear so I could turn right into the drive when a car came up behind me and smashed into my car. My car could still be driven but my driver's door was too hard to open. Our insurance company wrote off our car and paid the agreed value of \$7,000. Only a week earlier, we had thought of selling it but ruled it out because we knew we would not get more than \$5,000 for it. At my work one of our managers had resigned and left a week earlier, so his company car was available for immediate use. The lease had a residual and a clause in it that it had to be handed back in road worthy condition if the company wanted to get out of the contract. The company I was working for replaced some of the tyres and allowed me to pay out the residual of around \$12,000. That car would have cost us \$15,000 anywhere else. Overall we were out of pocket \$5,000 instead of \$10,000 and had an excellent car that was less than four years old. I did not get whiplash and a car crash that could have been a trial became a blessing.

I think I see trials as something long term that people go through often because they are ill, but I rarely ever suffer from anything. I was however seriously burnt in a fire at four and a half months of age. But I cannot remember that, so it is my parents' trial not mine, I just have a few scares as a reminder of God's perfect timing. He made sure my mother was not so far away on the farm that she did not hear my cry. She came running immediately from the clothes line, pulled me out of the open fire place, rolled me in the rug to put out the flames on my dressing gown which was sewn up across the bottom like a sleeping bag, then ran with me in her arms two kilometres to the nearest neighbour to get a lift to hospital. I had third degree burns on my right foot and left leg. Earlier my Mum had left me in the lounge room on a rug four meters from the fireplace. I could not crawl so she thought I was safe, but she had forgotten I could do 'push ups', and those push ups eventually sent me backwards into the fireplace which had been built without a raised hearth or a fire screen which would have protected me.

Another thing about God's perfect timing which relates to this is that the first time I ever taught the older kids church group, the topic of my teaching material that I was assigned to teach was called "Pulled from the Flames"¹. Can you imagine the silence in that room as everyone listened to how I was 'pulled from the flames'?

“Lord why have I never gone through a trial in my life?”

This day the Lord answered my prayer.

¹ I searched for this document for a long time and at this point I have not yet found it. I think the title is not exactly “Pulled from the Flames” but that is the name which has always stayed in my mind. The writer was drawing an analogy between people gaining strength from the trials we go through and a sword gaining strength from the forging process of fire and beatings.

June 20, 1998 - The men's group and firewood

On Saturday the men's group which David used to attend about once every three weeks with Brad from our small group, chopped up a section of Andrew and Janes' old fence for kindling for us. I thought there may not be enough work for them as seven men were helping which included Colin from our small group, so I asked if Lee could organise a trailer load of firewood for me too. I had no idea where David used to get it, and in 1998 the internet was so slow you would never 'google' it like you can now. All I knew was that a trailer load of wood cost \$75-\$80. I gave Lee \$80 to buy some wood for us. He came back with two trailer loads full of red gum! They had explained to the guy our situation and he generously gave them two trailer loads instead of one! So many people here in Australia have compassion and really help out in whatever way they can when someone is in need. Australians in general are wonderful, compassionate, caring and helpful particularly when people are going through trials in their lives.

June 21, 1998 - My prayers at church on Sunday 21st of June

On Sunday, 21 June I went to church with Adam and Alana, they went into Tinies' Time together and I went into the main service. During the service they prayed for David and Andrew Newbold the assistant pastor, then said, "I will give you time to name in your hearts those people you want to pray for, who you know need healing". It was really strange the only person I could think of apart from David was my brother Glen. I thought I must have to pray for him for an old injury in his back. Then David's parents came to mind. David had asked them on the Thursday or Friday before to please go back to their local church. I realised that that morning it would be only about the fifth time in 15 years they would be attending church. I prayed that experience for them would be a moment of reconciliation which they enjoyed. We later found out it was and they are going to keep going to church.

When I arrived home, I had a call from Rhonda my brother's fiancée's mum. She wanted to know how David was going. While we were talking I heard the call waiting beeps. Rhonda didn't mind me putting her on hold while I checked to see who was calling. It was Dad. He said "Sue, your brother has been hurt." He went on to explain that Glen had two black eyes, lots of skin off and was feeling very, very sore. What had happened was Glen and Luke (**name changed*) had been attacked by a gang of about 20 aborigines. The aborigines had punched and kicked them. I explained to dad I'd have to call him back. I took Rhonda off hold and gave her the news. She quickly got off the phone and called her daughter Brooke, while I called Dad again. Dad told me more. Then I told him about only being able to think of Glen during prayer time in the church service. Dad said "I really believe that God is going to heal David to bring glory to him. I have been believing it for quite a while now and that you and David are really filled with the Holy Spirit. This

really shows it, you were in touch with your brother Glen and knew what to pray for.”

June 23, 1998 - Contacting Alan Nunn

At the beginning of my conversation with Pastor Blackburn (the Interim Pastor) he had mentioned our church was happy for Alan Nunn, a previous pastor of our church to lead the healing service because they knew Alan was an important part of our lives. Alan had preached the sermon at our wedding and he was the one who drew me to Diamond Valley Baptist Church. I asked Pastor Blackburn if he would like me to get Alan Nunn's opinion on my letter and he said, "Yes".

Alan said it was important for a healing service to be done the right way. I asked if I could fax him the message. He said "Yes, but give me half an hour so I can go back to the manse and turn the phone over to the fax machine".

So I prayed in my office then I walked out of my office and went to go up the stairs, but as I did so I looked over at the mantelpiece in our family room and saw the book that Jeanine had left with me from our small group. When I picked it up I saw the notes on how they believed God was guiding us to pray for David. I looked up the first entry on the list which was Mark 11:22-25. It basically says; believe in a miracle and don't doubt, and if you hold something against someone, forgive him, so that your Father in Heaven may forgive you, also. I was excited to receive confirmation of the message I knew God had guided me to write. So I quickly wrote a covering letter to Alan Nunn about what had just happened and faxed it through with my message.

Alan's reaction was cautious, he told me he wouldn't be doing his job properly if he didn't give me a little book to read on miraculous healing. It was a balanced book of ten true cases, where only one person out of every two people who had very similar illnesses was miraculously healed, even though in every case the people involved truly prayed believing in a miracle. He said you have to try the medical means available, that this was vital, God had given mankind that knowledge of medicine and he works through it. He restated something I already believed "You have to use it, it is vital".

Alan went on to explain that the laying on of hands is more than just for healing. It was something that was done when the disciples were sent out to witness in new lands.

I could see the long term purpose for us was to take David's testimony and tell it to many people. We were experiencing so many incredible things which only God could organise to fall into place so miraculously. David's message was reaching people. At this time something special was happening nearly every single day. So much so I could fill a book and I knew I was probably meant to write a book about everything one day. It was so exciting to be a part of God's miraculous design where all the little things were lining up perfectly including people's mistakes, doctors' appointments, cancelled appointments and words of wisdom.

However I know now the book would be just too massive if I wrote about everything, so I have to choose the most important things and then probably take out a third of it.

June 24, 1998 ~ David's radiotherapy treatment

David slept all day Wednesday and he finally felt so good he did not need any Panadeine for headaches. His radiotherapy treatment started the next day and so did his nausea. He threw up on the way home in the car but hardly needed any Panadeine. The doctors have all explained that David will get worse before he gets better. The radiotherapy will start to make everything move which will cause swelling and therefore headaches. He was given something stronger for the nausea which helped. He also has backaches which he has been complaining about for a little while. We don't know why except maybe it's caused by lying on his back too much. The doctors actually told me I have to chase him around the house. They want David to get up much more because he has been sleeping up to 20 hours a day. It is too much sleep. I think he has been trying to avoid Adam and Alana because he cannot communicate easily with them. The dysphasia which started after the surgery has not improved. I have talked with David and asked him not to hide from our children. He agreed to spend time with them, listening to them and giving them cuddles, even if he cannot find the right words to say to them. At one point David had asked me to keep Alana and Adam away from him because he did not want them to see him like this, at least now he is not afraid to be with them. He has also started to talk a little bit more on the phone with friends and family. These improvements mainly started happening since he worked through forgiving others on Tuesday.

The healing service was scheduled for 27th July 1998 so both Pastor Blackburn, who was going to America for ten days, and Pastor Nunn could both attend.

May 5, 1999 ~ Mother's Day Swing Seat

I have no idea where I was when I was inspired to organise a wonderful, beautiful 3 seater swing seat for my own Mother's Day present from the kids. I put it on our back patio which is so elevated we have a lovely view of the surrounding hills. I also purchased some lovely plastic rectangular planter boxes each one separated by a big round pot, all up I filled the edge of the back patio with pots. Initially I think I put plants to keep mozzies away in the round ones but the rectangular ones were filled with beautiful pansies. I also purchased a matching coffee table for this outside situation with a glass top, it was really good quality, 15 years later it still has no rust on it. I think I only protected it once with car polish, which is what I was told to do annually with the swing seat to make it last. We loved this swing, we would sit on it very often and have lunch.

Now it's rarely used, mainly because it needs refurbishing and is surrounded by Adams exercise equipment instead of attractive plants. At the 2014 Hillsong conference Bill Hybels encouraged everyone to choose a special seat, then schedule 15 minutes a day to sit in it and read the Bible. That made Adam decide he was going to refurbish the swing seat and enclose the patio with heavy clear plastic to make it warmer in winter. He thought an added bonus would be he would exercise more in winter if he did this. He wanted to make that seat, his special seat. We have so many special seats in our house including one in his room and recliners upstairs and downstairs, I could not see why he would choose this seat. However if all that effort of enclosing the patio and refurbishing the chair meant he read his Bible daily, I was happy.

The day after we got back from Hillsong he insisted we had to go to Savers to buy a cane basket for his dirty clothes in his room. I didn't go in with him initially, I had to move the car to a different spot. The council had made it "paid all-day parking" in the place that I had suggested he park, because it was easy for a learner. When I did go into Savers he was at the checkout with the cane wicker basket in front of him. I inspected it for cleanliness and wasn't too pleased but he insisted it was fine, exactly what he needed. So I left and waited at the door. When he met me, I realised he was not just carrying a wicker basket, it was sitting on top of a purple armchair! He had decided this was going to be his special chair. He planned to get rid of the desk under the stairs in our family room and put this purple chair there instead. All I could think of was; the colour scheme, the room was golden with furniture to match. I wasn't keen on adding purple to the room. My comment was "If you can't get it in the back seat, then it's going back!"

Adam struggled to try and find a way of getting it into our car without damaging the door. I helped a little bit, but not much. I wanted it to go back to Savers. While we were trying to get it in the car a man came up and asked if we wanted help. Adam promptly said yes before I could say anything. They twisted it and turned it until it slid onto the back seat. He turned to me and said "I hope you like your chair".

My reply was, "It's my son's chair. I was hoping it wouldn't fit, so it could go back to Savers."

He laughed and said, "You should have given me a nudge. I wouldn't have tried so hard!"

We believe God really wanted Adam to have that chair. It had been right in front of him when he was waiting to pay for the basket in Savers and I had not realised it was his. Then God sent someone special to make sure we got it home. In the end the desk stayed and the chair fits nicely next to it. Colour wise, they even look good together. Adam loves the fact that God really wants him to have that chair and he uses it.

We are refurbishing the back patio as I write this book. Alana was not happy using one of the recliners or the chair in her room, as a special seat. We are enclosing the patio with mosquito netting and clear patio blinds. Alana and I are

cleaning from top to bottom, repainting and replacing the swing seat. Things are just falling into place beautifully so we save as much money as possible and we are all happy with the new arrangements on our back patio. I have some excellent tips for anyone who is interested in a similar project which I will put in a website called www.godgivenwisdom.com.au.

June 2, 1999 - My letter to the editor

I have had a letter to the editor published in the Herald Sun but I wished soon afterwards that I hadn't. A lot of people at the time would not realise if they read it that I had not done my research before writing it, however professionals in my industry would not give me a job if they had read it. The editor was keen to put CPA after my name and asked for permission to do so. He wanted that letter to look like it came from a professional who knew what they were writing about just like I did. I was so anti-GST before it came in because I knew one important fact and that was that my clients on incredibly low incomes could not afford the GST to be applied to food purchased from a supermarket. They could not possibly afford basic food items to increase by 10%, they were struggling so much already and I just cared too much about the welfare of the poor that I was absolutely anti-GST. Maybe because there were so many of us who were anti-GST, may be for the same reason as me, our government was forced by the opposition to make a commitment that it would never apply GST to basic food items, only to takeaway and similar types of food.

I wrote about that and I will never be ashamed of that. However to try and get my point across I added an extra paragraph. I wrote about little fundraising stalls having to apply GST to all their sales and the difficulties involved in that. I had not taken the time to do my research properly. I should have gone to an official website and looked for a 5 to 10 page document explaining the Liberal party's proposed legislation. In it I would have seen you did not have to be registered for GST if your annual income was below \$75,000 per annum or \$150,000 per annum if you are a charity or a religious institution. I now know it is wise to look for an official document that's not too long, on both sides of the argument, before standing up and fighting for a cause. I have also come to understand that it is not necessarily the technical arguments which will sway people. It is sometimes just a simple question.

In Summary

I hope leaving this message here, where it was initially when Bob Callaghan read it, in amongst the little samples of the book 'The Great Love of God', will help people remember it.

The most important thing God taught me after David collapsed with cancer is:

“There is a difference between what we think, what we believe and what we know. Everything we know, if we are truly seeking the Lord Jesus Christ, comes from the Holy Spirit and is a major way God guides us, along with his word.”

Qualifications and clarifications of the statement:

As you read this please think about your own life where you know God has been teaching you this message.

1. For everything you “know”, to be from the Holy Spirit you must first truly be seeking the Lord Jesus Christ.
2. God never tells us anything that is against his word, particularly the New Testament.

Don't be put off by the size of the bible, the New Testament which is where I would recommend you start, in my first bible is only 321 pages and it is not small print. A chapter in the bible is usually one page or less. Bible Colleges' often recommend the NIV, NLT or MSG versions. I love the Life Application Study Bible Versions of the NIV and NLT because they provide information which explains the setting at the beginning of each book, then the bible is in the top half of each page and the bottom half of each page has guidance which expands on the verses above.

If you're interested in a particular topic, for instance sexual immorality, don't just look for those words in a search of the New Testament, search for words like marriage, husband, wife, purity, virginity along with words which are derived from these. If you are thorough in your search you will see God's design for marriage.

3. You may “know” you need to step out in one direction, and you start along that path only to find out the Lord only wanted you to start along that path, so that you would see another gateway he wanted you to find, that you probably would not have found otherwise.

4. We must never use anything we “know” to manipulate other people. Do not tell another person “God has told me we must do this, so therefore we must do this”. If something should be a joint decision, then discuss it with the other person involved. You may find it is just one of those things God wanted you to raise with someone else, so that together, you can work through issues that needed considering in your lives.
5. God confirms everything that is important. All the big steps, he uses the words of others, his word, or a situation to confirm that step. Never make a big change in your life when you are under a lot of stress, unless you know God has confirmed what you “know” you should do.
6. It is sometimes hard to know the difference between what we think and what comes from God. How do we find out what we “know”? If we want the Lord to, his Holy Spirit will speak to our minds. We can ask questions in our minds and before we even get the full question formulated in our mind, we get a short sharp “No!” or “Yes”, “Go Now!”, “Don’t ask!” or a brief message. I have found God often does not bother to say “Yes” but if you rephrase the question the opposite way he will usually say “NO”. I have experienced a day when the Lord left me alone and would not answer any question except for later in the day when I reached out my hand for something and he said a loud “No” to my mind. It was that day I learnt that at times you just have to do what you think you should do, and if you want him to, he will stop you if you are about to do something that is not right for you.
7. Sometimes you will not receive an answer, particularly if you are asking something you do not need to know at that time. Furthermore, God will not always supply that short sharp answer particularly if you have already been taught by the word of God or others that something is wrong. You can trust the Lord for timing, his timing is perfect. Later he may give you the answer you’ve been seeking, after you have experienced more.
8. We should not stop thinking for ourselves, however we should check with the Lord to see if there is something we should know that is different to what we are thinking.
9. “Every step you take, every move you make, I will be watching you”. God knows every hair on our head. Why? Because he loves us all that much that he cares about every step we take.

10. God does not always tell everyone concerned all that they could know about a situation. If it is a minor matter sometimes he will only speak to one person.
11. Also God does not give one person all the answers. He wants us to work together to help one another. Furthermore and quite obviously, it is not just Christians God brings into our lives to teach us.
12. The general knowledge that we have has the power of the Holy Spirit behind it. Some is given so we just don't feel like dummies, other information is there so we can help others, and some is there to help us do the best we can in the career path God wants us to take.
13. God will quite often speak to the mind of one of his little children, and you will know they have been used by him, to give enlightenment and help to those around them.
14. You should try to do what you know you should do, unless it would be wrong, as I have explained above because it contradicts the word of God.
15. Also keep in mind that you cannot do everything which you know is important. Like sharing God's love with everyone; there is just not enough time to always do everything you know is important. This is meant to be shared by all of us; it is not just your personal responsibility.
16. Forgive yourself and forgive others. Remember the Lord's Prayer. Don't beat yourself up about missed opportunities. They may not actually be missed opportunities particularly ones in the past before you learnt how to recognise the voice of God. They may just be something God wanted you to learn so that you could help him to teach others and yourself.
17. Give yourself time. You need time to get over a trial. You need time to grow as a Christian, you need time to learn to identify the voice of God. You can't always get everything right especially if you have been traumatised.
18. Do you imagine scenes that might occur in your future? Do you picture images in your mind while you are awake? They are your imagination and there is nothing wrong with them, so long as they are good. There is a difference between those images and the voice of God, don't confuse the two.

19. We know we should pray unceasingly. (Be continually in a spirit of prayer) 1 Thessalonians 5: 17. Seeking the will of God in our minds about the words we should say and the things we should do is a big part of this.
20. God cares about every aspect of our lives, not just the spiritual aspects. Even the little things we buy are of importance to God it comes under the heading of stewardship of the assets God has put under our control.
21. God knows how to give good gifts to those who love him. Look for the Lord in our lives and give him thanks and praise for all that he teaches us and gives us.
22. Do not worry, worry does not come from God and means you are not trusting him in the situation. It is all right to be concerned, and if you “know” there is something you can and should do about a situation, do it. But if you cannot do anything at all to improve the situation, then just trust the Lord and leave it with him, remembering to continue to seek his wisdom in case in the future there is something else you should do.
23. If you are truly seeking the Lord Jesus Christ and doing what you “know” you should do, considering the above, then you are doing the Lord’s will and he is in control of your life. But something else I learnt is this; God wants us to take control of our clumsiness and carelessness. There is no point to our clumsiness or carelessness although he can often use it for good. The things mankind cannot control in any way are where God is totally in control.
24. In all your ways acknowledge him and give God all the glory and honour.

How the book 'The Great Love of God' came to be written

Over the years I have written many little notes, and a number of times I've rewritten the first pages. I had the feeling that I just had to find out whether the book should be written with lots of description of the settings and with a creative writing style, or to the point jumping from one important part to another without trying hard to link one to the other. It would be a massive waste of time, to try and write in a really descriptive way only to find out that the book was going to be far too long if I did so. I would totally have to rewrite it. I also purchased Naturally Speaking a number of times whenever I upgraded Windows and never knew which computers to do the training on because the sound card within the computers were different and initially that meant you could not just transfer all the training you did on one computer to another.

My son Adam met a lovely girl named Natalie whose words helped make a big difference. First, I want to tell you about how they met because it is just a lovely story. Adam was doing year 11 English Language in year 10 so that he would have two chances at a very good mark for English in year 12. Natalie changed schools from CLC in year 11 to Eltham High School in 2013, they both did not know many people in the class so they sat next to each other and another young man in year 10. One Sunday Natalie called Adam and asked if she could come over to study with him, he of course said yes. Later I said to Adam "Why don't you tell Nat what we normally do on a Sunday evening and invite her to church". He did and she said she would come. I asked if she was a Christian, she said "No, but I do like a religious ceremony". On the way to church in the car I thought I should explain to Natalie what to expect. I explained that we go to church to sing and worship God together with others and to learn more. That's what she would see in our church; people who have a personal relationship with the Lord Jesus Christ, and who want to be there because they love God. I explained to her how we can have a personal relationship with Christ and we can listen to the Holy Spirit guide us. I then had just enough time to give an example from my life of God's incredible guidance and how incredible things fall into place when you are truly seeking the Lord Jesus Christ and listening to him.

Natalie and Adam sat with the young adults and stood and sang with them. Natalie was just blown away by the emotion and love within that service. The next day Adam and Natalie both had the day off school, Adam had a call from Natalie, her mum wanted to meet the young man who could take her daughter to a church service that she really enjoyed. The next Sunday Natalie came to the night service, and at the end of that service they did something that they don't always do, they did an altar call. I was praying continuously for Natalie and other people that they would see the love of God and choose to reach out to him. Ros from our church was given a few words directly from God to say to a few people, they were; "Don't let this opportunity pass you by". Natalie knew those words were for her, she went forward and gave her life to the Lord. She has never regretted that decision; she

started inviting her friends and family to church so they could find what she has found. She wanted to come to Hillsong that year with us, but was only allowed to come to Sydney for the second week of our holiday. She wanted to hear some of my story that I had to write and so did Adam and Alana as they had not really heard it all. I promised them that on the way back from Sydney in the car I would tell my story. They were looking forward to that.

Before Hillsong started I bought some notebooks, I felt I had to make point form reminders of the many aspects that form part of our story. Number the points, and list them in another notebook sorted by month to help me make sure that I could tell them everything that happened, that was important. During Hillsong it was just incredible, the kids kept noticing how the speakers would often say, some of you need to write a book and then they would list other things that other people had to do. But what was more incredible were the little things that would just trigger a reminder of over 500 points that were important to my story. It had me in tears often because I knew God was truly speaking to me and using others to do so. During the second week I started trying to put everything into months but could not finish it before we had to go home. So while Natalie and Adam slept on the back seat, Alana helped continue to sort my notes. She read a point then I would tell her which month it had to go into. She was stunned by just how many ‘God incidences’ had happened in just one year of our lives. It is so humbling, to know that God loves us all so much. After a few hours I started telling our story and we recorded it on video camera to help me write it later. It took most of that trip home from Sydney to Melbourne via Canberra to tell just less than six weeks, and a few of the other special parts which happened at later times because I knew I did not have enough time to tell the whole story. I could finally see with over 500 points that I had to be straight to the point, with very little descriptive writing padding it out.

However two weeks holiday at the beginning of the financial year for a tax agent, put me behind right from the start with my work. I had to catch up; I had to register as a public accountant with CPA Australia, I had to develop my business cards, letterheads and advertising. I was just constantly under pressure including from my kids to write my book. In about February 2014 Ros from our church went up the front and said she had a picture from God of someone who was reading a book and the message from God to that person was “check the facts, some of them are wrong”. I was pretty sure that message was for me, I had to go back through all my notebooks, tapes, documents and double check everything. I’d read through them before, but I had to do it again, to make sure of my facts before I started writing. I found that over the years I had been making little mistakes when I retold bits of our story, like I would say I had to wait 10 minutes or five minutes when I actually had to wait 30 minutes, they were things that didn’t really matter, but it is important to me to be really honest and so it was good to go back to my original source of information which was recorded at the time everything happened, to correct those errors.

I had two tax deadlines that year, the later one was 3 June 2014, exactly 15 years to the day from the date on which the book God had written with our lives finished. I promised Alana and Adam I would start writing on 4 June 2014, Nat's words to me were "Sue, you have a date with God". Those words kept repeating in my mind throughout Wednesday fourth of June 2014. My day ended up unexpectedly absolutely full, I finished talking to a client at 12:20 AM, and Max (**name changed*) said to me "Now Sue you are going to bed aren't you". I laughed and said "No, I have a date with God. I am going to start writing my book" and that's what I did for the next two hours.

On Thursday 5 June 2014, I went to Margaret Nunn's funeral and caught up with a great man of God, Pastor Alan Nunn. That evening I had to spend with Max and Simone (**name changed*) working out a response to a repudiation charge that was being made against them. As I was about to leave at 11:30pm, Max said to me jokingly, "Now you are getting up at 5 o'clock tomorrow morning aren't you Sue". I just laughed and said, "No way". That morning I was out of bed at 5:03am, Holly our dog, had woken me up so she could go to the toilet. I was so annoyed, but I could not help laughing because of Max's God-given prophecy. That Friday night I was just too tired and lazy to do anything other than watch episodes of "House Rules" on the TV before I went to bed. At 3:30am Saturday morning, I woke up full of thoughts of legal arguments for Max's case. I knew I would not be able to get to sleep again, but I had told Max and Simone to write their defence first and then I would help them, so there was no point in me getting up and writing my ideas now. I decided I should make good use of the time as I had a lot to do. The most sensible thing to do was prepare to teach kids church the following night. I had beside my bed a print out of session 11 but we'd been changed to session 10 so my team could cook the Sunday roast that we do, which is available to purchase for a small fee by anyone at our church after the evening service. I went down to my computer and searched for session 10, printed it out and came back to bed to read it. It seemed familiar, but it was only when I read the story section that I knew I had taught it the year before. It was on Moses hearing God speak to him from the burning bush. When I said "Moses said", I had had to get the children to reply to me in a whingeing whiny voice, "I can't". I laughed because I remembered how they had loved being told to 'whinge and whine'. Then I had to say "God said" to which they answered "Yes you can, because I will help you". I went downstairs to my computer and searched again for the 2014 session 10. I printed it out and went back to bed. I read through the games in the introduction, one that I decided to do was draw a picture, get one of the kids to use their finger on the back of the person in front of them to try to draw that same picture, and have all the kids pass it down the line to the person in front who had to draw it on paper. The message I had to teach from that game was "That God sometimes gives us messages in strange and unusual ways". I had to laugh, I finally got the message. God had taught me through my story that the meaning of my name is based on my surname

and that I had to add an e, Moses. Now I have to stop thinking “I can’t, I’m too tired, I’m too lazy” because God says “Yes you can, I will help you”.

A few times when I worked with Max and Simone that following week, they laughed at my typing speed and I felt dyslexic because my keyboard kept changing everything in their document to US English. Their laughter made me remember that I had always planned to write the book with NaturallySpeaking. One time when I suggested this to Diana, one of my best friends, her response was, “Sue, that won’t work because most people write in a much more sophisticated way than they speak, so you will be wasting your time.” I agreed with her at the time and it was another thing that made me delay writing. However Alana and her fiancé made me think about who God wanted to read my book, it is all adults. Alana reminded me of an important fact which she had learned; that if people are reading a document and they come across a word that their mind does not understand, they keep reading but lose the plot of the message being conveyed. Both Alana and her fiancé said my spoken words would be good enough as I want to reach all adults. I told them that I knew I had to print it in large print, for the elderly, like my Nana, as she would only borrow large print books from the library.

Over the years I had started to feel like I had not fulfilled God’s destiny for me or his timing for the book. During my search for the correct kid’s church session number 10, I found many documents I had written for the book, one of which I read later that morning. It was about words given to Alan Nunn by God, specifically for me. “Wait for the big picture. Sue, you have pieces of the jigsaw puzzle, wait for the big picture.” On 3 June 1999 I thought I had seen the big picture, but now I know I had another big picture I had to wait for. I can see the urgency that now faces me to complete this book. I have to finish this book in the next two years before the next election. I had to vote Liberal at the last election because I could not trust any other party, not to change Australia in an incredibly important way, which is totally unacceptable to God. God taught me ‘not to give 6 inches’ on the things that are important to him and the ‘institution of marriage’ between a husband and wife is very important to him. Some Australians want to change the meaning of marriage by changing our Constitution and it is important to God that it does not change.

God loves all men, women and children and he wants to reach out to all of us no matter what type of person we think we are. You will find this acceptance in Christian churches but you must also expect correction given with God’s love to all people. You can see God’s love in my story and the care he gave to Sue, a lesbian lady, who had tried to commit suicide. David had to suffer pain so that she could be helped by me and the medical team. But in the New Testament and the Old Testament God makes it clear, sexual immorality, which is sex before marriage, homosexuality and adultery are all grouped together as sin in the eyes of God. God wants people to change their ways, to not give in to temptation, to seek him through his son Jesus Christ, his word and his church and to find his love.

The following photos are ones I know God wants me to include in this book.

1. The Cover photo for the Great love of God.

From left to right Alana, Adam and David in our hallway



2. Some of Adam's first creative work which includes his hollow clay bear, which won the Best Craft in the Whittlesea Show Award one year, perhaps because the judge was amazed that it was made by a grade five student. It helped him discover that he was good at sculpture.



3. Alana's Year 9 Furniture Construction magazine/coffee table. She won the special prize for Best Exhibit Junior Technology and Design Award in the Royal Melbourne Show the year she entered it.



4. Adam's and his year 9 award winning Elephant Desk.



5. The elephant intarsia work and carved drawer knob.



6. The elephant scene on the top of Adam's desk which won the Best in Show Junior Craft Award as well as Best Exhibit Junior Technology and Design Award for the 2013 Royal Melbourne Show.



7. Adam and Natalie with the dogs they walked; Betsy and Scooby a Black Saturday survivor.



8. Jane, Andrew, Adam, Nick, Alana and Ben in front of our camper at Anglesea.



9. The wedding cake I made and finished at 6 am on the morning of the wedding.



10. A functioning water feature which includes lighting from Alana's Year 12 Visual Communication and Design Folio. It graphically depicts the story of how five young girls aged 9-12 raised \$550,000 with the towns' people supporting them, for an Olympic pool. They went on to do even greater things than that for Lightning Ridge in outback NSW.



11. Another part of her VCD folio all of which had to be started and completed along with her folio in one school term which is (10 weeks). This includes the special story of the Lightning Ridge pool complex, please read it on the website www.godgivenwisdom.com.au and see the water theme park featured on the inside of Alana's brochure.

Lightning Ridge Sports and Aquatic Complex Story

In 1988 in the small town of Lightning Ridge, five young girls, Kelly Mahoney, Krystal Mahoney, Lily Mellouk, Simone Mellouk and Tammy Jekisch (aged between 9 and 12 years), fed up with travelling 180km return for swimming training, decided to raise money to build an Olympic Swimming Pool in their town.

They formed a committee consisting of the five girls and also a separate adult committee, to help them along the way.

They raised money through any different avenues and by 1990 they had raised \$650,000. On the 31st of December of that year, the Five Star Olympic Swimming Pool was opened by Olympic medalist, Dawn Fraser.


The girls continued to raise money and in 1996, the Lightning Ridge Indoor Sports Centre was opened, at a cost of \$550,000.

They continued fundraising and a further \$550,000 was raised to build the Lightning Ridge Water theme park which was opened in 1997.


The final stage, a 25x33 metre Indoor Heated Swimming Pool, was opened on the 7th of May 2011, at a cost of \$1,500,000. Furthermore the complex has been valued at a total of \$30,000,000.

The small town of Lightning Ridge has a wonderful community spirit and a big heart. Lightning Ridge is proof that hard work, determination and believing in yourself can make dreams become a reality. Through the kindness and generosity of its people, Lightning Ridge has achieved astounding results. Over the 23 years of the development of the Complex, the people of Lightning Ridge donated so much money, time, labour and machinery. This amazing Sports and Aquatic Complex is a credit to these five little girls, the Adult Committee and the community of Lightning Ridge.


GYMNASICS



OLYMPIC POOL, HEATED DIVING POOL




SPA, SAUNA, ROCK CLIMBING WALL



GYM AND MORE

Corner of Gem & Pandora Streets
Lightning Ridge, NSW 2834

Lightning Ridge



Sports and Aquatic Complex

Section 3

The Purple Journals

August 6, 2014

The problem with knowing you want to keep a hand written diary like this because of all the special things which happen in your life, just on a day to day basis, where you can see God through his Holy Spirit at work, is you know you have missed special things when they started. You do not have time to record them all before something else happens, so you have to write them on note paper in the hope you can remember them all. You cannot even bring yourself to number that note paper because you do not know how many pages to slip in between. Also my sentences can be too long like the first one on this page, plus I make mistakes.

I realised yesterday for some people a God guided step by step diary will be too boring. But it is the best way to see how the Holy Spirit can guide “every step we take every move we make”. However I cannot afford literally to do this. I earned so little yesterday. I will not have the funds left to pay for 80,000 copies of “The Great Love of God”, sometime within the next two years. I will also never find the time to write it if I keep writing detailed journals. I am going to spend time this morning going back over the time since “God Given Wisdom” finished on Monday morning filling in the details of the last few days for this journal, before I finish writing ‘God Given Wisdom’ [I had to number these little notes because the end of one page flowed perfectly onto the next, but I had read them out of order. I have decided now that I will put these notes at the beginning of the next book as the introduction. If I correct them later I plan to use a different coloured pen.]

Like all our lives there are quieter less dramatic moments, being a diary this book does have them but hang in there. I believe you would be disappointed if you stopped reading and missed some of the things it is building to which is not just the completion of the patio. Some of incidents include a woman being miraculously healed, the police becoming involved and even Ben Hur.

August 4, 2014

Ian’s dietician arrived for her appointment promptly at 9:30am. I had literally just finished my breakfast. I apologised for the mess as I often do. “That is alright” she said then proceeded to explain a sign she has at her home. It reads something like “An uncluttered home is like an uncluttered mind,” she liked what we are doing on the patio and could see it will be wonderful in summer. At least she was not tripping over things due to the clutter there. I had moved the pottery wheel to the laundry with Alana’s help and have decided I will put it on the patio when I want to use it. At that time I will cover everything close by which I do not want to have to wipe down. I can see in my mind at the moment all the little spots of clay on our blackwood kitchen cupboards, from the last time we used the pottery wheel. We had brought it out from the laundry to share the fun of working with clay on

our wheel with our friends. Alana mainly gave the instructions as she was the best at remembering them.

We went downstairs to my office and we chatted while I worked. I made the decision early not to charge on a time basis but simply to charge the same fee as the year before. It was my minimum fee even though it was a rental property situation, as last year was not the first year I had to set up the depreciation schedules listing all the assets. The fact that the names of the expenses I have claimed in the past for everything is already rolled into the current year's tax return, means I can relax more and chat with my client. I already had the most suitable check list established for her and her husband. My client was also very organized with all her expenses. She had a summary list of them and all her support documents behind. I would not have even needed to look at the support documents if she had known she needed to record the dates she purchased only assets like her new desk, for the depreciation schedule, as they were over \$300.

We talked about the book I was writing when she told me she loved to read, she often goes onto Word and Koorong looking for free eBooks. I asked if she would like to read some pages from the book I am writing. Then for a while I worked while she read. I looked up just in time to catch her smile as she finished reading about Adam's purple chair. She was honest with her comment at the end and brought a new perspective to my work. She pointed out, "some people not reading 'in the spirit' might read the first pages of the book⁴⁵ and when they get to the section about Tracey faxing through the BSF notes they would react with 'Oh No! This is wrong! This is disobedience and not want to read anymore.'"

I explained to her that I had already known I would contact BSF after I had written enough of the book for them to see God's will and purpose in it. Then put something about their permission early on. She suggested I just describe the notes as bible study notes so no one would stop reading at that point. I knew God did not want me to cover anything up and I explained that to her, plus the fact that I thought maybe because Tracey had been involved with BSF for so long and has received a lot of material over the years, that faxing through these pages did not break copyright rules, which I thought were 5%. My client thought they were 10%. By the end of our chat on this issue I had decided to put a footnote at the bottom of that page in reference to the BSF notes and the fact that it was probably not disobedience because of the 5% rule.⁴⁶ I did not want to break up the flow of the document by inserting it in the paragraph it related to.

She asked if Max and Simone were happy with their names being published. I explained that I knew I had to check with everyone I could and ask them. I explained I had already changed the name of one young man who I knew I had to write some negative things about and that the first time I mentioned him I had

⁴⁵ The Great Love of God

⁴⁶ Copyright rules vary for different purposes and types of material. For a book generally the limit is 10% maybe reproduced for educational purposes.

noted that his name was changed. We discussed the problem of giving too much detail for example when a child is molested. I explained that I had read a book recently on just that subject and too little detail was mentioned. I was all the time thinking about: 'How did they get away with it? What happened to the men? Were they prosecuted? Why didn't the parents find out? How could she not avoid the men and avoid the situations which allowed her to be molested by a number of men at different times, which I knew occurred sometimes in her own home?' There was just too little detail. I explained to Ian's dietician how I had shared with Alana, Adam, and Natalie just the first 6 weeks or less of my story "The Great love of God" on the way home from Sydney. I had known I had to go into detail in some areas to explain why something happened, and that I knew I had to include that detail in my story because it would help someone else. Their reaction was "Whoa mum, that was too much information; it is more than we wanted or needed to know." They told me; I at least needed to warn people to skip that section if it was appropriate. I will therefore put in warnings and indications of where they should jump to in the appropriate pages and maybe leave some things out. I have often been concerned about young children reading some sections of my book and what to do about that.

At about 10:30 we heard the patio door above us slide open and close, I commented that it could be Alana but I did not think she could get back from Uni that early. It could also be Ian but neither of us thought it would be because he would always ring the doorbell, not just walk in. I also was a bit concerned if it was Ian because he did not know exactly what we had to work on next and how I fully planned to do the patio renovation. I wanted to have snacks for Ian to eat whenever he helped me at our home. So I asked my client what a celiac could not eat. She said, "It is easy to remember. Think of your eye brow. The word 'Brow' will help you. No: Barley, Rye, Oats or Wheat. He is 'Gluten intolerant'. Some flavourings have these things in them so it is often best to buy plain things. For snacks for Ian, a good idea is fruit, nuts and cheese."

A short time later, while I was quickly trying to finish off my clients tax return, we heard the patio door open and close again.⁴⁷ During that time I explained to Ian's dietician that I had once had a client just let himself in through the front door. He had treated my home like normal business premises where you walk straight in. He thought there was nothing wrong with that because he was expected. I had been shocked at the time because I had not experienced anyone doing that until then. I could have been doing anything, even hurrying to my room to get changed out of old clothes into work clothes, because he was coming. He has never done that since as I politely discussed it with him and explained I would appreciate him ringing the doorbell and waiting. On that note I want to explain now that visitors may find my house with more security. I have on occasions

⁴⁷ It turned out it was Ian he had not pressed the doorbell hard enough to make it work. He knew I was home and who my client was, he just wanted to wait for me without disturbing us.

thought I should install security cameras and a monitor etc. at the front door. The need for this relates to my Mum's comments which you will one day read in 'The Great love of God'.

August 4

Alana said after looking through the mail, "I finally got the \$500 from ANZ."

I asked her why they gave it and what she had to do to get it. It is a program run by the ANZ with the assistance of the Brotherhood of St Lawrence. You have to put \$50 per month into a Saver Plus Account, while you are a Uni student and keep your receipts for the books that you bought for your university subjects. She had not kept all the receipts for her Uni requirements at the time, but she was able to show with her bank statements that she had not just saved \$50 per month but also spent over \$500 on her university materials.

I believe the ANZ offer this partly to be a caring bank and secondly in the hope the students will start their adult lives feeling some loyalty to the ANZ. They hope to draw customers to their bank at a time when they will start to need funds and other services the bank can supply. I think they also do not have the initial customer base like the Commonwealth Bank who had access to the primary schools many years ago for school banking, therefore many of us started CBA accounts for our children, partly so they would not feel left out when the other children handed in their passbooks and pocket money.

I learnt finally why Alana has been sorting out the idea of buying land and a transportable home for it. She wants to get married in September 2015 and move from here into a home they can afford to own. She has researched how long it would take to build some of the homes that come in kit form. If she decides that is the best way to get their first home, they need to start trying to buy land and get plans to build soon. She asked for my help to estimate all the extra things she will need to pay for. I found on my computer a copy of the detailed costings for two units which one of my builder clients had forwarded to me recently.

I could see from the Melbourne company whose beautiful home she was looking at that the stud adhesive which came with the internal plaster board, meant she and whoever she could enlist to help, would have to hang all the plasterboard and finish the plastering themselves. I explained to her how difficult that job is and that she would at the least have to employ a handyman to help. All the extra costs and labour she would need to pay for seemed to increase the price of the home up to close to the same price as the Dubbo transportable homes, which they completed for you. She said the Dubbo firm were just too far away⁴⁸.

I told her to look for some other Victorian companies operating from country towns, which build and sell transportable homes. I explained that the overall cost of the land all the homes would have to be stored on in Melbourne while they are

⁴⁸ Approximately 800kms from us. Their prices covered shipping for 200kms.

being built and displayed, may add more to the cost of building these homes here and ones built in the country may be cheaper, but freight to her block of land also had to be allowed for.

I decided not to crush her ideas with the practicalities of paying for them. She needed to work it out thoroughly for herself. However later in the evening Adam challenged Alana on this issue. That's when we learned more about our government's Aboriginal home loan assistance. Alana's fiancé's father's grandfather was half aboriginal. In fact her fiancé's grandfather narrowly escaped when he was young from catchers who were chasing him and his cousin. His cousin was not so lucky that day and he was sadly stolen from his family. Apparently Alana and her fiancé will be able to get a loan for the home they want at only 2% p.a.⁴⁹ (You must read the footnote.) They have to be able to pay the repayments on the loan and show that they have tried hard to get the loan from banks. If they cannot do so then our government will assist them with a loan.

I could not believe that; I thought the aboriginal housing loan assistance was capped at \$100,000, but Alana assured us she had done her research well and she was correct.

I just had to say, "But who is paying for this? How can our government afford it?" I then got out a financial interest rate calculator and compared a 2% home loan for \$400,000 which was what Alana intended to borrow, with a 4.5% home loan which is what I figured would be one of the cheapest rates at present. The difference over 30 years was a saving in interest for Alana and her fiancé of very close to \$200,000. I told her that was just so unfair; it meant that all Australians would be paying taxes much higher than they needed to, to cover the cost of this advantage to her and her fiancé. Not only that, it would be available to all aboriginals or anyone who is part aboriginal. Alana explained that if they had children they would be entitled to it too, the way the current legislation is written. I asked how long has this housing loan assistance been operating and she said for a very long time. She pointed out that not everyone seems to know about it. Also not everyone takes advantage of it, certainly not all of her fiancé's brothers and sisters.

August 4

It has been a long day. 12.25am and I am finally able to go to bed, but the big question is, can I stop thinking. I need a new watch. Today mine has been 15 minutes fast every 4 hours approx. I am going to get a cheap one now and a lovely one when the first book, "The Great Love of God" sells. The watch I would like will

⁴⁹ More information about the Aboriginal home loan assistance was revealed to me much later which corrects this so please read the footnote linked to August 19 before repeating this information to anyone else.

have a pale face, golden band and opals in the band. I would like the face to be delicate, not too big but still readable without my glasses.

August 5

I believe I need to order initially 80,000 copies of “The Great Love of God”. I do not ‘know’ this for certain; it is too early to know that yet. At the right time I will know if my belief is correct.

In the first shop I went to in Greensborough today, before I found anything on my list, I met a special friend I have known since primary school. I had seen her brother a number of days before. He had explained their other sister was getting divorced. I asked my special friend how her sister was coping. She said, “Ok. But some of her children were having some problems with their Dad.”

My friend had looked after her sister’s teenagers one time when he called. His attitude on the phone was so bad she asked her nephew, “Are you afraid of your Dad?” He thought about it and said he was not; he was just upset by the way his Dad speaks to him and what he has done.

She said, “Well, next time he calls, if he starts to speak to you like that again, hang up. You know he will call you back and when he does, tell him you will speak to him when he is prepared to talk decently to you.”

She went on to explain that when her sister’s divorce is final, someone and I will not say who, is going to upload onto Facebook, into another woman’s Facebook home page, photos of her sister’s ex-husband inserted into her family photos. So far the woman seems to have been able to keep her affair a secret from her family. I asked my friend how that can be done. She said don’t worry, the person who plans to do it already has the ability to do so.

I told my friend that I would now definitely never use Facebook, if people can do that⁵⁰. She said, like me, she never uses it either.

I asked her to pass on to her sister my full support.

August 5

Yesterday as Natalie read my sentence Naturally Speaking typed by accident. She asked me, “Where did it get ‘will’ from?”

“I don’t know,” was my reply. “I never said ‘will’; it just typed it when I breathed, but I think maybe it is meant to reflect ‘God’s will’.”

She smiled at the idea.

Later in the kitchen while I put away the dishes and tidied up some of the mess in the lounge/dining room, the conversation ran through my mind and the

⁵⁰ I have been told since that you can turn off the feature which disallows all your “friends” to post to you if you do not trust them.

thought occurred to me that the words I was given were 'God breathed'. I feel small and humble to have been used by God in this way.

This morning I am trying to edit the unfinished document I made yesterday for August 4. I think maybe because of the lack of time I had to say "correct that" it does not know what to document anymore. I ended up telling it to "go to sleep" and just typing. I knew in my mind what I had to write and I knew it was still God guided. The Holy Spirit confirmed what I should record from the words in my mind. When I found the correct phrase I would also hear, "Yes!" Or "Yes, Yes!" At other times I knew I just had to keep thinking and trust that I was on a path that would lead me to the answer. I did not have to use Naturally Speaking for my words to be inspired by God as our Bible is.

Ron Ellis dropped in with his Telstra files. He needs to get it sorted and find the documents he needs to sell some shares. I cannot record every important thing people tell me. I would fill a book in a day. I learned so many things from Ron Ellis. He mentioned his wife Jan has always planned to write a book. I hope she does, it could very easily be superb. I would love to read it.

On the spur of the moment, I was guided by the Holy Spirit to make a DVD with Ron. I tried to take the phone off the hook before Ron and I started filming in my office. I keep an old fashioned phone still plugged in on my desk, just in case one of the three cordless phones is no longer there to answer a call when it comes in. Usually I find all three end up on my desk because I walk downstairs with one after answering a client's call while I am upstairs, then I simply forget to take it back up. While I was clearing my desk by stacking piles of papers behind the camera, on top of a big mess that was already there, the old fashioned phone started beeping and would not stop.

"Well that's no good, is it?" I commented to Ron, as we pulled on the cord to return the handset to the cradle from where it had fallen between my desk and the wall. I hoped it would not ring with one of those many cold calls I get trying to sell me funeral insurance. I tried many years ago to register my phone number on the "do not call" list but when I read the rules I found I could not legally do so. Businesses are not allowed to list their phone numbers on it and my phone number, even though it is my home phone number, is also used for a business. So I did not break the rules and list it there.

I have come to recognise one of the funeral insurance firm's phone numbers that appears on my telephone screen when they call. So I have told them a few times that I will report them to the police for harassment if they do not stop calling me. I would like a list or method whereby businesses can still make some cold calls to other businesses to sell their products or find work, but after receiving a number of knock backs, maybe three, they cannot call again for a set period of time, maybe six months. That way we could all be more productive and not have to stop what we are working on or thinking through to answer one of those far too many cold calls.

Adam cannot see himself getting time to earn anything from doing book keeping for me. If Lucas from church has not found work, he would make an excellent book keeper and one day when he finishes an accounting degree, he would make an excellent accountant. However he already has a degree in the computer area and another in education; his goal is so set on being employed as a teacher, he may never want to finish the accounting degree he started.

August 5

It is 8.30pm. Tea is nearly cooked (by me). Alana is working for me, typing, so she can earn some money. I did explain to her that part of the reason I wanted her to work now is so she can see what it is like to go to Uni, work, look after a home and find time for her fiancé.

My brother Glen called; he and Brooke have been waiting on me since Friday for a document that will hopefully help them to obtain finance. I asked him would he mind if I ate tea first. He said, “No, Sue. That is not good enough! You have to live off bread and water.”

I love the way my brother can always make people laugh. He is such a perfect match for his wife, Brooke.

It is 9.40pm, I finally finished the document for Brooke and Glen. Somehow I had missed one of the new fields when summarising it into a more sensible profit and loss statement.

I could not find the error so I started again. I do not charge my clients for reworking a document that is my problem. Therefore I ended up only charging for less than one hour today. If Alana completes the half a day's work which she plans to do this evening, she will earn \$20 more than me. So much for covering next month's credit card payment! At least this month's credit card will be covered as a client has finally found the funds to pay for my March 2014 invoice!

The bank has been messing Glen and Brooke around over the loan and approval for the block of land they want to buy and move their business to in Proserpine, Queensland. I finished the statutory accounts and went to do the tax return only to find I had already done it on 3/6/14. Brooke knew this, apparently. She had already given them a copy of it, and her long format profit and loss statement and balance sheet⁵¹, but because in the past they had received a copy of the Statutory Accounts they wanted that again. I explained that the tax return was a more reliable document and it has a Profit and Loss report in it. The bank could easily use that to assess their ability to repay the loan for the land, but because they had received the statutory accounts format before, they insisted on it again.

⁵¹ I make sure Brooke processes the corrections and journals needed so that her reports always match the final documents I produce. The bank could have used her balance sheet if that was what they were looking for.

I have to go to bed. It is 10.15pm and I have fallen asleep here at my desk 2-3 times now. I cannot stay awake much longer. Glen and Brooke are planning to go to another bank now because their current bank did not think to use the tax return for the trust, and they have been messed around so much.

Rev has a sore back. He slipped between the arm rests on the couch and my chair. I am going to carry him and these notes up the stairs, supporting him fully like the vet said one other time.

Rev seems to be ok since I cuddled him and prayed for him. He was up the stairs before I had finished talking to Adam.

August 6

I came up stairs after lunch, Alana was relaxing on the couch watching a "House" DVD snuggled under a rug. We had purchased the whole set of House DVDs initially because of Adam's interest in medicine and thoroughly enjoyed watching them. I asked if she would fold the clothes right next to her, which had been dumped there from the tumble dryer. She started to sit up straight as if to do so but the blanket fell down off her shoulder. She asked if she really had to. She wanted one relaxing day after her full day at Uni the day before. She told me her plans for the next days, included working for me the following week in her Uni break.

I told her "No you do not have to". So that small pile of clothes sat there for another day. No one was coming for appointments, I did not need my house tidy urgently and I could understand how she felt. We all need a rest sometimes.

August 6

I have just employed Alana at \$15 per hour for cleaning as a distribution from my trust. Her fiancé can do weeding, mowing and outside work if he wants to earn \$18 per hour provided he is not too slow at weeding. Again it will be a distribution from my trust. It is to make these business premises presentable for new clients to see. The walls next to the desk in the family room need cleaning, preferably before Lucas starts work at the desk down here. I will need to put casters under Adam's purple chair to make it the right height for working at the desk. He got rid of the adjustable chair when he decided to put his reading chair there.

I didn't get any help from Alana's fiancé which I had to pay for. Which is just as well because I remembered a day later that I cannot give him a distribution from my trust as I had arranged, because he is not a family member, charity or religious institution, which are the only entities and people I can make distributions to. I chose to set up a family discretionary trust so that I could share the profits from my business with my son and daughter who both occasionally did book keeping for me, and so that I could legally give a 'before tax' tithe to my

church. Not everyone can set up a trust and do this; only people who meet the ATO's criteria for running a business or who invest funds through a trust.⁵²

I made a rash decision today to close a managed investment we had had for many years. It did not appear to have done well over all those years. However within 7 minutes I was on the phone to the business who managed this investment, waiting on hold for another 10 minutes or more, so that I could cancel my cancellation. It was a bit difficult for them to work out the procedure as they did not get this sort of request very often!

In the seven minutes I had looked more closely and done some calculations which showed that the investment had earned 16% for the last year. I had been planning to move it to Owenlaw First Mortgages which were earning 7.25%⁵³. While the economy is improving I will leave it where it is!

August 6, 2014

It is 10:30 I had just woken up, the alarm did not wake me. I went to bed at 7:00pm I was so tired, I was too slow doing my work and making mistakes. I had done a husband and wife's tax return for 2014 on an email they sent me for 2013. It was only when I compared my screen to the 2013 return to see if anything was missing, that I became suspicious and went looking for answers. I normally do not put a client's email for the current year into the file with all their old tax returns, it was just that my file for work "not yet started" had so much old stuff in it, that I did not want to add the first email for a 2014 tax return to it. You can see by today's date and the fact that this was an early July fax, how some people jump the queue by making appointments and I never seem to get to the ones who are more patient. To me at the moment it sometimes seems that I do not have enough time in my day for all the Lord wants me to do, but I know that if I do what I know the Lord wants me to do and rest when he wants me to rest, it will all work out the way God intended. I am unlikely to be adversely affected at the moment by someone who has bad intentions and is disobeying God, so I can just keep seeking the Lord's guidance and do what I know I should do.

I was disorientated for a short time when I woke up at 10:30, it was only when I checked the alarm and saw that it was set for 8:30pm instead of 4:11am that I realised it was still night. I had not had my tea, but I finally knew in my mind I had all the answers for how to finish the patio renovation. I had done some further testing of ideas this afternoon and Adam had shown me the answer to the final problem I was not sure how to resolve. Before I went to bed, after asking him

⁵² Also changing an existing business or investments to a Trust can cause massive capital gains tax obligations.

⁵³ At the moment the high interest rates elsewhere are about 5.5%. In December 2014 Owenlaw First Mortgage Income Fund was sold to Australian Unity Select Mortgage Income Fund but it will continue to operate the same way as it has been. There is more information about this on August 26th, 2014.

to turn down his music so I could not hear it while I had a short nap, I told him about the mistake I made today. I also told him how I had come to realise that after training Lucas in my home I was probably better off allowing him to work from his own home. Every time I explained to a client today the answers to their problems I felt like I was listening to myself give a speech. It was only when one of those moments that would be very embarrassing if I had company occurred, that I realise I would have to be more careful if my office door was open. It may also seem rude to work all day in the room next to Lucas with the sound proof door closed so that I could have, peace, quiet and privacy. I had also come to realise, through the mistake I made and the more complex issues in the tax returns, that only someone with a full degree in accounting would realise they could be making mistakes. I would not give him any more work than bookkeeping. I thought I was going to get so much help, like I thought I was going to get from Alana and her fiancé but she had only done 67 minutes of work because she rushed off to meet him at the complex. She has just come home this evening after having her “one relaxing day” she wanted. She plans to do so much work for me next week in the mid trimester break.

I told Adam exactly what tasks I could give Lucas and that I would not need to give him a new desk, it would not be worth it. I would lose my freedom and once he is trained he could easily do the work from home. Adam smiled he could see he had won the battle over putting casters under his chair for Lucas. I explained I still needed to remove the casters from the desk to lower it hopefully to the right height for the chair. I also needed to modify it by removing the cupboard which is attached underneath the right hand side of it.

“How are you going to do that” was his question. He and I knew from his experience of trying to dismantle it to add another re-usable item to the storage under our house, which was already so full, that it could not be done easily. He reminded me that a saw would be damaged by cutting into the wood on the desk and hitting metal screws or staples. He is so protective of his tools and even my old ones! But I won that battle when I reminded him that we never used the old cross cut saw anymore because we had the Triton work bench. It was time to get rid of a few things into the hard rubbish collection I had booked for the 18th of August.

He asked me, “How do you even know Lucas will want to do the work for you.”

“I do not know but I think he will. I do not have a lot of work for him but I think maybe my business will expand. I have made a few videos lately including a dog one which I think people might like and therefore they might find me.”

He explained to me “Mum, people don’t watch animal clips of people telling dogs what to do and having them do it for a treat. They watch animals doing unusual things naturally. Like the cat which can play Jenca,” and he proceeded to describe it.

He then asked “Will the dogs even close the door for you without a treat when you click your fingers?”

“I can’t click” was my reply.

So he tested them. Gracie was the first to jump into action and close the door. He got Rev to come over and push the door with his paw. Holly jumped at it also. Then he asked “How far back can you stand and get them to do it?”

When I told him not far, he tucked himself in behind the corner of the ensuite wall and proceeded to test them using his voice, no clicking, just pointing. They all did what he asked without a treat and simply praise. “There” he said, “you can stand here and not be seen and get them to close your door.”

I was so pleased and proud of our wonderful little dogs. They had learned a new trick.

I have also learned today that my story did not finish on Monday morning at about 7.50am when I stopped typing. I had thought that maybe I knew I had to make these diary notes because I am meant to be one of those writers who keeps writing more and more books for people to read. I thought my diary notes were the start of another book; where I started describing just one day in detail then only special events, so I had time to work. Now I know after waking up at 10.30pm that I now have all the answers to the patio problems.

In my mind the words ‘it is finished’ resounded. I ran through all the costs and they came to under \$500 (excluding the furniture). I remembered I had not had tea and neither had the dogs. Adam would not feed them, which is the main task he has to do while he is so busy, along with feeding the fish, cooking vegan food and keeping his bedroom tidy which he has almost finished tonight. He was in bed and no longer dressed.

He asked me to feed them because I was awake. There was no food in the cupboard under the sink I had to get it from under the house, where we store extra cans purchased in bulk when they are on special. They are kept on a big shelf under the furniture assembly table Adam and I built. We designed it to specific heights; the top at a good work height; the bottom section, perfect for storing our GMC bench saw under, and a special shelf the size of the whole table exactly the right height for storing cans of dog food. As I walked in under our house and saw the mess there, the words ‘it is finished’ changed to ‘it will never be finished, the work will always go on.’

I realised while making these notes that I had not truly solved the problem of how awkward it will be to open just the middle section of the patio blinds then do it back up again.

I made myself tea at 1.35am. I decided to cook up the two little chops left in the fridge for tonight when Alana was out and I was the only one home to eat them. I would simply make a lamb chop sandwich. I could not use the George Foreman cooker under the range hood. I would have had to struggle to get behind the microwave to plug it into the power point; it has no switch on the unit itself to turn it on and most importantly off when you finish cooking. I moved it to the

bench near the toaster, sandwich maker and kettle. My bench was crowded with stuff. At least I had decided today to get rid of the bread maker to the op shop in Diamond Creek. The salvos told me once they could not sell electrical items because they would have to get them professionally tested first. I am then going to move the ice cream maker to near the microwave. When I told Adam that, he approved of the move but asked me to box up the bread maker and store it under the house for when he has his own place.

I pointed out to him that we get most of our bread for free from the church on a Thursday when I drop him off for Boys Brigade. He said “You cannot always rely on getting any Mum, if you do not get in before the Anchors and Juniors finish. They come out, grab a whole loaf each and just tear off chunks then some of them throw the rest of the loaf away in the bin.”⁵⁴

I thought it was such a waste; they could share just a loaf or take a roll or two between them and leave some for other people so it is not wasted. The whole reason Andrew B from our church regularly collects the bread, at the end of some days, from a local bakery is because he and the generous owner of that bakery do not want to see it go to waste in a bin.

The George Foreman cooker, as some of you may have seen on the DVD, has a big hole in the top cover of the unit because the cover was not strong enough to withstand a 1kg Tupperware container of sugar falling on it from the cupboard above. But it still works, it cooks really fast, but you have to watch it closely and turn the meat regularly to prevent it burning the outside before the inside is cooked. I had forgotten that when there is fat on the meat there is too much smoke which has in the past set off our smoke detectors. I stood and waved the smoke as much as I could towards the exhaust fan on the other side of the kitchen. I ended up stopping cooking the meat a little too early. One chop was fine so it went in a sandwich. The other was too pink so it went into three very happy little dogs.

I went back to my bedroom to finish writing a sentence whose structure I had not previously been able to work out. I put my plate with the chop sandwich onto my bedside table so I could get into bed. I turned around and there was Holly looking at the door we had all just come through as if she wanted to go back down the corridor and outside the house to do a wee.

“No way” I told her, “just get on the bed.” Rev was already there relaxed and lying down, I could trust him. But little four year old Gracie was waiting, expectant, she could not be trusted with a lamb chop sandwich! As I climbed into bed Gracie licked her lips. She was excited and ever hopeful.

I gave my cheeky little dog a cuddle but no more meat. I did however share the crusts. While I ate, the final piece of the patio project puzzle fell into place in my mind. I would not open the section in the middle of the blinds, I would keep each side perfectly joined together but I would not join the ends of the sides at

⁵⁴ The boys have been taught to take only bread rolls and be considerate of others since this time.

the corner pole. I would hole-punch the side edges, weave the white plastic clothes line in a running stitch along the side to simply slide up the whole side and tie a knot, at the bottom to hold it up⁵⁵. I also now know I will trim one side of the middle piece perfectly before hanging it, rather than after.

I finally finished writing this small section of notes at 4:31 Thursday morning August 7, 2014.

August 7

As I chose my clothes this morning I thought, 'I am going to need some new clothes for the office DVDs and the other events which may occur'. Then I took a second look in my cupboard at the new pants hanging there. Some had been there for two years or more and never worn, because they still needed turning up. Then I thought of Jane; she loves to sew and gives handmade gifts to people. I know all I have to do is ask and she will gladly help me.

August 7 6:05am

I am out of bed, showered and going to start my tax work for my clients to catch up. I could not sleep now if I wanted to, so I may as well use the time wisely. At least I slept from 7pm - 10.30pm yesterday that will have to do for a while.

I thought this book would be finished earlier however I have just been woken up by the dogs at 11.53pm on 7/8/2014. I have had some more good ideas of how to handle the plastic. There is a possibility that some people who are reading this eBook will be inspired to get started quickly on making that extra enclosed space for their gym equipment, which they do not use much in winter because it is too cold to do so where it presently sits outside. I don't want people to mess up the installation of the plastic they have purchased to make the patio blinds. It would be best to at least watch the section in the free DVD on installation before you do hang them because there were so many options I could have used. The one option we ended up using was the best for our larger than standard space⁵⁶. Also in the DVD I have some good tips for allowing dogs to push through blinds, which our dogs illustrated a few days ago.

After I finished this morning at 4.30am I could not sleep. I remembered the spare copy of *The Five Love Languages* I had for the men at the caravan park we stayed at on the way home from Sydney which I had promised to send to Brooke and Glen, (my brother and his wife). I wrote in it a message about what I have been doing lately and the fact that I believe I will finish it all within a month from

⁵⁵ This did not end up being the best method to use.

⁵⁶ After I finished making them I went to Spotlight and found that for a cheap price they had standard sizes with a pull mechanism for opening them. But they only had these in .5mm thickness and I have seen these ripped at someone else's home, also they rolled up on the outside and filled with water when it rained.

today. However the tasks which require time from other people will not necessarily be completed by then because I cannot possibly know how busy their lives are. Then I got up and started working on tax returns, I did not achieve much because of a client's mistake which I could see with her dividends; she had recorded too much income. I could not simply call her to check it as she is overseas.⁵⁷

Her mistake made me analyse her share portfolio from just the two dividend figures for this year and last year, and publicly listed information. I went on to test the overall return on her Westfarmer's shares and it was 6.5%p.a. for 2014. Another client called during the time I was working on that and asked for help analysing how well her units had performed. She thought they were doing badly and should be sold.

I don't want lots of people ringing and asking for help with this. Therefore I plan to insert a page or two at the end of this book as a simple guide for how to assess this yourself. *Bob told me it was not a good way to end this book so you will find this information and other little tips like cleaning ones on the website, when it is finished.* Please remember I am an accountant, I am not a registered financial advisor, it is illegal for me to give advice on which stock market investment you should buy and sell, all my existing clients who are interested know this already. I can also be disbarred from CPA Australia if I do certain legal work that a solicitor would normally do for someone, so I do not do that either.

Recently I helped my Builder friend and his wife prepare the initial information for a complex legal case at no cost as you will have read in "How this book came to be written". This cost me nearly one and a half weeks of my time. It is the reason I didn't have time to finish the 2013 tax returns which I still have to do. I only did this because they were very close friends. I could see it would cost them more for my time than they would gain by trying to stand up for what they were rightly entitled to. They thought they might represent themselves at a small claims tribunal, but after seeking the advice of some lawyers we all knew it was too complex and would be too costly to take to court for what they could gain from doing so.

I knew from speaking to other people over previous years and God confirmed it as those days unfolded, that just because you are more in the right than the other party, does not mean you will win and have all legal fees reimbursed by the other party. In a civil court case you are often considered by the judge to be partly at fault simply because of the fact that you travelled on the same path together, and if you had not been there, the problem in dispute would not have occurred.

Always look for other cheaper means than a court to resolve your disputes. If you are found to be partly to blame, the few court cases I know of, have led to

⁵⁷ It is too early in the financial year to be able to get any information about these on the Tax Agent portal from the ATO.

all parties having to cover a percentage share of the overall legal expenses of all parties' legal teams, this percentage is decided by the judge at the end of the case.

While I am on the topic of legal fees I know God wants me to write about another unrelated legal issue, which I learned through clients and speaking directly to a VCAT Administrator: In Australia you cannot leave a son or daughter out of your "will". You can give them less than the others, but you cannot leave them out. If you do they have the right to dispute the distributions you intended in your will and the legal costs to do that will have to be paid, not by them but by your estate. Speak to a lawyer on this issue if you do not believe me. This message appears in this book twice because it is very important and may have been skipped by some people.

August 7, 6.45pm

I drove a friend's sons to Boys Brigade. Adam again had to miss out because of the massive amount of time he is putting into his folio for year 12 wood technology. It is all in the hope his incredibly special almost heart shaped blanket box with carved platypuses on top of it he is selected for "Top Designs". One platypus is going to appear to come out of a glass topped pond set in the lid. Only about 4 to 6 wood work students in year 12 for 2014 will be selected out of all Victoria to have their work displayed in the Melbourne Museum next year from about March to July.

Due to that "piece of junk", Wecheer, Archer, Flexible Shaft Carving Tool being useless and the next best alternatives costing \$400 - \$500 he is now starting to panic, stress and even be a little snappy with me because he has barely started carving one platypus let alone three. He asked me today or yesterday to put Alana's desire for the patio to be finished last and help him make a copy carver so he can test it and use it soon. His clay models of the platypuses will be fired by Linda sometime this weekend. He has so much still to do and it must be finished by the end of this term- mid-September. He has even dropped some ideas he planned to incorporate.

He was going to make a little table and attach it to the curved part of the box. He was also going to scroll saw a gum tree and kookaburra scene and attach it to the inside of the lid for decoration to be seen when the lid is left up. Who knows now if he will get any of those extra special touches complete.

One of the boys was telling me on the way to Boys Brigade that he had also tried to get into Top Design the previous year with his clay animation, but he had planned too much. All the soldiers in his army moved as individuals and it was not possible for him to complete his animation in time. Things can always go wrong, the unexpected can happen. We were half an hour late for Boys Brigade because of a 4 or 5 car pile-up on the Greensborough bypass; all the cabins of the cars looked intact, so hopefully everyone survived.

While I collected some unsliced bread loaves and chatted to Stephen (the Boy's Brigade Chaplain), who was enjoying a day old bread roll, Lucas turned up. I asked him if he would like to do some bookkeeping for me his answer was "Yes, but it depends when you need it done by".

August 25, 2014 was the tax office deadline. After hearing that, Lucas proceeded to tell me a long story about all the work he had to do at the moment. He was moving house and had a full time contract for two weeks, teaching some senior school subjects at a local high school.

I could see he could not help me. I was so shocked. I was convinced he would be the perfect answer for me provided he did not talk too much, so I could get some work done myself. I had learnt from the radio episode, I cannot focus on the work I do and hear the Holy Spirit speak to me in a distracting environment. I need peace and quiet to hear the Lord's quiet voice.

I must have looked a little puzzled over the "curve ball" which had come my way. I knew I needed a bookkeeper's help. Adam had done the work for me for a number of years. I knew I could train up a young person as I had done with both Adam and Alana. Alana would be too busy typing, cleaning and gardening to do bookkeeping as well.

I excused myself to Lucas and Stephen having lost the plot of Lucas's story because of my "what now?" thoughts. As I drove home at about 7.45pm, feeling very tired and discouraged since I had been working from 10.30pm the previous night, I ran through in my mind what I 'knew'.

1. I could do all the work myself. I discovered it can take me 1.5 hours to write 1.5 pages A4 pages earlier that day. I had tried the Rosella tomato soup only to find they had changed the recipe⁵⁸ and I no longer enjoyed it. Alana and I were so disappointed she told me to write a letter of complaint. I did, it was not an email as they get lost often, but a letter direct to the sales and marketing manager. If they respond in time I will include their response in this book.
2. I knew I had to write this journal for the next month. That deadline was recorded in the Five Love Languages book for Glen and Brooke. That was in writing now and a firm commitment.
3. To meet the deadline of one month I had to have a bookkeepers help.
4. The fact that I had analysed Lucas's positive points made me know I preferred to have the help of someone who would listen to the voice of God guide him.
5. I thought of a playgroup mum who could do it well. I thought she was just a little far away.

⁵⁸ I found out later I had mistaken a new range of 'heat and serve' soup for the original condensed version because they were not on the supermarket shelves together. I had added water and light milk to what I thought was the 'condensed' Rosella tomato soup which Alana and I believe is the best tomato soup on the market, but it was the new heat and serve range, and that of course meant I ruined it.

6. Then I remembered a bookkeeper who I have worked next to at a client's home, who is a semi-retired electrician. I know he attends church regularly; he is a man who loves the Lord Jesus Christ. He is accurate but not pedantic, organized and gets the work done. He is also quiet and hopefully available for the big task ahead.

I finished writing these notes at 4.31am August 8, 2014.

August 8

When I was at a client's today I discussed with her and her daughter the ATAR system. We believe there has got to be a better way, particularly with the arts and how some of those subjects are marked down so far. Maybe the arts sections need to be audited more often. There are probably plenty of people who would volunteer for this task, even if the Education Department cannot afford to pay them all. To do what they did to Alana's VCD folio and assume she had not earned anything like 45/45 without seeing it was wrong. Her art marks the year before had been audited and the A+ remained an A+, even though she did not find the end of year exam suited her so she only achieved a B on it.

August 10, 6.08am

My day started at 3.30am. I was finally tidying up the mess on my bed and around it. Later God guided me to write a message for our church to be shared in the segment at the beginning of the service just after some lively songs are played tonight.

Then Adam and I tried to set up a Triton table router but we could not find the special insert which held the router in place. We were running short of time he needed to get some woodwork done at home because there would not be enough time left at school to get everything finished by the end of term 3. I needed to leave at no later than 11.45 to take Alana, her fiancé and myself to my sister Julie's 50th birthday party at Zagame's Boronia Hotel today. We looked so long in the messy work room under our house for what I think is called a caddy that I ended up saying to Adam, "You know I think God is maybe trying to tell us, Adam, that you are not meant to use the Triton work bench and break the rules set by Top Design." They are not actually set by Top Design, I got that wrong⁵⁹.

Part of my comment centred around what had happened the night before. Adam was desperate to get something done on his woodwork so we brought home

⁵⁹ They are set by OHS and outlined in the Restricted Plant section on www.education.vic.gov.au. The plant is allowed to be used by senior students provided they have passed a Restricted Plant Safe Use Competency test. Top Design insists there is evidence of this. Adam was certified by his teacher for some equipment, but our Triton Work Bench was not allowed at the school because of OHS rules and therefore he could not be certified by a teacher with current qualifications that allow him to use it.

all his panels. They needed to be trimmed and routed. He set up the triton as a saw bench then realised when he put a panel on it there was not enough depth on the table to be able to use the right angle guide. I explained he could draw his line and just cut along it; using a freehand method.

He said “I can’t do that. I am not good enough to do that. The edge will end up all wonky and the router will follow the dints in and out.”

I explained to him a fence on a table router would not allow the wood to move in and out with all the little dints. The little dints would be covered up because he was using floating panels in the channels within the frames.

After looking at the faults with our kitchen cupboard where the panels had been glued and then split in some corners due to expansion and contraction, we decided it was not worth the risk of using that procedure. I had read in one of my many wood working magazines, about floating panels, so he had used that for his desk top and was planning to do so for the blanket box.

I suggested he use the extension table and use cable ties to attach it to the end it was not meant to be attached to. He objected “Mum that’s not safe, it would not be a smooth transition from one table to the next”.

I did not dare suggest what I knew I could successfully do. I would have taken off the ‘splitter’ as I think the previous owner of the work bench had done, so that I could see the saw blade and my line. I have done this before and it works well for me, just cutting the wood freehand.

However Adam was different, he was well trained by excellent wood work teachers at Eltham High in all areas including safety; he knew the benefits of a ‘splitter’ whereas I did not. He went to the trouble of using our bench grinder to manufacture a special bolt to attach it to the saw bench table, before he started.

We think the previous owner had not supplied it when we bought the whole fantastic setup from him. He did not bother with any photos on eBay so no one else bid and I was able to purchase the whole saw bench, excellent saw, router table set, and extension table all for about \$220. Their original cost would be over \$1000 brand new. I was even able to sell the other GMC workbench I had purchased second-hand for only about \$10 less than I paid for it after I used it with Adam’s help to build the selves under the house and the furniture assembly table.

The first time I used the Triton work bench I made some push sticks. Then I started to work out how I could be sure I would be cutting a perfect right angle. I realised I could use the tracks which were in the tabletop and ran parallel to the saw blade as a guide. I just needed to cut a thin strip of timber to go in the groove and mount it under another piece of timber at perfect right angles. Then I could place what I was cutting in front of my right angle pushing insert to cut a perfect right angle. I was so excited that I had worked it all out I forgot the basic safety rules Adam’s teacher had powerfully demonstrated to me not long before.

He had shown Adam and me after school, when I was picking up wood, how the saw blade can fling wood out with incredible speed and power when there is a fence next to the wood being cut. He stood to the side and pushed some wood

through to demonstrate, it flew past his body and smashed into a thick cardboard barrier in front of a window I thought I would never forget that, but I did.

I pushed a piece of timber through between the saw and the fence with the push sticks I had just made from timber. As soon as the cut was complete I released the push stick from the front of the timber. The saw blade immediately flung it like a spear straight back at me. In my excitement at having solved another puzzle I had stepped in front of the saw bench to watch the timber being cut. I was hit so hard in the fingers and my stomach I thought for a while my fingers were broken. My stomach had a lump in it for years. Fortunately cancer does not grow in fat so that lump slowly disappeared.

Adam explained that using the Festol saw at school was much safer and it would be simple to cut the panels at perfect right angles with it. So we packed up the Triton saw bench having cut up nothing that day.

After my accident, Ian our friend who taught me how to use the triton workbench asked, "Didn't your work bench come with a metal triangular shaped set square type thing." I told him I thought it did. He then took me out to his garage and demonstrated how it slid in the slots on the table. Not only could it help cut the perfect right angle, but any other angle you wanted to set it at. He had shown me a few years before but I just did not remember. I think I needed to experience using it to remember. He would have called it by its correct name but I cannot remember that at the moment either.

After commenting to Adam while we were looking for the router caddy, that I thought perhaps God did not want us to break the Education Departments rules about using restricted plant without his teacher's direct supervision. Adam replied "But mum I cannot router the panels like our kitchen cupboards then".

"Why can't you use the plunge router at school, Adam?"

"Because that router bit we specifically purchased to shape the panels like our kitchen cupboards, is too big to use in a plunge router, safely. It is too dangerous and strong for a hand held router. It would want to grab the wood and take off, taking me with it. Don't you remember?"

Again I had forgotten what the sales manager at Carbatec in Springvale had taught us when we were buying the bit. It was borderline in size for using in a hand held router.

So I kept looking for the caddy and seconds later picked up the cardboard lid off a box and found the caddy under it. I believe it was God's way of confirming what his woodwork teacher had told us to do. We had to use the router table at home because they did not have one at school. Even if they did have one, Adam would not be allowed to use it because of the occupational health and safety regulations which prevent accidents from happening at school. We had been told to simply not document how the router work was done, so that his project would not be automatically rejected by Top Design.

I did not like the deceit so I had spent many days of my valuable time trying to find out how Adam could be certified to use the restricted plant he needed,

particularly a thicknesser and a table router, before he finished drawing up the plans for his design. I found only one way; he would have to complete 3 separate courses at Box Hill TAFE; taking a lot of time off school at Eltham High, at a cost of over \$2000. It just was not an option because of all the time off school Adam had already had through illness. Although Adam and I both thought it was worth spending hundreds of dollars for him to learn to safely use woodworking equipment from a professional rather than from me, 'thousands' was out of the question, because he did not plan to use it for a career.

August 10

At Julie's party Alana told those near her about her first experience of Alpine skiing. She held on to the T Bar ski lift up the easier slope, she followed the instructions and did not sit on it. However at one point she was taken by surprise by a drop in the ground which caused her to fall off and the others kept going up the slope. They called out to her to wait for them and they would come back to where she was. The areas around the lifts are not wide enough due to the trees to be able to simply ski back down beside others coming up the lift.

The rest of her group arrived and lead her across the hill to an entrance to another lift very close by. It was a lift to the Summit which meant her first downhill experience would be on a Blue run not a beginner's slope. She had expected instructions from the more experienced skiers in her party but that did not happen. If it had maybe she would not have fallen about 10 times on that first slope. Every time she fell and had to try and get back up she thought she would break an ankle or leg. It was only after she arrived at the bottom that Adam and Natalie taught her a lot more. From then on she only fell about once on each downhill slope.

Alana's High School Band teacher was at my sister's birthday party listening to Alana's story. He said that he used to be a ski instructor and he explained that her method of using a pole on each side of her to push herself up when she fell was more difficult than putting the two poles on one side. But he went on to say that it really is important to book a lesson for when you first arrive. The only way to teach people is in the snow, and the degree of slope determines where the poles should be placed when you are trying to get back up.

He explained that his wife, who was sitting next to him nodding, had broken her leg or ankle (I can't remember which) on her first day of downhill skiing which occurred before she ever met him. He reminded me of what I loved about cross country skiing; the lovely openness of the slopes and the tranquillity.

He showed us photos of a beautiful home he purchased this year at Mount Beauty. It had lovely views of the adjacent farm land and beautiful timber work throughout. I was stunned at how little he had to pay for it. It was only 60% of the price I expected.

It was so beautiful; I wanted his help later to try to convince a client of mine who really needed funds, to sell a beach property and move to the country. My client was a long way past retirement age and could live with his wife so well on the difference between the values of the two properties.

Alana's band instructor from high school commented that he had a gig up the road soon. He said, "Big Band music is making a comeback."

I thought, "Yes, it should!"

We had excellent evenings when we saw him perform in Eltham. The singers who accompanied the band were so good and entertaining. It was great to share a supper around a table with friends while we watched others dance, caught up with each other and listened.

He practices on a Tuesday night which might have suited Alana but they have all the musicians they need at the moment. He commented that he was one of the youngest but he also said he was 10 years younger than he really was, so who knows if that is true. He likes to trick people about his age!

August 11

The Holy Spirit has allowed me to see a vision of myself, Andrew and Josh Harman (a very good mechanic) walking through a car manufacturing plant. I know we are there to help and I believe my tax client Simon from Toyota is also there, plus a lot of others. I have never met Simon so I do not know what he looks like. We have only ever communicated by email, mail and phone.

I have been told by God to charge \$100 per hour GST inclusive for my services as a consultant to help solve the Victorian automotive industry manufacturing problems. I do not know what my team members will want to charge for their time; that is up to them.

We are going to need meetings to discuss issues, time to wait for revelations from God, more discussion time and further time with peace and quiet where we will hear the quiet voice of the Holy Spirit. We will need the Holy Spirit to guide us, to be able to resolve all the issues and truly keep Victoria moving in the right direction to help so many families who will be affected by job closures if we do not try to help.

The Lord had told me to add Colin, Lisa's husband from our church who is also a mechanic and a Salvation Army officer, to our team to help the Victorian Automotive Industry.

11/08/2014 7.24am

Project Development

- Give yourself time.
- Not all the answers can be seen immediately.
- Do more research.

- Don't believe you can do everything by yourself.
- Listen to other people's ideas.
- You may have to compromise on somethings;
 - Due to costs,
 - Time constraints,
 - And everyone else's preferences.
- Work as a team, like Adam and me.
- Don't be afraid to make comments about a method of manufacture or a product. They can sometimes lead to someone getting a good idea from a discussion which follows.

August 11

Mike, the bookkeeper I had in mind, has let me know today that he is hoping a slab will be poured for his beach house renovation tomorrow, if so he will not have time to help me.

Later, the simple act of cleaning up dog poo in our backyard reminded me of Colleen, who shows Australian Silky Terriers and Yorkshire Terriers. She is a wonderful friend, who has done book work for me a long time ago. Maybe she could again.

August 11

I took my cheque book from its hiding spot to pay for Gracie. She seemed to be excited when I told her she would finally be registered. She barked and started playing with Rev. She often grabs his legs in her mouth and pulls lightly. I have wondered if it was dogs playing which inspired some of our sayings; "don't pull my leg," and typical of me I cannot remember the others at the moment.

It occurred to me a fun Aussie sayings book with where they originated and how the saying is meant to be interpreted nowadays would be good. Natalie purchased an excellent German one from the Museum of Contemporary Art in Sydney, when we were there for Hillsong, for about \$26.

August 11

Adam suggested I could move some of my lovely serving plates to the wall unit to fit in his new big blue noodle bowls behind the regular dinner plates. I was not happy with that idea because the only place available in the wall unit was where the empty fish tank still sat and where the filtration unit had been in the cupboard below it. Both still had too much salt in those areas to be clean enough to use unless items stored in them were boxed. We are planning to build a new wall unit one day with intarsia panels on the doors, to replace the one ruined when our marine fish tank started leaking after 10 years.

His suggestion made me decide to move ½ the Christmas plates, which were always kept boxed, to the wall unit and send the other half to the op shop. I like them all and they were gifts from playgroup families from my 13 years as a Playgroup Leader, but I never use that many at Christmas time so hopefully someone else will get some enjoyment out of them. Next to go were some of the 8 or more egg cups we had. I had bagged up two cute ones to put in the wall unit for Adam and Natalie's children if they get married and have some. I thought he might let his children eat eggs if they were raised with as much love and care as Andrew and Janes' are. He told me his children will never use them because even Andrew had to kill a rooster because it was not sexed properly. Andrew had asked for only female chickens but the farmer selling them had made a mistake.

"I think you are being too harsh, you ate a cake I made once with Andrew and Janes eggs." It would not rise as well with 'No Egg' and I was trying to make a test cake for Alana's engagement cake. He did enjoy the Women's Weekly Fruit and Vegetable Cookbook 'Moist Carrot Ginger Cake'. Most people I know think this is a superb recipe. It worked well for the engagement cake too.

He told me that I had better not throw out one blue pottery egg cup as it was the first thing Alana ever made. "It was supposed to be a wine goblet" were his words so I decided to put it in the wall unit for the future in case anyone ever wanted to see what her pottery was like when she first started. I also resurrected an egg cup he had made from the bin and washed it for the same reason. He did not want it because he says at the moment he will never eat eggs because of the animal cruelty in the industry. He also says no one else could use his lopsided egg cup because as soon as you put an egg into it, it falls forward, because of the one legged bird foot he put on the bottom of it.

We did get rid of two handmade dishes; one Adam made that would not sit flat without wobbling, which had a frog in a darker glaze on it, that I thought was spitting, but Adam assured me it only had its tongue sticking out; however the glaze had run and it did not look quite right. The other little dish was one I had made to test glazes for the pottery bowl I made⁶⁰ and put on David's grave which is in the front row of the Bulla cemetery, only 20 minutes from us in non-peak hour traffic.

We both decided we would like to go there soon, but we need to find a time that suits us both and when we have an hour free. I wish that could happen much more often than it does. We are just so busy now as always and I never wanted

⁶⁰ I remembered when I was at the cemetery later that Linda my pottery teacher at Claydreamers made the pot for me, I just decorated it. My attempts to copy a beautiful ceramic pot which was on David's grave always ended up too thin and collapsing. I did not have the experience to manage a large amount of clay on the wheel. I needed to replace the other pot because in winter water froze expanding the plaster I used to hold the artificial flowers in, breaking the pot in half. I worked out a solution was to use sand with a thick layer of silicon over top sealing the pot. When the flowers become shabby they and the silicon can be ripped out and easily replaced. I then siliconed the pot to the grave, so it would not be easy for someone to take it, not that anyone would want to after a while in the sun, but initially it was very attractive.

trips to the cemetery becoming a burden to my two little children. I did not want them to miss out on enjoying life by making a routine that would affect their ability to catch up with friends, do sport and many other things. Often in the past we have not even visited David's grave on his birthday or the anniversary of his death because we have too much happening in our lives on those two days, and often the weather is too hot to leave flowers because he was born in February. So we sometimes wait until a more suitable day comes along.

August 11

Alana told me to go to bed at about 2.30pm. I had gone into her room to ask if she would fold the clothes. She said for some reason she was too tired she had not fallen asleep until 4am. I had a whinge about being too tired too, since I had been awakened at 1.11am by the Holy Spirit through Holly our dog. I always pray and check if it is from God before I start work writing and finishing tidying up as I did this morning. Then I was guided to create a little film clip for posterity's sake of my finally tidy room and kitchen, which I am sitting in now while I cook tea.

Colleen mentioned MasterChef today and for a brief minute I felt like one. I am trying to recreate a salad Coles often sell with pearl barley and pumpkin in it. Natalie introduced me to it in June when we were testing food we could eat at Hillsong 14 conference.

That is the main problem with the conference; meal times and approximately 23,000 people potentially looking for food at the same time. Subway was not even open the year before, when thousands of people, including us, went looking for our evening meal after the first session of the conference. This year we were going to be more prepared with thermoses of hot water and good quality packaged food that could be cooked just with water from a thermos. We also purchased some premade salads from Coles.

We ran out of oil today and I was half way through cooking the pearl barley when I realised I had nothing to caramelise the pumpkin with⁶¹. I felt led to fry it in a non-stick pan that cooks quickly with just water. I checked it when it started to sizzle and realised it would caramelise⁶².

This is the way I usually cook chicken. In a little water, chopped up, then when the water dries up, after I have turned it once, it starts to brown but stays softer than fried chicken. I think I made the salad I was looking for with pearl barley, caramelised pumpkin, baby spinach, lettuce, parsley (fresh), Vietnamese mint (a pot plant fresh from Bunnings) and no dressing as it did not need it⁶³.

August 12

⁶¹ I could have used butter but did not think of that.

⁶² I have since found an electric nonstick pizza oven is great for cooking this.

⁶³ Adam and Natalie think it is better with Paul Newman's original dressing or 'Red Kellys Tasmanian Sweet Chilli and Lime Dressing'. I also love it with either of these dressings.

I remembered my vision yesterday, I think while I cooked my salad components; of David and me going back to Margaron Park; not to the house but to a restaurant that was built on the little hill to the right on the far side of the dam in the valley of the twenty acre property. I do not know what this means, I just know that I did not want to buy back my home from my teenage years at Panton Hill in Church Road, with the proceeds from the sale of “The Great Love of God”.⁶⁴

August 12

I am avoiding detail, but the Holy Spirit says this is important. I started tidying up the dining table where Adam had made a wooden phone cover for his new mobile phone. He put a picture on it using pyrotechnics (wood burning) and in amongst the picture are the words: “Our faith can move mountains”.

August 12

I could not find an important document in my office. It made me take time to tidy it. In the process I found a file from a client I called ‘my problem client’ in ‘The Great Love of God’. It has just been six years since the last communication with the ATO for that client so I can throw everything into my shredder bin. Actually this is the most common question I am asked, “How long do you have to keep things?” I could tell you simply either:- two years from the last communication from the ATO in connection to the tax return for the year in question, unless you have a more complex situation, for instance investments through a trust, then the two years becomes four years. But there are exceptions to that rule; there is legislation which requires an employer to keep time sheets and wage records for seven years; so that Inspectors from the Fair Work Ombudsman can check for errors in employees’ pay and shift allowances for up to six years. The other exceptions relate to documents for the purchase of shares or assets. Finance contracts definitely have to be retained for 3 to 5 years after the end of the financial year in which the last payment is made. The same with the purchase of shares and DRP notices. DRP notices set out the cost of shares purchased with the dividend the notice relates to. These need to be kept until 3 to 5 years after the end of the financial year in which all the shares, which the notices relate to, are sold.

I almost always send out a notice to my clients who are not with me when they signed their tax return, which states this. It says 3 to 5 years after the end of the financial year because I assume they will lodge their tax return within the first

⁶⁴ I hope it means restaurants will be made that cater much more for families who enjoy meat but also have family members who are vegan. Too many cater for one or the other not both who want to share a family celebration.

year after the end of the financial year, then they need to add the two or four years required by the ATO.

I'm guessing from the number of times I am asked that question that people do not remember my instructions because they do not need to immediately put them into practice; or they do not read the instructions, they just look for the highlighted spot where they have to sign on the attached sheet. Maybe I should try Colleen's trick occasionally which you will read about on August 14 just to see.

August 13

I tried yesterday to keep my sentences shorter when I wrote about Adam's wooden mobile phone cover. It made me realise why my sentences are too long. It is because I want my readers, if I get any, to have the full picture including the detail of what is involved in the picture. So my apologies if you find everything I write too detailed, please remember that some people may need more detail than others.

August 13 4:22 am

I only earned \$14 on Monday 11/08/2014 and Tuesday increased by 50% to a wonderful \$21. There is no money in this project for me. I cannot afford to pay for the help I need. I am so strongly praying God will send the helpers I need. I also need to buy more tissues for my office.

August 13 4:39am

I asked a client in Bendigo to send me a family photo on Monday. I am finally going through my emails and have looked at it. His family photo is beautiful I have printed it in colour and will keep it in the front of his file.

I will have to ask more often for an updated photo from the clients I already have, particularly of the clients I only ever deal with by email and phone calls. I think somehow I will also ask for it from clients who I never meet face to face.

August 13

I've been working through my emails which I have not looked at recently. The Holy Spirit told me it was important to read one from the 'Duke of Ed, Victoria', even though Alana had finished this a long time ago and Adam's goal of 'medicine' made it too difficult for him to do. I quickly scanned through it seeking the Holy Spirit's guidance for 'why' I had to read it; I had already experienced guidance to delete a lot of the others (unread) before coming to this. At the top of page 6 the Holy Spirit said, "This is Important":

Awards in Action: Natalie Smith

Natalie Smith's commitment to personal development has transpired into a life full of rewarding challenges. Her Duke of Ed journey started in England and finished in Australia, where she currently works as Nurse and SES Volunteer. Here she shares her story and provides insight to finding a job in today's tough economy.

"When applying for work or trying to get that dream job the employer will only see one part of you. Your resume. Do you have the qualifications? Do you have experience? Do you have skills that they want or need in their organisation?"

One way to stand out is to complete The Duke of Edinburgh's Award... I started my Duke of Edinburgh journey when I was 15 in England. I did my bronze award with my high school with approximately 20 other students"

READ MORE

This comes from page 6 of the 6/8/2014 Duke of Ed Victoria Newsletter: award edge.

Alana started with gold just before she turned 16 so she would be able to receive her Gold Duke of Edinburgh's International Award at Government House while she was still studying at Montmorency High School. I had encouraged Alana and Adam to do it, particularly the gold award.

When I was a Girl's Brigade leader, before we started a family, I was a Duke of Edinburgh Award Coordinator. I loved it. David, Rod (David's best friend and Andrew B from church and many others helped me teach the girls all the different aspects necessary for the expeditions. We did backpacking for two days and later three to four days of horse riding expeditions. My favourite was a four-day ride through the Otways, which I loved so much I asked David to describe that during my first childbirth.

In the prenatal classes they encouraged the husbands to describe a relaxing holiday or something similar to get us to breathe easily during contractions in stage 1. David in his wisdom could not see how cantering amongst the tall gums, tree ferns, wattles and even daffodils was relaxing. So he decided to describe being beside the ocean on a beach, with the waves going in and out, in and out. The midwife was so impressed with David's ability to help steady my breathing, she asked his permission to teach his 'waves on the beach' method in future to her classes.

August 13

In response to my message to our church on Sunday, August 10 and a request for help; Keryn from our church came to our house today to help me get it in order. Within four and a half hours she had totally transformed it. I wish I had time to write so much more about her visit and her help but I have run out.

As I talked with Adam in the car on the way home from school, I told him how Keryn had decluttered our home. I explained that I barely knew Keryn but I had met Keryn's husband, Greg when Adam was in 3 year old playgroup. This group was for mums to experience people teaching different things - crafts, treats, and special people visited. Lily and helpers looked after the children. It was held on an afternoon because we needed mornings for other playgroups. Most of the week was filled with playgroups at Diamond Valley Baptist church. Greg is a chiropractor who came and talked with the mums about his work.

I explained that in playgroups the mums have to stay with their children and play with them. Not so with the 3 year old group. Their mums get to relax and enjoy each other's company.

Adam asked, "Can the dads join in?"

"Yes they could but they usually didn't. It was more a mum's group." I added, "Even though playgroup at our church is small now, perhaps because the price went to \$40 from \$15, Jane's group at Montmorency is doing well and they kept their price to about \$20 a term. Even if we had not put up the price we would not be able to run many playgroups because we would not be able to find the leaders; too many mums are working now and every group has to have a church member as a leader."

Adam asked, "What do you have to do to become a church member?"

I explained you have to be baptised the "Baptist Way" (full immersion) and then ask to become one. That is why I was baptised - because of the membership rules and my role as a playgroup leader.

"So does that mean I can become a member?" he asked.

"Yes. Oh, but you may have to do a very short course. Members are asked to make a commitment to tithe; that is to give 10% of their income."

Adam replied, "I don't have an income at the moment. Oh, but I do. That would make it 50c."

"Why?"

"My pocket money is \$5 per week, or don't I get that anymore?"

"You do, but now I pay your mobile phone bills instead of you paying them out of your pocket money and that has gone up to \$30 a month, so I guess you have had an increase."

I can see now I need to earn enough to give my son a bit more pocket money. So I must stop writing and hopefully this book will be finished soon. I have just worked out that things are looking up. Yesterday's earnings were \$21 and today I actually charged \$51.50 in the morning, before taking Alana to the dental hospital to have her wisdom teeth removed.

August 15

I did not know how I was going to write about yesterday. Today I received an email from a good client for whom I do a lot of work. I had rushed over to their factory

yesterday after picking up Adam and dropping him home. I arrived a little after 4pm when one of the two office staff was just leaving. I had 1.5 hours to work out and process a solution to a problem which was holding up a lot of important work. With the help of the other staff member we solved the problem, he was late getting to where he had to be last night and I could easily have been late too. Then Adam and the two other boys I normally drive to our church for Boys' Brigade would have had to stand on the sidelines until late comers are allowed to fall in.

I have had a disappointing day from the point of view of being able to bill anyone. I have been feeling stressed for financial reasons. I started to try and work by answering emails first. I received an email marked important from the client I had worked for the day before. The staff member whose desk I had used the day before found papers on it in one or two neat piles that belong somewhere else in that office. She had complained to her boss and I was firmly told it was unacceptable. He would not tolerate it in his workplace. Next time I came in I was to use a desk at the other end of the factory and up a flight of stairs, where no other office staff would be near me to ask questions of, and no papers I would need to analyse would be anywhere nearby.

It left a bitter taste in my mouth and hands. I typed back an email which was honest and to the point: Telling him firmly, that I did not ever feel like coming to his workplace again. I am not an employee, I have the freedom to work for who I please and so I can say goodbye to a client if I want to.

I have spent nearly two hours since then short tempered and thinking about everything else I could say in a further email. It made a disappointing day worse, as I brought in the washing from the clothes line I prayed to God, "Lord what am I going to do?"

Immediately the word, "forgive" came into my mind and just as quickly my whole spirit lifted as I decided, "Yes that is what I want to do."

I could have gone to my computer to type another email, but when I looked at it after having forgiven my client and feeling that I could finally write about yesterday, the words "forget it and walk away" came into my mind.

Yesterday August 14, 2014 was a life changing day.

August 14

Colleen arrived to start working for me. We chatted and drank hot drinks in my lounge room together before we started to look at the mess in my office.

Colleen shared with me how the monthly free lunch for people in need⁶⁵ run at her church, which is supported by so many good businesses and local people is changing lives. When she gave God all the glory firmly telling me it was not her but God who had brought it all together making everything possible. I went to find the

⁶⁵ The people in need do not necessarily need a free lunch for financial reasons. The lunch is aimed at giving people the opportunity to come and socialize. To have someone to talk with.

section in my journal which was a mirror image of her words. I wanted to share with her my writing, I was even hoping she would be inspired to help me type. She is an incredibly fast typist, but she is far, far more than that, she is a very busy incredible organiser and her skills go on and on. She mentioned at one stage that she wanted the team who prepare the meals to have more input into the plans for the monthly meal. She suspected her team was not pre-reading the plan before they arrived on the day, so she deliberately embedded into the document some very odd instructions to test them. Not one person commented on her instructions to: “When you arrive, go to Rob’s office and there you will find the chickens. Catch as many as you can and start plucking them straight away.” The second was “Eat as much chocolate as you can and be merry!”.

When asked, members of her team said yes they had read the document but she knew they had not! If only they had the courage to tell Colleen the truth, and that perhaps they did not really have the time, or that they just prefer to read it closer to the day of the meal so they can remember it better. If they had told the truth she would not be shaking her head in disbelief at their answers.

At 10:30am we started work clearing my desk to get everything tidy, mailed and filed. It took the two of us two hours to get it looking good, but I must admit it has only taken a very short while today to mess it up.

The client I have just written about, called me wanting me to go to their factory to help solve the problem. It was bad timing. It meant I could only give Colleen quick instructions for a bookkeeping job I had specifically employed her to do. She did a little of the data entry on the opposite side of my desk while I worked for the client I had to go and see. At close to 3pm Colleen packed up everything along with the file on a memory stick to continue the work on her computer at home.

I left to pick up Adam only to find Natalie had been invited by Adam to come and see how our house had been transformed by Keryn. Like the rest of us, including Colleen who I had shown every tidy and dejunked spot in my house earlier, Natalie loved it. I was also able to show Natalie my office fully organised.

This is a **warning** which I never thought or imagined I would have to put in the book “God given wisdom”. **Please stop reading here until page 138; August 15 if you are young** and ask an adult to read the next lot of pages. They can tell you roughly what it is about but I don’t want children reading the detail.

August 14

On the way home from Boys Brigade I asked Adam to tell me more about the speech he had given in English. He told me earlier that he had been given an A+ and his teacher had asked for a printed copy of the speech so she can use it to teach next year’s year 11 students how they can achieve top grades.

It starts with “All animals deserve to live a life free of fear and abuse”. He told me his teacher had given him an A+ partly because this PowerPoint presentation and his speech were all based on very reputable information contained in websites like the RSPCA, an article from a reporter for the Herald Sun and as usual I cannot remember the names of the others, but after he explained the rules an article on them had to pass through to be on the site, I had to accept the truth of what he was saying.

I previously suspected Adam and Natalie had just been finding information on the Internet which supported their point of view rather than only accepting very reputable sources. So I had never really listened hard to the detail supporting their vegan stance.

I also believe God intended us to eat meat. He told the Israelite priests to eat the meat sacrificed for the sins of the people. All through the Bible the people are told how to prepare meat and what they can and should not initially eat. Then Peter is told in Acts that he should eat non-kosher meat which people at the house he is sent to will be eating.

Adam’s argument has been for a while, that in the Garden of Eden, Adam and Eve were told to eat fruit and seed from plants. It was only after man sinned that they started to eat meat.

This next section is not about us being converted to the belief we should all be vegans. Alana and I do not intend to stop eating meat or supporting the dairy industry, but until the cruelty in egg farms is stopped in at least some of them we have decided not to buy eggs again.

On the way home from Boys Brigade Adam told me about the practice of egg farmers. The male chicks at a few days of age are macerated. The egg farmers need to replace the hens when they stop laying so they have to breed hens quite regularly. They don’t want the males so they sort them and throw the males in a bag then throw them while they are alive through a mincer. Some are gassed to death. He went on to explain about broiler chickens. He had found that some chicken farmers selectively breed chickens which will put on weight much faster than their legs can cope with. Their legs end up breaking and they have to stand on them in pain for weeks until the chickens are big enough to be killed for meat.

I told Adam that I found it hard to believe all egg farmers killed the male chickens at a few days of life as he said. I was sure they could incubate the eggs at a certain temperature so they only bred female chickens to replace their laying hens. I told him I wanted to know which egg farmers did that rather than just keeping the healthy females and throwing the others in a mincer. I told him I would boycott the cruel chicken farmers and only buy eggs from the cruelty free egg farmers.

So while Adam said good night to Natalie on the phone I went downstairs to find information on the Internet which supported my belief. I found information which explains why my belief was an ‘old wives tale’. The best temperature to incubate eggs at is 60°C, they found that if you reduce this to 40°C you do not

change the sex of the egg, but you get a reduced survival rate, particularly for the male chickens. The website went on to explain that the percentages of males versus female chicks which survive are less, but not significantly. The overall loss of female chickens from using the lower temperature method seems to stop egg farmers using that method, and they'd still end up with male chickens anyway.

In the process of looking for this, the RSPCA website came up. It said that they wanted the egg farmers to use early DNA testing on the eggs so that they knew which ones would be females and only raise those eggs to the live chicken stage. They explained that egg farmers did not want to do this because it would add to the cost of the eggs. The RSPCA pointed out that of the two methods of killing the chickens, the mincer was actually the more humane. The carbon dioxide gas which they used to kill the unwanted chicks takes about two minutes to work and during that time you can see the little chickens shaking their heads while they slowly die. The mincer only takes a second to kill them.

Adam came downstairs to my office then after speaking to Natalie on the phone. He told me about the broiler chickens and I told him the belief I had about egg farmers being able to incubate the eggs at a certain temperature to just breed females was wrong.

Adam read his speech to me and I asked why there was no detail about egg farming. He explained he had used a PowerPoint containing pictures of animal cruelty on farms after first warning students. He had previously explained to me that his speech was initially too long so he had to cut out about 800 words, to keep within the time limit. The following section to "some of them will get that chance" is his speech on animal cruelty in the farming industry.

All animals deserve to live a life free of fear and abuse. Whether it is a beloved family pet or a nameless farm animal, all cherished joy, and fear violence. Imagine being brutally beaten, abused and tortured all because you cannot speak while those who are just like you, are being pampered, loved and cherished, you are repeatedly electrocuted, all of you females are being raped and impregnated only to have your children taken away from you, and for the males, having your testicles ripped out of your scrotums without any pain relief. Today I will be exploring why it is, that we as humans deem some animals as stupid, unintelligent and useless pieces of meat but others are our loving companions and friends? Secondly I will be revealing the animal cruelty laws that are being broken every day, and why places like the meat egg and dairy industry do not even have laws protecting the animals, only the animal abusers. Finally, I will uncover the lies and myths that we are told, which lead us to partake in the torture and abuse of animals for most of our lives.

In this country we strongly believe in equality for all beings, so why is it that when we talk about animals they get divided into two groups, those for friends and those for food? Much of the world views dogs as trusted companions or protectors, but in

some parts of Asia, they suffer terribly as victims of the trade in dog meat for human consumption. However why do most people already view pigs, chickens, fish, sheep, and cows as food rather than living, feeling beings?

In Australia more than 42 million cows suffer and die for the meat and dairy industries every year. When they are still very young, many cows are burned with hot irons, their horns are cut or burned off and male cattle have their testicles ripped out of their scrotums- all without painkillers. Once they have grown big enough, they are sent to massive, filthy feedlots to be fattened for slaughter. Many female cows are sent to dairy farms, where they will be repeatedly impregnated and separated from their calves until their bodies give out and they are sent to be killed. You would never wish this upon your pet dog or cat so why allow it to happen every day to farm animals.

Like all animals, cows form strong maternal bonds with their calves, and on dairy farms and cattle ranchers, mother cows can be heard frantically crying out for their calves for several days after they have been separated. Cows are curious, clever animals who have been known to go to extraordinary lengths to escape from slaughterhouses. When interviewed by The Washington Post, one slaughterhouse worker said, "They died piece by piece."

Looking at animals like they're machines is outdated, and quite frankly, 100% insane. Because, if we all understand that animals use their eyes to see, ears to hear, noses as to smell, mouths to eat, and legs to walk, I'm always perplexed that most people don't believe that they can also use their brains to think, feel, be rational, and be self-aware! Are we supposed to believe, that every body part of an animal functions just like it's supposed to, except the brain? Those lies are thick.

Common practices on Australian factory farms which cause immense suffering and would be illegal in any other circumstance, are permitted due to industry 'Codes of Practice'. As a result of Codes of Practice, mother pigs can be locked up in crates barely bigger than their bodies for most of their pregnancy. Piglets have their tails sliced off and teeth cut without any form of pain relief. Laying hens suffer their entire lives in battery cages where they can't even stretch their wings and millions of 'meat chickens' die every year because they are bred to grow so fast that their legs are unable to support them.

Few in the community are aware that animals raised for food are denied the same legal protection from cruelty as dogs or cats - and governments, retailers and cruel animal industries would prefer it remained that way. They know as we do, that since all animals share an ability to suffer we have an ethical responsibility to protect them all from harm. Maximising profits for cruel industries is the

motivation of industry operators and governments. It can never provide a justifiable excuse in any civilised society for permitting abhorrent acts of cruelty to millions of animals each year. Codes of Practice also cover animals used in rodeos, circuses, theme parks or those hunted for sport - allowing them to be treated in a way that would be illegal if those responsible were accountable to actual animal cruelty laws. Why do we protest against inhumane puppy farms but support the cruelty inflicted upon cows, sheep, chickens, and fish?

Some might argue that we as humans are biologically created to eat meat and other products of animal cruelty, this is a lie 98% of animals who are abused and killed on this planet, are abused and killed by the meat, dairy and egg industries. This is where all the harm is taking place! And in Australia, from birth until death, each meat eater consumes around 4000 land animals, and thousands of other marine animals. Those are from the Australian bureau of statistics. And they seem to think a lot of people eat animals, because we've all been told that humans are carnivores, we're omnivores, we're meat eaters and we're supposed to be doing this.

Are you aware that physiologically the human body is actually 100% herbivorous? Plant eaters! The length of our intestines are somewhere between 7 to 13 times the length of our torso. That's the same length of all herbivore animal intestines on this planet. They're very long. But the length of the intestines on real meat eaters, hyenas, coyotes, bears, dogs, tigers and lions, are only 3 to 6 times the length of their torso. They have a short intestinal tract, so they can push through the quickly decaying animal flesh, cholesterol, and saturated fat, which is why it is impossible for any genuine meat eater to ever, clog their arteries. It never happens to a real meat eater. What's the number one killer of humans who choose to eat meat, cheese, milk and egg? Heart disease caused by clogged arteries. Humans and other herbivores, sweat through our pores to cool ourselves. We don't pant, like dogs, cats and lions to cool ourselves down. We have carbohydrate digestive enzymes in our saliva, only herbivores possess that, meaning we're supposed to be eating tons of carbohydrates like fruits and vegetables.

Our teeth are broad, short, blunt, and flat, just like the teeth of other herbivores and before somebody blurts out hey Adam what about those canines? Most herbivores have canines, incisors and molars it would not be possible for them, for us, to be eating hard fruit like apples without those teeth. Our lower jaw goes from side to side in a grinding motion; if you grind and chew when you eat, like you all do, you are an herbivore. The jaws of carnivores and omnivores can only go up and down, vertically, rip and swallow, there is no chewing, grinding, side to side action. And why is it that if eating meat is healthy, vegetarians live on average 6-10 years longer than meat eaters and vegans live 8-13 years longer than those who consume animal products, both of whom suffer from less body

deterioration, such as Alzheimer's, arthritis, osteoporosis, cancers, heart defects and other life-threatening illnesses. Even if you still disagree that we are biologically herbivores NO ONE is biologically designed to exploit, torture, abuse, and discriminate against any other being.

If you ever wish to say that you care about all animals in the slightest you cannot discriminate, if you are eating meat YOU DO NOT care about all animals, you only care about those you consider worth caring for. By changing what you eat, you can change your whole view on life, not only will all animals that you would've eaten get to live but you personally will feel the difference, all animals deserve to live without fear or abuse and by removing your contribution to their current pain and suffering, some of them will get that chance.

Adam made a mistake in his last paragraph by stating, "By changing what you eat... not only will all the animals that you would have eaten get to live..." The truth is if there is no profit in breeding animals for the meat, eggs and dairy products they would never have been bred in the first place. Many vegetarians would argue it is better to have never lived than to live a life of torture.⁶⁶

I have previously checked to see where soy products can be grown in Australia and found the temperatures required to farm it are found in the bottom half of New South Wales and the top half of Victoria. Natalie's theory of replacing farms she does not think are humane with soy farms is not possible. We need people eating meat to give animals some life, but it would be good to give them a life they enjoyed before their life ends, one free of torture and pain. It may require restrictions on imports from countries not supporting cruelty free and humane farming practices to make farming still profitable for Australian farmers. It will increase the cost of eggs and everything they go in, to a degree, but I would like to be able to choose products from farms which are inspected and can truly claim to be "humane" or even better "cruelty free".

Adam and I searched and searched for how eggs could be DNA tested. We knew it did not take long for the shells to harden after the eggs were laid. We could not find any articles on it. He left my office to go to bed while I continued to search. When he got near the top of the stairs he looked over the balustrading into the kitchen where Alana was sitting with a packet of eggs in front of her. That is when the arguments and crying started. He told her all about the killing of the male baby chickens, he explained that they are not allowed to live because the

⁶⁶ I found when I googled how to spell broiler chickens a well written three-page fact sheet on www.animalsaustralia.org. I would like to encourage people to read it and think, "Should we do anything to try and change these facts?"

meat does not taste the way humans want it to past a young age.⁶⁷ She kept saying “Stop it, Adam I do not want to know!”

Alana was so hungry after fasting the previous day before her operation to have all her wisdom teeth removed. She had found cold foods like ice cream were too cold to eat. She could only eat very soft food like scrambled eggs which she was just going to make. Through her tears and crying she told him to leave her alone. I came upstairs to see if I could help. I found some yoghurt in the fridge for her and told her I would call Andrew and Jane the next morning to see if I could swap some store bought eggs for ones from their hens.

We discussed the egg farming industry and the RSPCA request for testing the DNA of eggs about to be incubated. Alana knew how it could be done from her studies to become a home economics teacher. They can use a very fine needle to test them and they can even inject hormones into the egg via the needle.

She explained that she didn't mind the chickens being gassed if they had to die. However after I explain the RSPCA's comments she did not like that either.

The next day Jane gave me all the eggs they had which was only two, she even checked to see if there was any more in the hen house but there was not because in winter the hens hardly lay at all. I left her with the five store bought ones we still had and went shopping for soft food. While I shopped in Woolworths I checked to see if any of the packets were labelled “humane” or “cruelty free” none were so I left them alone. I still wanted chicken for meals so I tried to see if the ones you help yourself to in the sealed plastic bags had broken legs, but there was too much condensation to tell. It made me go to the deli where I asked for one of the group there which I could see had perfectly normal legs.⁶⁸

I do not want young people to read about horrible farming practices, so I am going to add here some of the things which were said on Sunday morning August 17, 2014 and then I am not going to write about them again, so that you can feel confident about letting young people read the rest of this book. At least I know on Saturday 23rd of August 2014 as I finished writing about August 14 that there needs to be no more warnings.

As we walked back to the car after taking the dogs for a walk on August 17, Adam mentioned that the farm we are going to now give donations to even buys dairy calves at a higher price than the butchers pay. Natalie corrected him and said, “No they don't Adam, because that would be encouraging the industry and they cannot afford to do so.” Adam thought they saved the little dairy bulls from being turned into veal.

I explained him what my cousin Brett taught me about veal calves. Not all veal comes from calves which are still tiny and have not had much of a chance to

⁶⁷ This may be incorrect; it could just be that they are not grown for the meat because they do not grow quickly enough to save on food costs. Also the smallest chickens that Andrew and Jane have, produced the largest eggs, whereas their one big hen, which they were told is good for eating, always produces smallish eggs.

⁶⁸ I wish I knew if the chicken meat in the deli was free range.

live. Some beef calves get to stay with their mums often up to the age of nine months. They grow much bigger and still drink their mother's milk during that time. When they are taken to market it is the first time they have had much human contact, so they are very skittish and frightened. The buyers of meat for the veal market love them and they go for high prices.

My Uncle Geoffrey, I explained to Adam and Natalie, always tried to take his little dairy calves which he could not keep, to market on days when he knew the butchers were unlikely to be there, in the hope that other dairy farmers might be there looking for good stock to improve their herds.

Adam pointed out that not all farms are like the ones belonging to our relations which are "semi-decent farms"; those were his words. I wish they all were. I would love to see Australians encouraging the farming industry here and worldwide to reduce the cruelty animals suffer before they die.

Adam, Natalie and I have discussed how we think the egg farming industry could be corrected to reduce cruelty and become much more humane. We did so on Friday, August 15 but our ideas are only a basic framework, they would need a lot of input from farmers, the RSPCA and more knowledgeable people. We would gladly sit down and discuss our ideas with anyone wanting to actually achieve improvements. But please bear in mind that Adam and Natalie are students who cannot afford to waste too much of their precious time, and I have another two books to write along with taxation work for my clients to complete. It would need to be a group of people who could actually achieve what they set out to achieve, not just those who want to chat or protest.

Adam and Natalie are not banner waving vegan protesters who keep rubbing their beliefs in our faces. They respect other people's choices, but try to inform people as much as possible of the issues they consider important. They make their own little silent protest by eating vegan food only. They cook lovely meals for themselves and others, which often cost very little I would like to add, in the hope that others will enjoy it and think about eating less meat et cetera in the future.

The other thing I would like to mention in this section is that at the lady's place after walking her dogs, Adam and Natalie were given lots of items from her home. She is moving to Tasmania and the cost of shipping makes it wiser to start afresh with just things that have meaning for them.

After Adam received some sheets he turned to me and said, "Mum can I get a new doona, please? A synthetic one. Sleeping under the one filled with down is making me feel sick at the thought of..." That's where I stopped him saying any more. He had already told me about his research and some extra things he discovered, a number of which I have not written about in this book because most people are like Alana, and to a degree myself, we just would rather not know some of the horrible things that are done to animals, because we do care about them. I told him he could get the doona.

He explained it is why he has been sleeping lately under blankets and the feather doona is nowhere to be seen. I told him what I think, "It would be nice to

know if the down and little feathers had been collected naturally after it falls out. I wish the doona manufacturers would put that on their labels.” Now I also wish they would put on a website, the ones that have been truly collected humanely so we can all feel comfortable and cosy sleeping under the doonas we are using now. I would also like to know if the places that rejuvenate doonas are using feathers and down collected humanely too.

The next section is child friendly again.

August 15

I will try to fix my computer myself. I could hear it in Andrew’s voice; he has just too much to do. He is just so brilliant and helpful that everyone asks him for help. When I called this morning he was on his way to Belgrave Heights to repair a truck. The night before, he had been replacing the clutch in Andrew Chua’s car. It was poorly manufactured so everything had to come out of the car to get access to that area. He showed me later the engine hanging from a bar across the car.

August 16

At about 5:30am I got up to collect my new glasses from my handbag. They are ‘look overs’ designed for my computer and distance, which I will normally keep in my office. Straight after buying them I went to a shop close by and purchased four pair of cheap magnifiers so I can find glasses in every room where I might need them, including the laundry. Hopefully this will stop me from carrying my good glasses around and losing them again. I really don’t like glasses hanging from a chain around my neck.

When I got to the kitchen I found Alana already there eating “Munchables chocolate flavoured dairy dessert.” The other day when I went shopping I could not remember which of the two well-known chocolate ones she did not like. So I purchased the only other one available. She is very glad I did, she loves it and now I have tried it so do I.⁶⁹

She was up getting pain killers for her head. It is much more tolerable now, but still painful until she takes medication. The swelling has continued to get worse over the last three days since her wisdom teeth were removed and a little bruising has just started to appear on her jawline. She explained to me yesterday that the numbness in her face from the anaesthetic continued for 13 hours and it really made her panic. The nurse, when asked by Alana, how long it would last, had said, “Only a few hours.” Even though she could touch her face with her fingers and feel her face through them, her face could not feel her fingers. She

⁶⁹ Woolworths keep changing what they sell and at the moment in our closest store this type of Munchables product has been removed from the fridge section. It is not their chocolate mousse; that is not half as good as the “chocolate flavoured dairy dessert”.

checked on the Internet to find out how long it should last after about 7 to 8 hours. All the websites she found, apart from one, said six hours. She did not believe the one exception because it was so different to the others. It said the numbness can last up to 24 hours. She was so worried she sent a text to a friend at 1am on Thursday morning.

She had come out of day surgery at 6:10pm Wednesday, August 13. She had been there all day from 11:30am waiting alone at the Dental Hospital. They told her no one else could wait with her because she was 19. By 1:30pm she had completed all the paperwork and was dressed for surgery, which they had told her the day before was scheduled for 4pm. She does not understand why she had to wait so long, and go in so early.

I want to retell here the story she told me on Thursday evening. Adam had reminded her of her graduation night and award ceremony for Montmorency High School. Nick; Andrew and Janes' son, who was graduating that night too, was, according to Alana, supposed to be looking after Adam who had had extensive reconstruction on a tooth that afternoon. His face and lips were so numb he could not feel anything with them. He wanted to drink a glass of water so he asked Nick to tell him when the glass was touching his lips. Nick just for fun, because that is what he is like, told him "when". You have probably guessed the glass was about 2 cm from Adam's lips at the time. Water poured down the front of his good clothes, to Nick's delight and amusement.

After eating her chocolate dairy dessert at about 5:30am this morning she asked me to help her understand my modified and modified again notes on handwritten recipes. We spent the next hour and 20 minutes chatting about recipes and writing out just two of the many she is copying from my notes. On Sunday she wants to take time writing out my frozen plum pudding recipe, which I have modified and thought I would put in the book 'The Great Love of God'. I was guided to make it at that time and record the changes I made to the original recipe. The following is one of the two we wrote out this morning I call it 'Gitta's Caramel Slice' because Gitta Harman, with whom I spent many wonderful years leading playgroup, gave it to me initially, before I changed the chocolate and margarine quantities. The other recipes we discussed that morning I will put on the website www.godgivenwisdom.com.au. They include my mum's ginger fluff recipe, apple slice and chocolate self-saucing pudding which I copied from her notes when I was about 20 so I could take them with me to the flat David and I shared together after we were married in 1983.

Caramel slice

1 cup self-raising flour	1 cup coconut	1 cup brown sugar
110 g melted margarine	395 g tin condensed milk	
2 tablespoons golden syrup	65 g melted margarine	

220 g dark chocolate

1 dessertspoon of copha

Method

Base

- Mix self-raising flour, coconut, brown sugar in a bowl.
- Stir in 110 g melted margarine.
- Line a tin 27 cm x 17 cm x 3 cm including the sides with baking paper and push the base mixture into this.
- Place in preheated oven at 170°C for no longer than 10 to 11 minutes.

Caramel Centre

- While the base is cooking, mix in a microwave bowl 395 g condensed milk with 65 g melted margarine and golden syrup.
- Place in microwave for two minutes on 80% power for 1000 W microwave. Open the microwave every 40 seconds or less to stir the mixture; stirring helps avoid lumps.
- About 40 seconds after the base is cooked pour the caramel mixture onto the base by pouring it onto the back of a spoon first to disburse the weight.
- Put it back into the oven for a further 10 to 11 minutes.
- Remove and allow to cool including some refrigeration.

Chocolate Topping

- Melt dark chocolate with slivers of copha at 80% power, stirring every 30 seconds after one minute. Cook for approximately 2 minutes or until just melted.
- Spread over slice with a spoon.
- Before it sets firmly (often within 10 minutes) pre-slice the chocolate layer into very small squares. This recipe is very rich.

While I have been writing these pages Alana came into collect my wheat filled heat bag. She had found on many sites on the Internet that for the first 24 hours you should use cold to reduce the swelling from the surgery. Then you should start to use heat to promote circulation and healing to further reduce the swelling. I reminded her not to heat it beyond two minutes on 80% power and to check after one and a half minutes to see if it was warm enough. She checked the tag she had left on the 'cow' heat pack she was cuddling and it said one and a half minutes. I knew two minutes on high was a risk as I had ruined my heat bag, which was why mine had been re-stuffed and no longer smelt of lavender.

August 16

Andrew called this morning; he had a trust question. He jokingly suggested he would fix my computer problem in exchange for my advice on trustees. We chatted for a while about various things, including how all my problems had gone away apart from the vacuum cleaner (which I fixed later myself with a simple service). At 9:15am I could hear Adam let someone with a child inside. I arranged with

Andrew that I would call him back. It was my client and friend who was returning the toboggans. For some reason they did not go to the snow on the day Alana and Adam went. It made sense that he had hung on to them for longer probably in the hope they would be able to go another weekend. When he returned them he remembered to ask me for his Mr Bean DVDs I had borrowed and held onto for even longer forgetting to return them each time we caught up.

I called Andrew back to answer the trust question he had. He had been helping his dad with his mum's probate this week. Then heard on the radio this morning a talk about the need for 'binding death nominations' to be renewed every three years.⁷⁰ We had a conversation which most people need to have knowledge of, therefore I will try to summarise it as briefly as possible:

The trustees of a superfund do not have to obey a will unless there is a 'binding death nomination' from the member. Trustees need to be totally trustworthy so do the executors of your will. Andrew decided to appoint both his sons as additional trustees to their discretionary family trust, that way if something happens to Andrew and Jane the trust can continue for up to 80 years.

We discussed wills: I have learned that a person cannot leave money to one child and not another. If they do the child (even a grown-up child) can successfully challenge the parent's will at the expense of the estate. What a person can do is leave more to one person than another.

We discussed how young people with not much savings really feel blessed when they inherit money. I explained how my Uncle Ray had never been married, and when he died he left the majority of his estate to his brothers, my dad was one of them. But he also left a portion to be divided equally between his nephews and nieces. It allowed us to concrete our driveway and spend money on a few other things. We chose to buy Uncle Ray's video camera from the estate. We talked about grandparents who leave money directly to their grandchildren not just their children and how blessed the young people feel.

Andrew told me a story that he had heard from a friend. She had, as a nurse, cared for an elderly man. He therefore left her a small 'thank you' in his will. When she attended the reading of the will a nephew of the deceased was there. He received a serious shock. He was the closest surviving relative and as such had expected to inherit a fortune. He had apparently spent a lot and borrowed heavily because of that expectation. However the elderly gentleman had chosen to make small thank you gifts to some people and leave the balance of his estate to charity.

I explained to him something else which is important to Australians. If a person knows they are going to die, and their husband or wife is no longer alive to

⁷⁰ This needs to be done for superannuation funds, which are not self-managed ones. Self-managed superannuation funds do not need this to be repeated. You do not have to do a binding death nomination for any superannuation fund, it is optional but it means you have to trust the trustees to pay your superannuation to the correct person or people. They normally send out notices to all your family and ask if anyone thinks they have a right to part of it, they then decide the percentage that goes to each person.

inherit the person's superannuation, then it is important they take steps before they die, to withdraw their superannuation from the super fund. If adult children who are no longer classed as a dependant, inherit someone's superannuation which has not been withdrawn first by the member of the fund, then they have to pay tax on that money. Whereas the person dying could request the funds be withdrawn as a lump sum and in most instances this will not need to be taxed. Then the cash in the bank or whatever type of investment it is put into can be paid to the beneficiaries of the will, tax free. This is not necessary if a wife or husband is to inherit the superannuation as they are considered a dependant.

For the sake of the person dying, superannuation money is usually best left in a super fund, as a pension paid from one is ignored for tax purposes. This is an excellent reason to put money into superannuation. Andrew advised me that I should be trying to tell the children of the elderly rather than my older clients. He pointed out that they are the ones who stand to gain the most from remembering this. I rarely get to see the children of some of my elder clients. Therefore please read this tip and pass it on to lots of people. You should seek the help of the trustees of the super fund about the effects of withdrawing the funds, as some super funds are different to others.

August 16

My day has improved; I have purchased a sander on which Adam did his own research, for \$240 not \$500 which we looked like we would spend yesterday for a Festool. I was prepared to spend \$300 to \$360 for a sander as good as Festool but \$500 was ridiculous for two woodwork projects.

I have purchased a sheet of very thick marine ply which would easily make two copy carvers for \$40 with the timber we already have. I have just now won an eBay auction for six matching excellent condition attractive timber filing cabinets for \$200. I will give away two of the three filing cabinets I have and put one under the house for storage. Diabetes Australia or a local op shop will pick them up if they want them. It can be part of what I give to charities each year and I will not have any hassle trying to sell them myself.

Now all I have to do is work out how to sensibly layout the copy carver plans on the ply so Adam can make it. I am just doing some the basic things like this to help him because he is so short of time.

Adam asked when he saw the size of the marine ply I had purchased, if we were going to make a boat with the leftovers.

Adam keeps telling me our router is too big and heavy to use in the copy carver. Now that I measured it and found that it has a base to 15 cm x 17 cm, I agree with him. The plans are designed for a 7.1 cm thick router which will obviously sink further through all the timber support than ours will. Bunnings did not have the right type of router. I will therefore have to shop tomorrow in hardware stores on Sunday. He has only two weeks to finish this before he must

start oiling the wood. He is telling me all the time now that he no longer has the time he needs to spend doing much carving. The copy carver needs to work really well and do most of the carving for him.

August 16

I often think it would be great if the CSIRO or another institute would do tests which prove how long it is relatively safe to keep lots of different products. I should love to be able to remove a lot of Adam's sauces from the fridge. I realise in summer conditions, some products will go off quicker, so maybe we need the two extremes tested.

It bothers me that companies seem to be overprotective of someone's right to sue them. An example that springs to mind is canned sliced beetroot. Some companies say it must be consumed within 3 days of opening, others 7days, even though they also say to store it in a fridge. I know it is fine to serve at least two weeks after opening if it is stored in a fridge and is just removed for a brief while to lay out a salad on plates. I am sure it is still fine a month after opening if used under those conditions. It would save us wasting a lot of products if research was done and published where most people can find it.

August 17

This Sunday morning has been such a fun morning and enlightening. I planned to write my book while Adam and Natalie walked Scooby and Betsy. But at the last minute Adam said, "Why don't you bring our dogs and meet us at the oval where we can set them free to play? Scooby is so friendly even though he is a big Staffy cross, and so is little old Betsy. They would all get along well."

We had just enough time for me to glue together the three boards for the copy carver I am helping him to make because he is too short of time now for his woodwork project.⁷¹

From the very beginning he has aimed to get in to one of the four to six spots for wood technology students in "Top Design". One of the boys I take to Boys Brigade said on the way there "If he is lucky he will get selected. He will have to be chosen out of about a thousand other students who are trying to achieve that too." The young man who was telling me this explained that he had tried for it the year before with his multimedia project, and was not selected.

Adam's blanket box with the platypus carving on the top will never be seen by anyone other than the people who view Eltham High School's art display sometime in November and people who come to our house if it is not selected. It will not even be able to be entered in the Whittlesea Show like Alana's work or the

⁷¹ I did not end up doing much to help with the copy carver. Adam put it all together and modified different aspects to make it work better.

Melbourne show next year because it is too big to meet their dimension by about 10cms.

I checked with the Melbourne Show their dimensions for the schools woodwork section before he finalised his plans. He had already decided to reduce its size to fit through doors but was not prepared to reduce it again. The show must have decided to reduce their dimensions this year because last year Adam's Elephant Desk was allowed to be entered and it is bigger than his blanket box.

On the way to Hurstbridge Natalie spotted someone walking a whippet. She said, "Ooh, there's the small greyhound I eventually want to get!" We went on to discuss the fact that I had not succeeded in converting either of my children to having cavoodles. Alana at the moment wants huskies and Natalie and Adam plan to have whippets.

Then Natalie added, "And a hairless cat, which we want you to babysit for us when we are away, because no one else will."

"You want me to babysit a cat?!" It made me laugh so hard I could barely speak.

"Yes, what's so funny?"

"Do you know what Rev is like with cats?"

Adam commented, "Yes. He chases them. Grandma's disappear when we arrive and can only be seen up high until we leave with our dogs."

Natalie added, "But hairless cats are brave; they would stand up to Rev."

That's when I really laughed. I had heard that comment before from Brett and Nerida. They had assured me that it would be no problem bringing our dogs to their farm. They had a yard they could be kept in and their cat would stand up to any dog! Their cat was tough! But not tough enough to stare down Rev for more than two seconds before it ran.

After dropping Adam and Natalie at the home of the lady with the dogs, I drove back to the park about 15 minutes walk away, then wrote what the Holy Spirit guided me to write.

I had also been guided to bring our video camera which I used to capture film of Scooby, a Black Saturday⁷² survivor and Betsy who survived being put down at the age of 14.

Two ladies and a man joined us for part of our walk. One lady asked if they could pat Scooby who was obviously a friendly dog. We all started to say "Yes, but be careful - his skin is tender." I continued to explain that you can see from his feet that had little spots of blood on them where his skin is still healing from being burnt in the Black Saturday fires many years ago. The tan coloured hair is starting to grow back through the blackened skin. The two contrasting colours look really good together. So often other people have said that, even when I have been there, not just to Adam and Natalie.

⁷² Massive bushfires in Victoria which started on Saturday February 9, 2009.

His current owner had rescued him and raised him since the Black Saturday bush fires and she had been in the right place at the right time to also rescue Betsy from being put down. Betsy's owner was in a nursing home and her children from interstate were going to have her put down purely because she was 14 and they did not want her.

One of the ladies we were talking to said she would love to be involved in rescuing dogs. She wanted to know how the lady who owned Scooby and Betsy was involved. In her case she had mainly been in the right place to volunteer when needed. I suggested to the lady that she could call her local vet and tell them she would like to help rescue dogs. They would gladly keep her data for a time when a dog needed to be rescued rather than be put down.

We went on and separated at the local football match. Adam and Natalie walked down towards the woods. They explained they normally let Scooby off the lead there and play hide and seek with him. He loved trying to find them when they hid.

We came across a small pool of water. A mother duck was there with her very tiny little ducklings. She instinctively led them further away from us to keep them protected. Natalie used our video camera and filmed them and all of us walking the dogs.

On the way back I let Gracie off the lead because I know I can trust her. However I noticed that she looked like she might finally be coming on heat. So Adam put Scooby on his lead because he cannot be desexed yet as he has not healed enough. As we walked Natalie explained that she and Adam wanted to rescue a cow.

“How can you do that if you live in Melbourne?”

They explained that there is a farm not far from Melbourne, near Whittlesea which rescues farm animals. People give donations and their time to work with the animals and save them from being killed. Every now and again a cow will jump off the top level of a truck on its way to market or to be slaughtered. Even if it survives the fall the transport drivers do not stop to pick it up. This farm helps rescue them and others. I liked the idea of being involved in some way in that sort of project so when they have finished studying this year we will get in touch with Edgar's Mission.

On the way home in the car Natalie explained that for an English Literature book they are studying this year her teacher has to also read the Gospel of John purely from a literary perspective. We added her to our family's list of people we pray for to come to know the Lord Jesus Christ personally one day and come to love Him too.

Adam mentioned an interesting and odd fact. I found it hard to believe it was true until he looked it up on his phone's Bible Ap. He said, “Isaiah preached naked and went around that way for three years.” He proved it in Isaiah 20:35.

After dropping Natalie off and finding an excellent Makita Laminate trimmer from Mitre 10 to use in the copy carver, Adam told me about some more

interesting bible facts. He had seen an image on the internet: God does not call the qualified, he qualifies the called. Matthew was a thief. Moses was a speech impaired criminal. Isaiah preached naked and Lazarus was dead.

When I mentioned that God made me know that the meaning of my name is derived by adding an “e” to Moss, and that I could definitely relate to being speech impaired, but I did not like the idea of the criminal aspect of Moses’ character. Adam reminded me that Moses had killed a guard who was whipping an Israelite slave. He asked me if I know there is still a law in place that made it illegal to make a ruckus/be exceedingly loud in church. As a kids’ church leader for many years I would definitely qualify as having caused this therefore in his words I can be classified as a criminal. On the grounds of creating a ruckus I did not mind!

18 August

I woke up this morning to my old phone clock radio. I do not remember how to set it so there is no alarm coming on. There is no button I can read even with my glasses on and I am too busy to go through the big instruction manual folder to find, firstly if I still have the instructions for it, then how to do it. Last night I realised why I replaced it, I could not get 89.9 FM on the clock radio anymore. Through trial and error I found there was a dodgy on/off radio switch.

So I started to set it to sometime in the afternoon when it would not bug me. It has been a pain for a while now, so I had turned the volume low, not bothering to set the clock because it faces the wall, made it start beeping quietly at some time in the afternoon. But that has still been irritating me.

As I was setting the alarm I was guided by the Holy Spirit to stop at 5.00 am. Shortly afterwards I accidentally moved it to 5.01. I think Holly the first little cavoodle mum we bought is going to be pleased she can sleep longer, instead of waking me up early to write. She has been very happily jumping all over me while I sit in the kitchen instead of my bed making these notes.

All my documents for the book and writing materials are still in the boot under Adam and Natalie’s glory box items. The lovely lady whose dogs they walk on a Sunday morning has been giving them anything they want from her home, the rest is going to the Salvos next Saturday. Apart from a few items which will be labelled, one of them being a trunk her Aunty made from wood. It was the first item she made and she made it at the age of 55. We will put some gas struts on it though so it does not squash any child’s fingers. We will pick up that trunk next Sunday when they walk the dogs. I think it will be the last time before they are taken to Tasmania.

It was interesting to learn that the Salvos will pick up furniture and other things but they will not go upstairs. She has to have help from others to bring her bedroom furniture down.

Last night I worked until 11.30 going through items under our house for the hard rubbish collection. I only truly sorted through about 10% of it. In Adam's left over materials from his elephant desk, I found his kevlar carver's glove. We had to order a new one from "Pop's Shed" this year which also delayed his carving project.

We found out he cannot make uniquely designed curved sections of the lid and box frame the way he had planned. His whole box hinges on these being made. He cannot put it together until they are. They have been so delayed because of the way I (his client) wanted the top of the box to look. I really wanted everything to look flush at the edge of the lid. I had confidence he could do it. But it cannot be done; I have finally conceded that now. I am not going to go into detail here. If it gets into top design people will see what went wrong and I think his folio goes on display at Eltham High with his box for anyone who looks at it there. The box will be on display for one week of November 2014.

He was so stressed on the way to church we were 10 minutes late because we could not find my one remaining set of car keys. We all just keep putting them down somewhere. I have to put a set of house keys only where everyone can find them to go under the house. Then see if I can get a clapper alarm for my car keys. I cannot whistle so I need something different to be able to find them. I also need to get my car fixed by Josh, but like he suggested I will not spend too much on it getting everything fixed like I usually do.

I have had four very good ideas this morning inspired by the Holy Spirit for a new Australian Toyota car range. I will not write them into this book because they might be used by other manufacturers before they can be presented to Toyota as ideas. I am hoping they will let me buy the first three cars off the new assembly line and I can just keep our cars going without spending much until then. That way when "The Great Love of God" book is written I will have the money to treat Adam, Alana and myself to the first brand new cars we will have ever owned.

Dad has a foot of water in 1/3 of the bottom of his dam. It means after about a year of drilling and being unable to wash his samples from the drill holes he can finally wash three loads of dirt.

We hope he finds something after all that waiting for rain. We are all praying it will rain lots in and around Lightning Ridge. They really need it to be heavy so it will run into the dams.

Mum told me how to strike rose cuttings so that I can let Lyn (Katelyn's mum) know. Lyn had asked me if I knew how when she booked her tax appointment. The cuttings have to be taken in winter when the roses are dormant. The bottoms are dipped in rooting compound or honey. Then they need to be planted in either a trench dug into the ground and filled with sand or a pot with sand and peat moss. I told her I would love it if someone would take cuttings off my 35-40 rose bushes so I did not have to prune so many. Alana and I will probably spend all Sunday this weekend pruning them. It is so late. They should have been done June/July. Lyn was saying she wants to take cuttings off some of her old ones and that they are very valuable because of their age. I told her that I think the one

in front of Alana's room is probably as old as the house and that was built in about 1971. I have noticed it in a number of front yards in the area so I think it is possible a lot of people shared their cuttings back then or it was a popular rose in its day. Mum has taken cuttings from it and sold them from her plant nursery in Lightning Ridge.

Tonight though, she asked me not to talk to her about roses because the older ones in her garden which have so far survived the drought will not shoot. She thinks the frost is burning off the buds. The kangaroos and wallabies ate most of them before she fenced in her garden. They tried successfully for a while to keep them away at night with a radio playing in a pipe. But after a number of months that stopped working for them. When we were there at Easter for the Festival she was feeding them, which she has done for years, but on the other side of the gate they had recently installed. She used to have some koalas in her garden too. She left a pot of water out for them to drink from and would occasionally see them do so. They also have the most beautiful parrots I have seen and normally lots of butterflies and little green tree frogs.

A client phoned me today. She has made an offer on a rental investment property. The real estate agent suggested she make the offer in the name of "herself and/or nominees." That way she had time up until settlement to decide if she wanted it just in her name or in a trust's name. Normally I would have just said the individual's name but in this instance there will be hardly any mortgage, so the property will be run at a profit. If it is in the name of a trust then eventually when she is married and has children she can distribute the income between all of her family however she wants. She can also distribute it to churches or other religious institutions plus universities and other educational institutions. The income will usually be before tax income. However income distributed to schools will be taxed if the fees for the school are reduced because of the distribution.

It costs about \$400 in Victoria to set up a trust and there are additional accounting fees to be paid each year to an accountant as there is more work involved in a trust tax return. The cost of this depends on if individuals are trustees or a company is the trustee which is often done to protect the assets from business losses. Naturally it also depends on how much bookkeeping and minute documentation the client does. I have one client who is so organised that his trust only costs him about an extra \$30 in fees per annum for my services.

Therefore it may be worthwhile purchasing a property which will always be profitable, even after depreciation expenses and capital allowances are claimed, in the name of a trust. It is up to the individual to decide. However you have to remember that anyone under 18 cannot have more than \$416 pa investment income without facing heavy taxes.

19 August

Alana found Adam's sketch book for his woodwork project. She thought it was the black folio book he was looking for, for his year 12 English Language cuttings journal. He could not find the cuttings journal because he had left it at Natalie's home.

I opened it up and saw the sketches inside; some of them were lovely; they were his early ideas for his project. When I told him he should put them in his folio because they help show how his design was initially developed he said, "No mum, my woodwork teacher says no. The sketches are too simple; no one puts those sort of sketches into top design. They all redraw their ideas and only put in skilled drawings."

I am starting to get really cross with the top design folio requirements. Adam thinks he has to put far more time into the drawing and documentation than he does into the work.

Also the deadline at Eltham High is worse than at Montmorency. He has to have his work completed by week 9 of term three so he can take a photo of it for week 10, to hand in before the end of term. Montmorency High teachers are so much more accommodating than that. They were great; Alana had to do two folios in year 12, one for Home Economics and one for Visual Communication and Design. She was allowed until Tuesday of, I think, the second week of the school holidays, to get her Home Economics and Visual Communication and Design folios and her model, which was optional for VCD, to the teachers who met the students at the school to receive them.

Her VCD model which is approximately 90 kg and 1.2m x 0.8m tiled water feature, with little clay diving girls descending down the face of it into a water catchment area at the bottom, was too big for us to transport. She did not want to risk putting it in a trailer and having it bounce around in that. So her VCD teacher came to our house with his ute to help pick it up.

Fortunately we made it well and strong; it fell off the three wheeled trolley we borrowed from her high school when we were getting it down the stairs from our front patio. I had helped Alana construct it on our front patio. The model is an optional item for VCD which her teachers had offered to help her construct. As I had to pay for the expensive tiles she chose, I did not want anything miss-cut or miscalculated. I knew we were just going to get what we needed out of the 1m² of the biggest tiles, and we had been told we had to buy them by the square metre.

That is why I was surprised when one smashed recently and it was absolutely no problem to just buy one to replace it from the same store. This time the man serving me gave me excellent advice too. He told me that it would not make any difference if we had used cement adhesive or the rubberised adhesive, it was the movement which was a problem. He told me we should have used silicon to adhere the tiles to the cement sheet. He agreed with me that would be more expensive but he assured me it would work.

I recently pulled off the bottom tile in the middle before it fell off. I tried to pull off the three partial tiles at the top, which hide the lights we recycled from

our big marine fish tank; the tiles were starting to separate from the frame. However I could not do it. They were totally stuck at the bottom edge only by charcoal-coloured silicon I had used to seal the cement sheet so any water that might splash on to it did not damage it. Those tiles are still hanging there at an angle because some cement adhesive fell off and wedged in behind two of them. I need to try again to get it out and use some more silicon to stick it all back together after I cut the new tile to size. Two weeks later they were reattached with extreme strength liquid nails; which works just as well as silicon.

August 19

I fell down a waterfall this morning and survived. That sounds far worse than it was and I think it is funny.

Adam is still sick due to the abscess in his ear which was bleeding this morning. We had to get two more pieces of timber to his school to get them dressed to be able to remake the curved frame for his blanket box.

He did not have the strength to pull two thick pieces of timber out from lower down in our timber rack. I could not tug them out either so I used a little block of timber, by wedging it under the board above, that removed enough weight to allow me to slide out the ones we needed without having to move anything off the top.⁷³

Adam carried them to the car but did not have the strength to put them in from the driver's side back passenger door through to the front passenger side floor. He got them part way and I could see he needed help because of how unwell he was. I got back out of the driver's seat but could not fully close the back door to get around it to help him I must have stepped onto the top of the rock waterfall or retaining walls I had made many years ago, with my parents' help.

My feet slipped out from under me and I ended up flat on my back. My head was in a rose bush and a crepe myrtle next to the waterfall. Adam reached down to help me up and I noticed he crossed his arms before taking my hands. He seemed to have no trouble getting me out of the awkward position I was in. I am not going to tell you how heavy I am but let's just say I am not light. I felt reasonably good considering how I had fallen onto solid sandstone rock. My main concern was having to drive Adam to school, immediately. We would be late if we did not go straight away. I did not have time to change my wet pants. Fortunately there was a dog towel in the back seat which I was able to use to protect the driver's seat.

While we travelled to his high school, I told him how impressed I was with his lifting method. I thought he would make a good paramedic. I asked him, "How did you know how to safely lift a heavy weight?"

He replied, "It is a dead weight lifting technique, Mum."

⁷³ This is a great tip to remember when you are choosing timber in a timber yard.

“Thanks,” I said, “for calling me a dead weight.”

He went on to explain that he had first positioned his feet in the garden, not on the drive above. Next, because when he looked at me, my left side was lower than my right he could tell he would need more strength to lift that side of me. As he is right-handed and therefore stronger in that arm, he crossed his arms putting his right arm under his left before taking my hands. He used his right arm to help lift his left arm as he lifted all of me from the top of the waterfall. He told me if he thought I might have broken an arm he would not have taken my hands. He would have chosen some other part of me to lift up. He also reassured me that my bottom had landed in the water storage pool on the top of the waterfall and that would be why I had wet pants. He had no idea where he learnt the dead weight lifting technique but I think it was probably Boys Brigade, with all the first aid they do before the expeditions they go on.

I told him his Grandma (my Mum) had hurt her shoulder again this weekend. I told her when she called from Lightning Ridge, I will have to make her a badge to wear which says, “Stop me if I go to lift something which is too heavy or do hard work for too long.” She told me she would not listen to it! But that was not my point; I wanted her to listen to people around her who told her, “Margaret, don’t do that! We will do it for you.”

She lifted an indoor carpet bowls mat and folded it instead of rolling it up. Then she dragged the heavy mat out of the way, hurting her shoulder. She has already torn the ligament away from her shoulder at least twice. The second time she could not have surgery to fix it like she did the first.

I think the first time it happened was when she was constructing the Lightning Ridge Community Gardens with help from many other people including my Dad. He always supports her in everything she does. A lot of the tailings between the gardens and the Tourist Information Centre he has trucked in from his opal washing area, so that tourists can find little bits of coloured opal for their own chippy jars. That way they don’t have to register a claim to have the experience of finding a piece of our national gemstone.

Mum and Dad both did well in the bowls again, particularly Dad. They have picked up some new members who now play regularly. The Bowling Club manager listened to their ideas and put the timber dance floor back to almost the same way it used to be. They now have carpet bowls mats upstairs and downstairs so patrons of the club can have something to watch while they have a few drinks. Mum said they seem to be staying longer which is good for the club and they have even started barracking for some of the bowlers.

We love the carpet bowls. It is so social; the people are all so friendly and interesting to talk with. We deliberately leave on the Tuesday before Easter to arrive at Lightning Ridge before 5 pm on Wednesday. This allows us all enough time to have an evening meal at the club at 6pm then play bowls at 7. If we can

spare the time we play on the Saturday night and also the next Wednesday before we leave to travel back to Melbourne.⁷⁴

Alana and Adam usually play alto sax and trumpet in the Lightning Ridge Community Church on Good Friday and Easter Sunday morning. This year was the first time they have not done so in a long time. Alana wanted to sit with a friend and her fiancé who were there for the first time.

A bit of information from my Mum which I want to pass on to prevent other people making the same mistake and getting annoyed is: She was telling me about the carpet bowls mats of which the Lightning Ridge Bowls Club have so many. They had bought a new one for \$1500 which no one could get their bowls to stay on. One man said, "I think this is an indoor bowls mat for outdoor bowlers." He went home, collected his lawn bowls and bowled one of those bigger bowls down it and it worked perfectly. It was designed for them. Needless to say, that mat is going back. They have also picked up some second hand mats, one for \$350 and another for \$100. The \$100 mat is supposed to be one you can put down on carpet and bowl on.

That excited me because now that Mum has finished the Lightning Ridge Community Gardens project, including all the signage for the aboriginal bush tucker section; they are finally prepared to move closer to their family in Melbourne. However Dad has stipulated that he will only move to a place which plays carpet bowls regularly. I have encouraged them to move somewhere near us, telling them I am sure we can start up a regular carpet bowls club somewhere. I asked Jane if her family would be interested in playing. She said, "I am sure we would; the boys loved it when they played at Lightning Ridge."

I had thought we might be able to keep some mats at the church and start a regular event there. The only problem was the mats would have to be rolled out over carpet and I do not know how well they would work on that. Plus a little bit of the fun of playing carpet bowls at Lightning Ridge would be missing. You pay \$2 to play for the evening and the team that wins gets a voucher each of \$10 to spend at the Club. Alana's fiancé, with Dad's help, won it on Easter Saturday last time we were there. I am not sure who won the second prize of \$5 per team member. Teams are always meant to be randomly drawn. Although when Mum and another lady do it they usually think about who the skippers (best players) might be and make sure every team has a person capable of filling that roll. It would be disheartening to have a team full of just beginners. The Queen's Birthday weekend tournament is organised this way too, with all players being randomly selected but each team has a skipper selected first.

⁷⁴ Due to the timing of Gracie's puppies we will miss the Easter Festival 2015, but Alana and I played in a carpet bowls tournament on the Queen's Birthday Weekend in 2015 for the first time. The team that won \$200 per person for second prize had a 96 year old lady as their skipper! You only have to be an experienced player to book to play in the tournament, plus pay \$15. Some of the other clubs regularly play on normal carpet bowls mats that are rolled out on carpet. The shorter the carpet the better though as carpet underneath means you have to push the bowl a little harder.

The carpet mat supposedly suitable for playing on over carpet turned out to be useless. As soon as anyone walked on it to collect the bowls or to work out which bowl was closest to the kitty it moved.

August 19

I intended for once to just see the teachers who felt they needed to see Adam at the parent teacher interviews. As I was choosing the interview time slots I realised that just hearing about problems would not be very good for Adam at the moment, particularly when he is feeling so stressed by year 12 wood and a shortage of time to finish his project. I decided it would be best to finish the evening with more positive feedback; that is why Year 11 English is last.

I achieved so much today. I even managed to do at least 6 hours of billable work for my clients. I finally feel like I am starting to catch up. I have even added another few tips today to my list for Toyota after a client escorted me to my car and started discussing it. He is a Christian man who I know God guided to say just the right thing to help me. One day I hope to be part of a team who will help save many jobs in Victoria.

After completing Lyn's tax return tonight she asked me about Alana's wedding plans and what they were going to do about a home. I explained that Alana is expecting to be able to buy a home next year and move straight into it while they are both working and still at Uni. Lyn had her doubts like I do that Alana will be able to borrow from the banks as much as she wants to for a house in this area. She said, "It is so hard for the young people starting out today. They have to borrow nearly 10 times their annual salary whereas in our day, it was about 3 times."

I explained to her about Alana's fiancé being part aboriginal, which she found hard to believe. She thought he was from a country overseas where he had been born when his dad was working there. I went on to explain Alana's plans to borrow from the government enough to buy a house at a 2% interest rate. I also explained that so long as they could afford the repayments and could not get a bank loan for the house they wanted to buy, they would meet the criteria to get the loan. She was shocked and disapproving like I am that the government has a scheme in place which will give my daughter \$200,000 at least over 30 years and if she has children they will all be entitled to it too.⁷⁵

⁷⁵ On September 11, Alana told me she had been wrong about the aboriginal assistance loan. She had checked it out further and found that the 2% related to the amount of deposit they needed. According to her the actual interest rate is 5.6% at the moment. Why did I believe her in the first place? It was because I had seen her tell Adam he was wrong after she had just been to my office computer to check her facts. She had also said it was "definitely" a 2% loan and she seemed to know all the other aspects of how to get that loan. If I had had a client asking me about the aboriginal assistance loan I would have double checked the facts on an official website before telling them. I do not tell people something is a fact as a professional without checking it or having

She thought people would have common sense not to buy from say Harvey Norman and deliberately default on the loan, to meet the criteria for the aboriginal assistance loan. She thought they would think about the future when they may want a loan for something else and they would never get it because of the default record.

August 20

I had to pick up Adam from school early after he did his wood technology SAC. He is still so sick with the abscess in his ear; he went for the first two periods and then came home. He would have come home a lot sooner as he finished with plenty of time to spare but he had to wait for Natalie his girlfriend to finish her classes. He had made their vegan lunch for that day and did not want to leave before giving it to her. They often make meals to share; it saves them time to study if only one has to cook the night before.

I knew he might call me wanting a lift home. I had asked him when I dropped him off if he could just sit in his other classes even if he could not do much and just listen to learn. He told me he felt so bad he could not learn anything new; he could only do the wood technology SAC because it was based on knowledge he had already learnt.

I went to the All Saints Anglican Church in Greensborough to help serve the free community meal. It was so much fun! Initially all I had to do was serve carrots. Dani from MasterChef stood next to me serving the three breast roast Coles had provided and a senior staff member from Coles was on the other side. They both made me laugh so much it was a really nice time. I also got to chat with some friends I have known for a very long time and Dani did the same. She had grown up in the area and therefore knew a number of people too. Two year 10 boys from Parade College were there as well; their school lets them help as an extra-curricular activity. It was such easy work for me as I did not have Colleen and Moira's responsibility of organising it. I had a bit of a shock though when I saw the photo a photographer from the local paper had taken of volunteers helping out. No one had told me how ridiculous my hair net looked and that I was the only one still wearing the silly little party hat!

I was very late getting to Jane and Andrew's to pick up their trailer and tie-down ropes for the six filing cabinets. Jane called to see if she had missed me somehow. I just had to finish the tax returns I had worked on that morning and also fill in an ATO form which has a stupid deadline. It is due on August 10, 2014

learnt it from professionals. I will occasionally say, "I believe...., but if you want I can check that for you." I wish a lot of people particularly my daughter would use this approach. Now I will have to let Lyn know that there really is nothing wrong with the aboriginal assistance loans.

and I was already late. Last year I had completed it for my own trust and sent it in when the end of financial year BAS information is due and they sent me a fine for lodging it on the 25/8/13. I still have not looked at some of my clients' books for the June BAS and yet they expect the PAYG Summary Statement to be completed by the 10/8/14. It does not even require taxes to be paid; it is just a stupid summary form they can fine you for lodging late! I hope they read this and someone does something about changing the deadline.

I met a lovely new client today. Her fiancé had found me via my website. He is actually the only new client who has done so. Maybe it is because I am the closest accountant to him. It came up with my website when he searched. We live in the same street.

He had asked me a while ago if his fiancée could get back the GST on her wedding dress when they go to Ireland for their wedding. I had not heard that they could so I checked it with the ATO for them. I knew tourists coming to Australia could buy something here, paying the GST when they did so, then claim it back I think within two months at the airport before they leave. However I had not known Australians could claim the GST back at the airport before they leave.

The ATO officer took a while to find it and she was not even able to tell me how to go to it on their website. She just had to read what she found to me. In summary it explained that the legislation did allow Australians to claim back the GST before they depart our country on an overseas trip provided they never bring back the item to Australia. This would work for bottles of wine or gifts for relatives overseas being taken on the plane. Although the extra freight costs could outweigh the GST being recovered.

My new client had been given false information from a lot of shops. I find this often happens. People, particularly those who are trying to sell something to someone, think they know a tax advantage for people buying their goods and they tell my clients supposed facts which I then have to research to make sure I am not wrong, before correcting the false information they have been given. In this instance my new clients had even been told they can get back the GST on their gold wedding rings.

My computer played up so much tonight while my new client was with me. It was not the hardware, just the software which kept locking up. We ended up chatting for far longer than either of us expected and it was only as I drove to Andrew and Jane's for a second time, that I realised our conversation towards the very end had lead me to another very good idea to add to my list for Toyota Australia.

I truly believe God can control the mistakes of perhaps being impatient and hitting a key twice when once was all that was required, which leads to problems with our software. This I think is what led to a longer, very enjoyable chat and another God-inspired idea.

I have just spent the last half hour looking through my notes for a few pages including the first one I did not stick in my book for Toyota Australia. I have just so

many notes that the work involved in writing them all up is enormous. I cannot achieve the 9/9/2014 God-given deadline for me to finish all the work I have to do.

Some words Adam said to me when he was watching me initially record the patio DVD keep running through my mind. "Mum you do not have to tell people everything you know! They do not want to watch a long DVD." I have decided I have to cut out about a third of what I thought I had to write and only try and fill in the gaps with the most important information. I am just hoping by now that people who read this book will understand, even without all the step by step detail, what a benefit it is to live a life guided by God the Father, God the Son and God the Holy Spirit.

August 21

Alana had to go to a dentist this morning. She had seen a doctor and he had told her to. The doctor put her on antibiotics believing she had an infection on one side where a wisdom tooth had been removed. She was in a lot of pain this morning and it had spread.

On Tuesday night Lyn had suggested it could be a dry socket that was causing her pain. She said women for some reason tend to get that a fair bit after having wisdom teeth removed and it can cause a lot of pain. She was right. The dentist treated Alana and stopped her pain. On top of that it only cost \$50 for the whole dental visit and he prescribed medication that was more specific for her problems.

After her appointment we picked up the filing cabinets with Andrew and Jane's 4 x 6 trailer. I had planned to hire a 5 x 7 high sided trailer for four hours for \$54. Andrew told me not to. He drew up a diagram of how the 6 filing cabinets could fit into his trailer which was too short so the back would have to be left down. He also sketched how to tie the filing cabinets in place and taught me how to use the ratchet tie down straps. I must admit I was worried about them bouncing around and tipping over. It was a one hour drive in heavy traffic where a lot of things could go wrong.

Alana planned a good route to use with the Melways. She made sure she told me the names of the streets we had to turn at and the names of the streets before each turn where the mauve dot indicated there were traffic lights. It only took forty minutes to get there. It was amazing to find a car park with a triple space available to drive into and park across two of the three parallel parking spots. I should have asked before we left where I could park. They had heaps of space outside the back door, so I moved the car there.

It was very tricky and tight to get each of the filing cabinets out of the tiny storage room, along the twisting corridor and onto the trailer. Fortunately the receptionist when I called mentioned how heavy they were. After hearing that, I made some ramps with the most suitable timber we had which was Adam's spotted gum floor boards. I added a little piece of the floor boards to the end of each ramp

to help them hook on and not tip when we got to the top. I knew when Adam looked at them he would object to his \$100 spotted gum timber being used and he did, but he still used them himself over and over again when he helped me unload.

It took all day because Alana had to go to a number of places and I had to pick up Adam from school. Then when we did get home my phone would not stop ringing, that's what it seemed like. Colleen had to be trained on a client's computer to process his books, another client needed to sign his tax return and Adam needed to be early for Boy's Brigade.

At present I have files all around my family room and nine filing cabinets sitting in my office plus one older one outside. Alana had accidentally taken all the keys to the cabinets when she left and I cannot get them back to unpack two old cabinets into the new ones until about 4 pm tomorrow.

This turned out to be fortunate because there are two different styles of cabinets which match well but they have different handles and depths, and because they were still empty I was able to rearrange them in a way I like much better. It also gave me time to clean the rust off the carpet where it had been deliberately hidden for years. I tried once before when I moved my first filing cabinet to replace it with a bigger one. I obviously did not know about "Orange Power" carpet cleaner then as it came off easily this time. So much so that no one would ever believe it was there; that is why I have left a little where it will still be hidden as proof.

I felt like God designed me to be a cleaning lady with the number of cleaning tips I know! I also felt like I had designed my office to the exact size I would need for those filing cabinets many years ago, when I planned our extension, so I could work from home while raising the children we planned to have. Andrew even helped inspire our family room next door to my office. He told me from England, where he and Jane were living at the time, that I must go and see his brother's home. He was so impressed by the method Paul employed when he turned his 12 square⁷⁶ home into a 20 square beautiful place to live in. Andrew wanted me to see Paul and Jeans' home before we finalised our plans.

David and I went to their home, which is very impressive. It still has the charm of a little weather board house but with the space needed for their family of six. Paul is an excellent carpenter, who works as a foreman/project manager for someone else's business. He had managed over the years to renovate his home with lots of leftover materials from jobs. One bathroom is fully lined with cedar panelling which a client decided was the wrong colour for what he wanted.

I particularly loved his lounge room with an open fireplace. Paul had it lit for our visit. The next day, after seeing Paul's home, and while I drove to work, I was inspired to plan a family room with an open fire next to my office. As soon as I could after arriving at work I rang up David and asked him if he would like a family room with an open fire in the space under our kitchen, next to my office. He asked

⁷⁶ A square is 3m x 3m approximately or 10 foot x 10 foot

if I really thought we could and then asked, “And how many more skips of dirt do you think we will have to remove?”

We had already dug out by hand and carried out between us lots of old fashioned rubbish bins of dirt. We had taken 30 trailer loads of dirt to Mum and Dad’s property and shovelled it over the embankment below Dad’s shed. Then they had sold their property and we had to start hiring 6 cubic metre skips which we continued to fill by hand. Our above ground pool was in the way a little. It made it difficult to get a wheel barrow through the doorway to under our house, until one builder looked at our project and told us to knock out some bricks to widen the door.

We had already filled two skips. I didn’t want David to be put off, so I told him five when I was really thinking seven. But I really had no idea how many it would take. Another 13 extra skips later and the digging was finally finished. We had removed the equivalent of 180 4 foot x 6 foot trailer loads of dirt and stumps, with some help from friends and David’s brother Peter. It took over a year to accomplish. It could not have been done with machinery other than a jack hammer or kanga jack hammer. A crane would have been required to lift a little digger over our side retaining wall and fence. We did not have the money to spare for a crane, plus we were only 30 and 35 approximately at the time. Therefore, we were still fit enough to cope with the hard work.

Now I need to stop writing. It is time to get up and start another day where I hope to achieve a lot of taxation work, and a little more cleaning and filing.

August 22

Yesterday Natalie and Adam cooked silky lentil soup for the youth leaders at our church. It is Natalie’s favourite soup recipe when served with lots of freshly buttered bread, which she does with “Nuttlex original”. She had a budget of \$80 to cook for 20 young adults; it only cost \$45, which included spare stock in case it was too thick, and \$8 worth of herbs, which was far too much. Apart from one person who does not like the texture of any soup, they all thoroughly enjoyed it. Many came back for seconds after being served a very big bowl full.

I enjoyed just being there to help instead of lead. It reminded me of when a good friend started training me to cook for large numbers at a camp at Belgrave Heights Christian Convention when I was 19. When you have a set time to serve a meal it is important to know how much extra time large quantities take to heat up. Natalie had the soup ready perfectly on time.

I think it was helpful to have an adult doing the dishes for them, while they ate and went through the plans for the combined churches Youth Alive night, to be held this time at St John’s Anglican Church in Diamond Creek.

I don’t think they would have had enough time to clean up everything before they had to catch the bus with everyone else. However they might have, if I had remembered the golden rule of “always turn the industrial dishwasher on to

fill when you first arrive!” For some reason the one at Diamond Valley Baptist church usually takes more than two hours to heat up.

I don't know what I was thinking while I did the dishes; I just know I am glad Natalie's mum's handheld blender broke before I washed it. After wiping soup off its electrical lead I turned to wash the head of it but instead found the whole unit underwater in the sink.

I think I will ask for permission to include the silky lentil soup recipe, which comes from Deborah Gray's book "500 Vegan Dishes" on the website www.godgivenwisdom.com.au Adam has a good recipe book too. It is called "Vegan Cooking for Carnivores". It claims the 125 recipes are so tasty that people won't miss the meat.

23 August

Today my house is still a mess with Adam's woodwork project all over the lounge room and dining table, but my office looks better. The old filing cabinets have been removed and the carpet looks fairly new, for a 20 year old cream high/low nylon carpet. I cleaned it yesterday morning with Orange Power Carpet cleaner, a little water, a rag and an old towel. It took 30 minutes to remove every mark and old dog wee stain. But it turns out that it did not remove 100% of the rust mark, it almost did and it cannot remove highlighter stains. I cheated a bit because it is a high/low carpet and just cut out some patches which I think had glue on them. Vacuuming afterwards with the powerhead on my vacuum cleaner; just finished it off.

Before I started cleaning I kept wishing I could replace my carpet but also thinking how much work it will be to remove all the files, desk, etc. Now I am not so concerned. I know it still needs replacing because near the external door, sunlight and a puppy have ruined an area of it.

I have been thinking about calling one of my clients who does window tinting to show me the best option for my office. When I cleared the window sill, which is a deep timber one, I can now see how much damage the sun has done; one patch where manuals sat is still vivid in colour but the rest has totally faded. It is like one section of the beautiful Californian red wood, which is next to my external glass door. I have what is called streaked Californian red wood, because it varies a great deal in colour, lining the entire bottom half of my office walls and it continues outside my door and up the stairs wall which is solid on one side.

I know my client will tell me the truth about window tinting. He did so years ago when I thought about it and explained that there is no film on the market which will protect my walls and carpet from sunlight damage without adding a shading to the glass. That is why I have never installed it in the past. I love the view of my garden, particularly when it is weeded. I don't want to see the lovely deep red "Camp David" roses change to a different colour because of window tinting. I am hoping an Australian company can invent a film which will protect

everything without being seen on the glass in the next two years. I am planning to spend some of the money I will eventually make from “The Great Love of God” book sales to renovate my office and family room, with new carpet and timber restraining in sections. If I had the time I would fix up the timber before then because 20 years really is too long to have left timber without recoating it⁷⁷.

Everything takes so much time to do I don’t have enough to spare. I have often thought that single Mums who choose to be single parents must not have any idea what they are letting themselves in for. Or their life with their husband must be so bad they have to escape and if that is the case, I can understand them not trying anymore to fix the problems in their marriage.

I really love my children and have always tried to do what I think is best for them. After David died of cancer I did not want them to feel like they were losing a mother as well as a Dad. I chose to live off very little income so I could look after them myself, rather than put them in a crèche and get a high paying job. We tried one day a week in child care so I could get more done, but it did not work well for us and so I stopped that after a number of months.

I could have looked for a job after they both went to primary school but they both had after school activities: dancing, tennis, trumpet lessons, saxophone lessons, swimming, and they wanted to spend time with friends just playing and making home made movies. They and their friends were all so creative; their home made movies were really designed to make people laugh. I would love to put them on www.godgivenwisdom.com.au, but I think that would take a lot of requests from people who go to this website. They would not willingly allow the general public to see them otherwise. I think I might put some sort of facility on the website so people can indicate if they want to see them or not. Knowing my teenage children, they will probably get their friends to vote “No, don’t show any home made movies!”

One thing that would help save more time is bold print on groceries. Shopping with Adam can take ages because we have to check any new item he is looking for to see if it has egg, dairy, or gelatine. When I do the shopping without him, it takes even longer because I cannot remember all the brand names which are acceptable. I just remember the main ones such as in the biscuit aisle, Rites and Orios. We ended up almost buying 8 packets of Orios because they were on special and I know they are Natalie’s favourite. Then Adam told me tonight, “Mum, you can buy chocolate ripple biscuits, Arnott’s ginger nut biscuits and Arnott’s “Nice” biscuits. You don’t have to just buy Orios.”

⁷⁷ I caught up with my client who showed me a tint that will protect our timber and carpet from fading and does not alter the colour of the flowers in our garden. His prices are very reasonable too so I will get it done soon to protect Adam’s blanket box. I loved my client’s website gallery of before and after photos, I wish I could tell you how to find him. Many people do because of his web site and the number plate on his black work van. It is very good at advertising the service he provides.

Adam was rapt to be able to buy “Tofutti Soy American flavoured slices” of cheese again at Woolworths. They put it in the Vegetarian section rather than the cheese section. I am pleased for him too there are so many things he can make again now including pizzas.

I am embarrassed to say that I found the original Rosella tomato soup still on the shelf in Woolworths. It is the “condensed tomato soup”. It was not with the other Rosella soups which you do not add anything too. They were on the top shelf possibly because they do not pay enough for shelf space. This time the condensed tomato soup, which Alana and I thoroughly enjoy when we add ½ a can of light milk and ½ a can of water to it, was on the middle shelf next to Heinz Big Red Tomato soup. I probably never found it because I am so used to looking on the bottom or top shelf for it.

Adam told me off when we arrived home and he unpacked that soup from the shopping bags. He picked on me for sending the letter to Rosella stating, “Why have you ruined the best tomato soup on the market.” I did remind him that it would help them with their marketing to know how their labelling should be fixed. We had finally done a decent amount of shopping, so much so that Adam decided to clean out the bottom section of the pantry shelves so it would all fit on. He even found one and an half “light corn syrup” bottles which I am sure Jane must have given to me before they moved to England in April or May 1998. I don’t think I have ever used it or bought it. The Best Before date was 24 March ’88.

Adam told me I was becoming like my Nana, who always stored lots of biscuits. When she moved I helped clear out about 66 packets of unopened biscuits and even found some World War 2 condensed milk in her pantry. Maybe he is a little correct; he found seven cans of condensed milk in ours which he put together in two tall towers near the front so I could see them. He told me I had better make a lot of “Gitta’s Caramel Slice” for Songs of Praise this September.

At the end of sorting everything he surprised me by saying “I must take a photo of this momentous occasion!” So his phone now has a photo on it of the bottom half of our pantry neatly sorted.

August 24

Alana asked Adam to have a look at her snow painting. I asked had she finished it yet and had she signed it. Alana’s response was she still needed to put a little more shading into it and she asked me why she should sign it.

When I told her, “You never know you might be famous one day and your art could be worth a fortune,” she laughed as if to say you must be joking!

Adam’s response was, “Yeah, if you cut off one ear and go crazy. No wait, that’s been done before. You’ll have to do something different. You could cut off one nostril instead.”

When he saw Alana’s painting the expression on his face was priceless. He did not know what he was looking at. For once Alana had done an abstract painting

which is also heavily textured. It was from a photo of ski tracks in the snow which she took from a ski lift.

Adam's comment was, "It's purple. I was expecting a scene of snow on trees." But he did like it.

August 26

This morning I had a new client whose previous accountant had added in about an extra \$450 of invalid expenses to his 2013 tax return.

I am honest. I will not do this so if you are looking for a cheaper tax agent, remember over all, you may not benefit by changing to me. You need to know if your previous accountant was making up figures to save you paying as much tax. Then you need to decide whether or not you want to continue to sign a dishonest tax return, and remember signing it, means you take full responsibility for it. It's up to you to tell a dishonest accountant to become an honest accountant, when they work on your tax return.

If you want to play it safe and just earn good interest on a secured investment I would recommend you call Owenlaw Mortgage Managers⁷⁸ and ask for Luke Anderson. They do not take regular small investments though; you have to put in at least \$5000 initially then add to it \$1000 at a time. I much prefer their "specific property investments" rather than the general funds. Their general funds pay lower interest rates and are totally locked into for one or two years. Don't forget if you are in a tax paying position the following year you will have to pay tax on your regular monthly interest, even if it is reinvested. It is not like most dividends from shares that usually already has tax paid for you.

My client this morning struggled to understand why he had a tax bill from the ATO the year before. It is possible that his previous accountant who seems to have been dishonest may have been because of my client's attitude to owing the ATO money.

The following information will probably be irrelevant for anyone who is not running their own business and involved in the book keeping for anyone, so please just skip the next few paragraphs.

The excel spreadsheet which I make available to my clients and they are welcome to pass it on to others requires you to think about whether or not you have been charged GST. Some Ebay things may have no GST listed on the invoice.

⁷⁸ They were taken over by Australian Unity in December 2014, Luke Anderson is still the person to ask for when you call 132939 choose option 3. If Luke is not there ask for whoever is looking after the Owenlaw business. However you must ask all the questions you can to find out for yourself whether or not you think it is secure enough for you. I have always liked spreading money over three specific property investments (and three different borrowers) and I do not accept all the property proposals they have offered to me. They have had an excellent history but lately a few borrowers have defaulted causing losses for investors for the first time in 58 years. They obviously will not be granting new loans to the ones currently in default. Please decide for yourself if it is what you want to invest in and you can try doing like I do and pray about it.

Also bank charges often have no GST. But merchant fees for having a credit card payment facility do incur GST. If the GST is not applicable please delete the GST figure then cut and paste the formulae in the next column to the most appropriate expense column. If you corrupt a formula by mistake, you can correct the error by copying an uncorrupted formula to where it is needed. Don't forget to enter the correct business percentage for expenses like home office, power and motor vehicle expenses. The default percentage is 100% but that needs to be corrected for some bills.

More details for how to do a bank reconciliation and make the most of the bookkeeping excel spreadsheets I have designed will eventually be on my website www.godgivenwisdom.com.au and maybe eventually on www.suemoss.com.au. However if you need a debtors system to track who has paid you, buy an accounting software package. Also if you have employees and you cannot work out how to use excel to produce a payslip that meets the legal requirements which includes your ABN and their superannuation entitlement, buy a software package.

Also if you supply an internet printed bank statement to your accountant, make sure it is not just the first 20 transactions for the month with a few missing.

I would like a sticker for the reminder invoices I am sending out which says, "Don't worry, I know you have just forgotten. Please pay ASAP." Rather than the one I use which is "a friendly reminder YOUR ACCOUNT IS OVERDUE."

I have just taken a call from someone I do not know. He wants to send me some information to read. I have politely told him twice, "Do not send me any information to read. It will just go straight in the bin without me reading it." That is what happens to all information that is sent to me unless it comes to me because I have specifically requested it. It is also what I will continue to do and I am not interested in cold calls trying to get me to request information to read. I do not have the time for more than I already subscribe to, so please do not send what I consider "junk mail" to me.

In the car today the radio program was explaining for a couple in conflict it is not helpful to say, "You are getting more like your mother every day." So I asked Adam, "How would you react if someone said, "You are getting more like your mother every day." I was sort of expecting a compliment from my son. However, his immediate comeback was, "Can I have \$60 for a psychiatrist?"

August 27

As Adam drove to the parent teacher interviews I told him, "You will have to just explain to your maths teacher we are late because we could not find the list of who..."

Adam interrupted. "Don't group me into it!"

"Yes I am sorry." He had been setting up the car with L plates and recording in the log book while I had been searching for the list. I normally put it

straight into my hand bag, but this time it was on my bedside table. “Mum lost the list, that’s why...”

“Now you are blaming Grandma!” he pointed out with a grin.

He loves being cheeky and making anyone around him laugh. He is so like his Dad.

I learned so many things from Nola this morning when we went to choose an orchid for a gift. Nola and her husband love creating their own new strain of orchids but this year the cold weather has been too cold for them to produce the abundance of flowers I have seen in the past. The orchids take three years before they produce flowers for the first time. That is one reason they can be very expensive. They sometimes sell for \$800 for a rarer variety.

Nola not only found a nice one for a gift that we could buy, she also gave me a beautiful white one with plenty of flowers. Nola has seen the improvements we are making to our patio and believes the protection it will have will make it the perfect location to grow orchids. However until Adam’s gym equipment moves out there is not enough room to water them without them dripping onto patio furniture. So hanging one or two on our front patio will have to suffice.

Nola mentioned that in summer she has to use 70% shade cloth to protect the orchids in their locations around her home. I have realised some people who are interested in growing orchids might like to renovate a patio with blinds on the outside and shade cloth on the inside so it can be let down easily in summer when it is needed.

August 28

It is 6.38am. I have been up since 5am. I am working fairly constantly I hope in my office this week and half of next week to catch up for my clients. Anything new which comes in or new bookings will have to wait until after 7/9/14, the deadline God gave me for my part of God-given wisdom. I am committed to that in the book for Glen and Brooke, “The Five Love Languages.”

I have just looked out my office window and seen for the second morning in a row washing which was dry two days ago, still hanging there on our clothes line. It is now wet again with the morning dew. I am going to end up ruining my towels and Adam’s cotton blanket if I keep forgetting these. They will end up with a sun bleached line across them where they lie across the top of the clothes line wire. Even the towels will end up with this because I do what Jane taught me. I fold about 30cms of the towel over the clothes line before pegging them on. That way they hold their shape. In fact just a few months before David collapsed with cancer, Jane was the person who started me using a clothes line.

Prior to then I rarely did and it stayed packed away, including the pole. My parents lived on top of a hill on twenty acres, with 360 degree views of the Kinglake Ranges, Mount Macedon, Panton Hill and the City of Melbourne. Mum had landscaped 5 acres which they mowed regularly. There was nowhere they wanted

to put a clothes line and spoil the landscape or view. The view was and still would be magnificent from their property on Church Rd at Panton Hill.

So Mum only used a large tumble drier when they moved into their new home which they designed and built as owner-builders on top of the hill. The initial home had been closer to the road and was sold as a transportable home. Soon after they moved up the hill mum put two large ponds in where the old home used to be.

After we were married David and I lived in a one bedroom flat in Carnegie. It had a tiny kitchen, a tiny bathroom, plus a lounge/dining room and one bedroom. There was absolutely no room for a washing machine or tumble dryer. There was a clothes line out near a paper bark tree in front of our flat. The paper bark tree disappeared after a while because I planted bulbs and flowers in the only piece of non-concreted ground next to it. I think I weakened the root system too much on the only side that did not have concrete and it fell over onto David's car. Fortunately it did not damage it. While we lived in the flat we had to use a laundromat. It was quick to just tumble dry the clothes in twenty minutes straight after washing them, so we did. Also it saved on a lot of ironing.

Then when we moved to Watsonia North one of the first things we purchased was a tumble dryer. I used it a lot because both David and I worked full time until our children were born.

Then I found hanging all those little clothes (and there were masses of them) plus bibs, nappies and other things so time consuming I gave up after a while and went back to the tumble dryer. It also saved on electricity for the iron so I considered that a bit of an offset to the cost. Plus everything kept its shape including the towels which I had been hanging from two corners.

Jane asked me to hang some towels on my line to dry because they were selling their home just around the corner from me and had an open house. They were new towels which she wanted to hang in her bathroom as soon as possible so it looked its best. I made some comment about them always losing their shape for me and would she like them tumble dried.

She did accept the tumble drying idea as she needed them soon. However she gave me a lesson in how to hang clothes to protect them the most from losing their shape and to reduce ironing. She pegs most shirts just under the sleeves where they meet the body of the clothes. That way the peg mark hardly shows and the clothes keep their shape much better. She also tries to peg socks in their pairs so they are sorted and can be brought in quickly if it starts to rain.

She made the comment once which I have never forgotten because it was so unlike me. She said, "I like nothing better than watching my clothes hanging on my line, drying."

I had the responsibility of watching her washing dry on my line on one of those days when it might rain at any time. I was so distracted while I worked in my office, I hated it. I hardly got any work done; I was often going out feeling the clothes to see if I could bring them in. Jane did not want them thrown in the

tumble dryer because she thought they might shrink too much and she had not purchased larger sizes like I often did back then in case they shrank.

That day made me decide that hanging the clothes on the line for me was not a good idea when there was a chance of rain. I also do not have the room for lots of clothes horses. I only ever use the balustrade to hang up large things like doona covers; otherwise the clothes dryer is where everything goes.

I do save on energy in lots of other ways, particularly with light bulbs. But I am starting to think some of the companies which manufacture those are cheating. Initially they might have been telling the truth that their bulbs lasted so many times longer than normal light bulbs, but I don't think they last longer now. I have been suspicious for a while so I am using a permanent marker to record the date I changed the bulb on the metal part of the bulb. Some bulbs I seem to be replacing far too often. I also noticed within the last two months that I changed a normal light bulb from my laundry light which must have been there for many years to be that type of old fashioned bulb. That only added to my suspicion that they are building in a quicker obsolescence than they first perhaps were. Indeed they may never have even been making an honest claim in the first place.

August 28

I am worried about the reminder letters I posted yesterday. Today I went to use the same mailbox and it had a handwritten "out of order" sign stuck on it. It was not an official Australia Post sign so I did not know if it was a teenager playing a joke on people. It was only when I looked closely at the road side of the mailbox that I noticed paint or another substance had been cleaned off it. When I posted my mail I noticed a teenage girl sitting in the driveway of the unit behind the mailbox. She had been drawing all over the driveway with chalk. Today there was no one to be seen. However a car that is not normally in the driveway was there. It had the back window of the station wagon smashed and totally removed. I have been wondering if the teenager may have had something to do with damaging the mail in the box. Adam assured me the damage to the car happened a while ago. He had seen it that way at least one week before.

I now know some of my clients received their reminder notices as they have started paying me. I was worried water or something else may have been poured into the mail box.

August 29

I am enclosing the following letter. I prepared for my parents as it summarises a lot of what God has been doing and it will help reduce the amount of writing I have to complete by Monday 8th September. I enclosed it with two copies of each typed and completed document, for them to read if they want to on Sunday 7th September, Father's Day.

Dear Mum and Dad,

I hope you really enjoy Father's Day this year. For me it will be a milestone day as I know I have to finish a massive amount of work on 7 September 2014.

As I told you Mum, I have been writing a free e-book called 'God Given Wisdom'. I have enclosed some of the start of the book in this letter. It has been totally guided by the Holy Spirit from start to finish. I have reserved the domain name www.godgivenwisdom.com.au and with help I will set up a website with a lot of the enclosed documents and some DVDs to help people, plus access to the book.

Many people will not read an e-book even if it is free because they do not use that sort of technology. At some stage I will organise for a printed version of the book and I have been guided by God to make sure that the 70 cents which I will ask all over and above costs when it is sold on a bookstall will go from my trust account to the 'Eternity Trust'.

Can you please add back to the list of organisations which the Eternity Trust supports; Wycliffe Bible Translators - general fund.

I am also enclosing a photo of Alana taken a long time ago which will be the front cover of God Given Wisdom.

I hope you enjoy reading the books we are giving you for Father's Day. I was actually told by the Holy Spirit that they were the two out of a number I picked up which you would really enjoy. I have decided I really enjoy shopping in a spirit of prayer as it makes life so much quicker and easier.

The two butterflies I picked up are I believe for you and mum to pass on to someone else. Through prayer you will know who to give them to. Immediately after I picked them up and the Holy Spirit told me to buy them, the shop manager said, "you can have a few free 'pass it on cards' with this purchase." So please give a little blessing from God to someone else who God guides you to give it to.

This may seem a strange letter to receive from me but after you have the chance to read the book I have to finish soon you will fully understand how all that I do now is guided by God.

Also I want to tell you don't give up on finding the 'Alana Stone'. I truly believe that is all part of God's timing. I know I have not delayed too long in writing the other two books God wants me to write. Everything is falling into place as God intended,

Lots and lots of love, from Sue.

August 29

I cannot believe how often I have seen the police today and spoken to them. It started out simply and ended up going horribly wrong. Tomorrow we will be contacting the Federal Police of Australia and a Police Station in South Africa.

Yesterday evening I realised for the first time that the whole crop of mandarins on our 4 to 5 year old tree had been taken. Only one mandarin could be found in the grass nearby. I believe it was discarded by the thief because a branch had poked a hole into the mandarin. Maybe it even has his fingerprints on it!

As I drove home with Adam from his school I accidentally did 58 in a 40 zone. I was thinking about going to the Greensborough Police station which was just up the road from the Greensborough Pool where the 40 sign was located. I believe it has been unwisely reduced from 60 to 40 for too long a distance. This change only happened in the last year. I have only in the last year or two ever seen two families consider crossing this section of the main road. Adam said, "Mum do you realise you are doing 60 in a 40 zone and you just passed a policeman on a bike? I think he was even sitting pointing something."

I said, "Oh no, I did not realise. I was too busy thinking about going to the police station up the road to remember. I will have to turn around and go back to see if he was pointing a speed camera at us. I cannot wait a month or two not knowing if I am going to get a ticket."

So I turned down the first side street and did a U turn. When I came back to where the side street met the main road the road signs said No Right Turn. The car in front of me ignored that and turned right which was the way I needed to go to go back to check. But I could not do that because I am law abiding. So I turned left. There in front of us about a ride away was a policeman on a motor bike. I asked Adam, "Could that be the policemen I have just driven past?"

He said, "I suppose so." Oddly, I had imagined a policeman on a pushbike because Adam had not been specific. We followed him another block up the street but he did not turn into the police station which I was going to. I am just hoping I do not get a ticket at the moment; I cannot afford one without using some of David's life insurance that we have left. Adam refused to come in with me to the police station because he felt it was ridiculous to report the theft of a mandarin crop. So he stayed in the car listening to Light FM, 89.9.

The constable who listened to my story, mentioned a few times it is hard to put a value on 30 mandarins. I knew that too; I just wanted two things.

1. The police to put the pamphlet of the young man I believe acted as a spotter for another family member or good friend in the fruit industry in a file of bizarre thefts for the next time it happened so they could check if his business had ever worked in the area of the next home which reported all their oranges or mandarins stolen.
2. I wanted a policeman to call him up and simply ask if he had seen another person acting as a thief in my backyard while he was building the patio on my neighbour's property. That way I figured he would realise if he continued to do dishonest work for his family or someone else he might get caught. I had recorded his name on the roof repair pamphlet he had given me and made some notes about him for this book which I passed on to the constable.

As the constable pointed out, I could not accuse him of the crime (which was hard to put a value on), because I had no hard evidence. I had not seen him jump the back fence from my neighbour's property and steal from the tree which was hidden behind a large water tank. It was in a position that only someone working on that back patio could ever have seen, or someone who had walked into my backyard, past all the other expensive things lying around there (which had been ignored during the robbery and now will be locked away), then past my office window and glass doors which I could see out of as I worked, would have known existed.

None of my clients except one who had trouble with stairs ever came through the two lockable pool gates to my office.

I know it was not my neighbours who had stolen the fruit or their family and friends for a number of reasons. One of them being that the year before the mandarins had looked reasonably good but they had not ripened well and were not juicy enough. So we left them hanging on the tree for an extra six months and not one was touched by anyone that year. I could list many other reasons why it is not my neighbours but I do not need to. I know who has been dishonest and I will probably supply another copy of his family's business pamphlet to Neighbourhood Watch. That way people, if they feel silly like Adam at reporting bizarre crimes, can at least call the Greensborough Police station and select two instead of one to be put through to Neighbourhood Watch, and report it to them.

Now that they know I have a mandarin tree in my backyard which they can steal from each year to increase their profits in the fruit market business I could lose my crop every year. This morning I woke up with some excellent ideas for a great security system. I have noted them down on the back of my Toyota idea's document and I will gladly discuss them with any Australian Security Company prepared to take out a patent and thoroughly develop them.

This morning the one client who has difficulty using my stairs had an appointment to get her tax return done. We had a lovely catch up and discussed many things including her work in the health industry. Due to that discussion I know it is important for me to pass on some advice now that I received while David was suffering from cancer. It is little tips that can be really helpful.

I was advised; if David had to accompany me to the shopping complex for some reason, to remember these things:

1. Keep the walking to a minimum.
2. If we needed to we can always borrow a wheel chair from the complex management, particularly if we got half way through the outing and he ran out of energy.
3. Because of his very severe health issue even though I had not applied for a disability parking sign, I could use the disability car parking and explain later our need if someone questioned us.

4. Think before we drive into the complex what level I am taking David to and therefore which level we should aim to park on to keep his walking to a minimum.
5. Remember that trying to do too much can make your loved one collapse with exhaustion. If necessary separate it into two or more separate trips.

Our discussion also highlighted some other important points:

- a) It is wise to listen to a professional in the health industry. They give you advice about the timing of when you should apply for government assistance even though you do not know them well or see them often. They know from experience how long it takes to get a grant for hoists etc. which you may need in nine months' time. They also know from experience the speed at which a disease can progress in some patients. It may not always happen in your circumstances but if you want to continue to care for your loved one in your home, you need to be prepared if it does.
- b) On the tax side of things, some changes that disadvantage people with health problems, and others on low incomes who often need more help, were instituted by the Labour Government: The 2013/14 financial year is the last year most people can claim the 20% or 10% medical expenses rebate. I advised her to keep her medical and chemist receipts for 2014/15 and particularly 2015/16 just in case our economy in Australia starts to improve from where it was when Labour decided to take away from a lot of people a little help they received, which both of us see as essential for many people.
- c) The next that the government is gradually phasing out is the spouse rebate which is such a help to families where it may not be wise for one adult to work anymore. My client was fortunate that her husband is 63 years old; his birth date enabled them by just six months to receive the spouse rebate of over \$2,400, which she said will help them pay off their credit card debt.

This spouse rebate has been helping people a little who cannot receive Family Tax Benefit payments because their children are too old or they have not had children, and one of the couple earns less than \$10,080pa. This spouse rebate has been a fair and much needed rebate that both governments have been phasing out. I believe it needs to be kept; it is so unfair to give such large Family Tax Benefit payments to families with children under 18 but absolutely no assistance to others in need. I have always believed it is so unfair to couples who want to have children but cannot, to be further penalised by our government financially, when they are already suffering inside. But I am only one voice speaking out about this. It will take many for our politicians to listen.

Please write to them as I have done on a number of issues in the past. Don't email; that is too easily ignored. Look up the address you need, go to the effort of writing or typing a letter to show others you care. I know Australians are decent and caring. I saw it today when I posted my Dad's father's day present at the Briar Hill Postal Agency. A man backed into someone else's car and drove off without leaving his details under a windscreen wiper. Many people stayed around to give an

eyewitness report to the car owner, who turned out to be a heavily pregnant lady. They gave her his registration number; others around all commented negatively about the disgusting behaviour of a small number in our society.

When I came back to the car where Adam was waiting, the first thing he wanted to know was, “Did the policeman laugh at you?”

I realised then the constable had been totally serious the whole time. The bizarre theft had created the problem of how do you value 30 home grown mandarins, but he had taken the whole issue seriously, which some people reading this will be finding it hard not to laugh at.

When I drove home from dropping Adam off at X Factor Youth, which is the Friday night youth group at our Diamond Valley Baptist Church, which he along with 20 other young people plus adults all help to lead, I passed more police doing drug and drink driving tests. Fortunately Adam had reminded me to remove the L Plates before I left, as I know it is about a \$240 fine for accidentally letting a P plate fall off your back window onto the shelf below. I have already accidentally risked getting fined today.

After tea I realised Alana was getting a bit snappy. I asked what was wrong and would she like my help. “Yes” was her emphatic answer.

If only she had asked for my help in the beginning, none of the following story you are going to read would have happened. Almost any adult with more experience of the world would have given her the advice she needed to avoid losing about \$1,400.

August 30

Now it is 9.37am on a Saturday morning and Alana is rushing out the door because she is late for an appointment. It is so easy to find out the phone number of a post office here in Melbourne but it is impossible to get a phone number between Friday 6pm and Monday 9am for the parcel tracking service. Alana has been scammed. She has given me permission to tell other people what happened, why it happened, what she should have done to prevent it happening in the hope that other people are better prepared for con artists than she was I am typing up the following article now so that as soon as possible people, particularly young adults, receive the help they need to avoid being scammed too.

August 31

It is taking a long time to type this article. I have asked Marion to help me correct the punctuation this Sunday night.

I have already had Ian’s help today with a little bit of work that we achieved on the patio project. Unfortunately Ian was injured trying to help me. He has pulled a muscle under his right arm on the side of his torso.

I emailed the document about what happened to Alana to Marion and we worked on the punctuation plus the mistakes generated by Naturally Speaking which I had not previously had time to review and correct.

Adam and I raced off to church only five minutes late this time. In the car park we met Keryn, the lady who transformed our home in half a day. Keryn and her husband Greg commented that this was early for them; they rarely arrived at church before 6.05pm.

I sat next to friends from the morning service, Judy and Phil Toy. They had been so impressed with David Cummings' sermon this morning that they came to hear more, which he had promised to expand on in the evening. He basically preached the same sermon but substituted different examples to illustrate his points. He obviously knew in the morning how he was going to change his sermon for the evening because he had mentioned a number of times, "I will speak more on that in the evening."

I am so glad he did otherwise I would not have seen Judy and Phil. They have both volunteered to help me so much. They will be helping with the typing, repairs to Alana's water feature, the patio renovation and wherever I need help. God could not have blessed me more if he tried!

Phil has time at the moment to help because his is looking for another job in Real Estate or property management.

If you are looking for a wonderful person to add to your team of "honest" Real Estate employees you are unlikely to find anyone better than Phil. He is positive, supportive and honest. His honesty in that industry makes it difficult for him to find a place he is happy to work for. Too often he has been told by a superior to lie to prospective purchasers about other offers on a property. He has strong Christian principles which prevent him from doing that. I can fully understand him and know I could never do what they have asked him to do.

On the way home from church I took my foot off the accelerator while going down the hill on the Greensborough Bypass. I was concerned that I would be annoying the driver behind me because I was in the right hand lane, knowing I had to turn right soon. I did not want to do any more than 81 in the 80 zone. Shortly afterwards the car behind me decided to pass me. It moved to the left hand lane and passed me. It was another police car!

I collected what I needed and dropped in on Marion. Ian was much better. Marion taught me a new style of punctuating. She explained that she would normally put a comma after each different thought in a sentence. Marion even puts commas before "and" if that "and" is joining passages of "thoughts" together, rather than a list of things.

I was sure I had been taught that you do not need to put a comma before a conjunction like "and" some of my writing has been corrected with a lot of additional commas, before I handed it over to Phil and Judy for typing. However Alan Harman the wonderful English teacher I mentioned just happened to drop by yesterday at 4.30pm 2nd September. He explained that "and" negates the need for

a comma. He was really busy so I gave him a copy of “August 29 - Alana was scammed by professionals impersonating the UK Nochex Bank supposedly in South Africa.” He promised to look through it last night and fax to me the document today, after checking the grammar.

I emailed it to about 7 people and gave them permission to pass it on to warn others of how this sort of scam works. In the few short days since Alana was scammed almost everyone I have spoken to has had someone try to scam them or someone very close to them. Alana’s story was different and is as follows:

August 29 ~ Alana was scammed by a professional impersonating the UK Nochex Bank supposedly in South Africa

A man had supposedly decided to buy Alana’s soprano saxophone on eBay. He sent messages stating he would pay \$3,300 if she would send it to his son in South Africa for his son’s birthday. He asked if she would accept payment via Nochex Bank rather than PayPal. He sent information so she could check out the Nochex system. She thought it sounded good and accepted that it gave him protection against her not sending the goods. He had to deposit money into Nochex then they would confirm to her that he had done so and she would have to ship the goods, and confirm by consignment note that they had been shipped. Then within 24 hours the money would go directly into her bank account and she would not lose transaction fees. She liked the idea because it was cheaper than PayPal from her point of view and she could understand from his point of view and he seemed quite genuine to her.

Supposedly the Nochex Bank sent her an email stating that this man had paid. The email also included eBay’s name and supposedly confirmed on their behalf that he was a genuine buyer who had paid for the goods and she needed to ship them to South Africa in order to receive her money. She packaged it up in birthday paper for him and even offered to put in a birthday card on his behalf for his son. She was asked to send it international express post and he had paid an extra \$300 more than she asked to cover this cost. This all happened on Friday and Saturday a week ago. The saxophone needed to get there quickly for his son’s birthday and up-and-coming music exam, she found a local post office which was part of a newsagency and therefore open until 6 o’clock on Saturday to post the parcel.

On Wednesday she still had not received the money, Nochex explained that there had been a complication. Their client, the man who had to pay Alana, had accidentally banked additional funds into the account which links together the money that he owed Alana and the money that he supposedly owed someone else and they could not be separated. They needed Alana to pay him US\$820 so they could pay her the full amount that was in his account. Alana became really cross. She sent strongly worded emails to the purchaser of her saxophone, and to Nochex, telling them it was ridiculous since they owed her money not the other way round.

They told her the safest and easiest way to resolve everything was for her to use a Western Union money transfer and that she would get back not just the US\$820 but the cost of the transfer and \$100 for her time for doing so. They conned her into thinking the transfer was safe and they could not access it until they had transferred money to her bank account by telling her how to set up a security question to which only she knew the answer. The fake Nochex Bank then asked her to email a copy of the Western Union transaction document to prove that she had made the transfer. It turns out that with Western Union all you need is the number on that document which shows the transaction ID to be able to walk into any branch and pick up the cash immediately. We found out late Friday night when we called Western Union in the US that the thieves had collected the money five hours earlier in South Africa. Western Union take no responsibility for the money you lose through scams.

Within 24 hours Alana was supposed to have received everything she was owed, however she had not. Supposedly the man had made another mistake with his money and put in another US\$1,020 into the account. So Nochex had frozen his account. He could do no more with it but again they could not pay her until she paid them a further \$1020. This is when I, Sue Moss, her mum, noticed my daughter was becoming upset. When she told me for the first time what had been happening I knew straight away she had been scammed. I told her to stop and not send any more money. She replied by email to Nochex requesting their contact phone number so she could sort it out and she gave them her mobile phone number and our home phone number so they could call her.

I told her not to tell them that she knew it was a scam, because I thought there might be a way of the police catching them if they were not made aware at this stage that we were suspicious. However as soon as she released her phone numbers and contact numbers a supposed Nochex Bank employee started calling us from South Africa. Even after she could not stop herself from telling him she knew it was a scam, he went on and on and on trying to verbally reassure us that it was not a scam. He spoke English but it was hard to understand his words due to his accent. We often had to ask him to speak more slowly so that we had a chance of understanding all he was saying. She ended up firmly telling him that it was a scam and she would not pay another cent and he must pay her immediately, or we were going to the police.

We tried ringing the Nochex Bank in the UK as it is now 9:30 pm Friday night our time in Australia and therefore an appropriate time to call the UK during work hours. The Nochex Bank in the UK did not answer their phone number that we got from their website. She had to leave a message during normal work hours, quoting the last four digits of her transaction and her contact details so they could call her back. Knowing that we were sure this was a scam and that the last four digits of the transaction number were unlikely to be theirs, we had doubts that Nochex in the UK would bother to call Australia. So we tried a number of times to call them and we were extremely lucky once, out of about five phone calls, to have a person

pick up the phone on the other end. The lady immediately told Alana it was a scam that had nothing to do with them, and they had no branch in South Africa. They were aware that professional scam artists were using their name for their deceitful schemes. We searched the internet to find anything indicating there was a branch of the Nochex Bank in South Africa and found none.

We had searched the internet everywhere to find a phone number, or even a 24 hour email address which is constantly monitored for Australian Post's sorting rooms. Alana could see from the tracking number that the last entry showed the saxophone was still in Australia for some reason. If that was the case it was urgent that we stop it immediately from being moved. It showed that it had not left the Briar Hill Post Office until Wednesday for some odd reason, so we thought there might be a chance the tracking information could be up-to-date. Unfortunately that tracking information does not allow you, the owner of the goods, to make comments such as "Please hold these goods, do not move them any further, I have been scammed and they have not been paid for". The postal system around the world needs to be modified so that shipments can be flagged in this way. It would have saved us a great deal of heartache, worry and hours of time calling overseas.

I rang 000 and asked for police, explaining it was not urgent but we just needed help as soon as possible, so that we could stop her saxophone, which was in transit, being delivered to the door of the thieves in South Africa. 000 recorded Alana's case and told us about www.scamwatch.com.au which we could read on the internet and then we could call our local police station in Greensborough and they might come out to us to record the incident within a few hours, or we could just simply drive down there to the station. We chose to get in the car rather than make police come to us, as they have enough to do.

The police officer was as helpful as he could be. He explained that not even the police were allowed to have a phone number for the Australian Post sorting centres or any after-hours numbers. He gave us two other phone numbers we could try when we get home for the Federal Police, as the local police officers have no jurisdiction anywhere outside of Victoria. The officer doubted whether the Federal Police would be available at that time of night.

I thought of one of my tax clients who still speaks Afrikaans well. It was 10:40 pm Friday night and I would have preferred to call her first before turning up on her doorstep for help, but Alana's mobile phone did not seem to be searching the internet properly for the phone number and Adam was not yet home to look it up. My client lived only four minutes away from the police station, so Alana asked me to drive straight there. We did and fortunately she answered the door straight away, having not yet gone to bed. It did worry her to hear the doorbell ring at that time of night, as both of her girls around Alana's age were still out, so she thought it could only mean bad news.

We started searching the internet for phone numbers for the postal system and police stations in South Africa. My client explained that we could actually call them ourselves as all businesses there speak English and so would police stations.

English is the principal language for conducting business dealings within South Africa. In fact when we did call them their first words were always in English. My client wanted to explain what it is like in South Africa and how unlikely it was that the police would be any help. She explained that when their house was robbed the police did not even bother to come out. Also, before they moved to Australia they had all their savings stolen. It was the equivalent to $\frac{3}{4}$ of the amount they received when they sold their house in South Africa. In other words it was a large amount of money. Before choosing an investment advisor, my client thoroughly checked out all the official channels available to her in that country and even knew many friends who were using the person she chose. They were all happy clients because the investment adviser appeared to be earning good returns on the money invested with her. She had a proper office with staff working for her. However after a little while my client could see this lady was taking short cuts and not presenting full detailed reports of where their money was invested, which they could have checked out with some of the companies with whom their funds had supposedly been invested. The advisor explained that she did not have to charge as much and could make more money for them because of the simplified system. Her files contained details of where my client's money was invested, which they could actually see on paper but did not receive copies of. Due to the high returns being made, most people requested that the earnings be reinvested. It was only when some people started to need more of their funds and she could not give it to them, because she was spending it on her own lifestyle and investing it in properties in her own name that she got caught out. She simply declared herself bankrupt and four years later she had still not been put in jail for embezzlement. My client had not received any of her money. My client's brother who is a lawyer advised his sister to just give up on it. It wasn't worth the fight any more, particularly from Australia.

These problems with South Africa are, in my opinion, why so many scam artists live there. I think that if eBay around the world had an option, that allowed a seller to choose to prevent bids, from countries where scam artists are very prevalent, from being accepted on the sale of goods⁷⁹ and people started to take this option, it might create such an uproar in those countries from decent people, that their legal system would start to take more effective action against white-collar scam artists. Maybe the decent people in those countries would have to pay higher taxes to cover the cost of an increase in the police force to achieve this. I also think if more white-collar scam artists were put in jail with the many dangerous criminals in their country, the threat to the lives of wealthy thieves would act as an incredible deterrent to potential scam artists and eventually allow the police force to be reduced to normal levels.

My client gave me the details for her prepaid system to use with Telstra Australia to call South Africa very cheaply. We eventually realised that no one was

⁷⁹ I have since been told eBay do have this as a feature, we just have to learn how to use it.

answering our phone calls because of the time difference. We needed to call South Africa from 4:30pm on Saturday, so that it would be 8:30am on Saturday in their country. Alana sent an email to the post office in Sunnyside, Pretoria, South Africa, which was the suburb to which her saxophone had been sent. She hoped to stop the delivery taking place with the email, but we both knew how easy it is for people to ignore or miss seeing this sort of communication.

From midnight to 1:30am our time the fake Nochex Bank employee called us a number of times, insisting that Alana pay \$1020 so that he could pay her over \$5000 to resolve the problems. He often told us to get our lawyers involved as they would be speaking to theirs. He kept saying they had protocols to follow in South Africa which were different from the UK, and therefore they could not release the funds to Alana unless she paid the additional \$1020. His board of directors had considered it but rejected it. He said that we had just spoken to the wrong person in the UK, when they told us that there is no branch in South Africa. No matter how much we both told him he was a thief and that Alana was not sending him any more money, he kept on calling back, and asking for exactly the same amount of money to resolve the problem. I must've told him at least three times to prove in an email that there is a Nochex branch in South Africa, with the address, and an official website and photos of the branch itself. He kept asking what he had to do to prove that he was genuine. I became fed up and told him to write it down for a change. I explained that I would use his email to confirm with the Nochex Bank in the UK that the branch exists.

When he called at 7:30 am Saturday our time, I also told him that he had until 9:30 am our time to prove his claims, before we stopped shipment of the saxophone through the post office from which Alana had shipped the goods. I also told him at that point we would be contacting the Australian Federal Police and the South African police and reporting him to them. He called again and offered to pass his phone to his supervisor this time. He had obviously found a second person who would pretend to fill that role. Previously he had not had anyone close by to do so. I didn't bother with that of course. I also insisted we would not bother with lawyers. We do not have to use them here in Australia when we want the Federal Police to take action against criminals like him. He told me they were needed in South Africa. I had no intention of throwing more money away on lawyers. He must have had success in the past from ringing over and over again and just sticking to his story. Some people must have decided to try putting in that extra money, in case he was just a frustrated bank employee trying to honestly resolve the problem as best he could. Otherwise he would not still be calling at 1:30am on Sunday morning, with the intention of calling again no matter what we told him. His emails to Alana have recently stated that the Nochex Bank would be using their legal representatives to deal with her, due to the fact that she had not paid the additional \$1020.

The Watsonia Post Office on Saturday morning said there was definitely no number we could contact, or they could call on our behalf to stop the parcel

leaving Australia. She also thought it must be in South Africa by now, so she checked the tracking number. She could see Alana's saxophone had now reached Johannesburg International Mail Centre. It had also cleared customs and was in transit from there. She confirmed my knowledge of the insurance Alana had taken out when posting the parcel. It did not cover theft by scam artists. It only allowed the receiver at the other end to make a claim if they chose to, for physical damage caused by shipping.

At 4pm on Saturday I had a tax client appointment at our home which is where my office is located. When I explained I had to call South Africa at 4:30pm, my client explained that exactly a week ago he had had someone from the Philippines try to con him out of a rental bond, which they had supposedly paid, because of my client's ad for a tenant. They wanted him to refund the bond they had paid and then decided not to take the premises or something like that. The woman told him she had paid the bond into his PayPal account and would he please refund it via Western Union. He checked his PayPal account and there definitely was no money in it from her.

At 4:30pm Saturday we started calling South Africa. The international mail service didn't answer. We just got stuck on hold for ages until we hung up. Other numbers we tried said voicemail was full and to try again later. We could not get a phone number from the internet for the Sunnyside post office. I rang my client and asked her husband if he could call someone in South Africa as soon as possible for us, to get a phone number for the Sunnyside post office. He came back with two we could try. We were just put on hold with one, even though the internet said they were open from 8 to 1 on a Saturday.

So we called the local police station. There was nothing else we could do. The constable was lovely and helpful. She explained that the postal service in South Africa were on strike at the moment because too many of them are being murdered when they deliver the mail! Their strike action does not necessarily mean the post office itself is closed. It just means they definitely were not answering phone calls. I offered to make a donation to the police station of \$100 just to go down to the post office and ask for someone to stop the parcel being delivered. The Policewoman asked if I knew for sure that the parcel would actually go to the post office rather than direct to the address it was intended. I did not know, but I thought it would go to the addressed and if it was not handed over, it would be brought back to post office for collection. She also explained that express parcels could be delivered direct to the door of the thieves, via private couriers employed by RAM.

RAM could not help me because I didn't have a weigh number allocated by the South African postal service to parcels. So I just tried any phone number on the internet in any state of South Africa, to find a person at a post office. Someone answered and she wanted me to call the international lines again which previously did not answer. She was good and understanding so she put me through to her supervisor, a lady named Jeanie; she was a superb contact.

She explained that the international service in South Africa did not work on weekends. To process all the paperwork correctly and get parcels to the right hub could take a fair while. In fact it had taken six days for some parcels to get to her post office in the past. We should call them at eight am their time which is 4 pm our time on Monday. She also gave me three direct numbers for the department I needed to speak to along with the main switch board number which is always very busy.

All these phone calls took a full two hours on our home phone on Saturday and it used up all Alana's credit on her mobile phone. The cheap system through Telstra Australia was often engaged and not usable after five pm, so we have probably paid a lot of money for the phone calls⁸⁰. All the investigation took roughly another five hours of our time prior to that. Small changes to the postal system and a crack-down which sends scam artists to jail in the countries they live in would save massive amounts of time world wide.

To avoid all these problems Alana could have simply talked to me in the first place and explained that someone from overseas was trying to buy her saxophone. I was under the impression that the person who was paying for it was in Australia but he wanted it shipped to South Africa for his son as a gift. She told me she had been paid before she posted it. She also said she had been asked to mark it as a gift so that he did not have to pay taxes when it went through customs. This seemed fair to me as I thought he had paid for it here in Australia before it was shipped and therefore it was his goods being shipped to his son as a gift.

I checked her eBay account on Saturday morning. Initially there were four messages in it from the man who supposedly wanted to purchase her saxophone. But he had only used her email address rather than eBay to send all the information about having purchased the saxophone and paid for it. She had stopped checking her eBay for messages and was just using the email system to communicate with him. This is what many con artists do. They do not want eBay to see messages which they are using to con people out of their money and goods. Also it meant eBay would not be guaranteeing the sale of her goods and payment for them. Another giveaway for someone with more experience than Alana was the fact that the buyer had only opened his account the day before he started communicating with Alana. He had no history on eBay.

I had read, as would many others with more experience than Alana, that Western Union should never be used to pay for something because there are no guarantees with them and scam artists can use them very successfully. Alana should never have said she would accept anything other than PayPal or a direct debit into her bank account or a cash payment for the saxophone. She should have waited until she could see clear funds had gone into her bank account. No matter

⁸⁰ A month later we could see on our landline bill that all the calls we ended up making to South Africa only cost \$30.

how much someone is in a hurry to receive the goods, when they have a high value item like this. It is not worth saving a few dollars and taking risks.

She should never have believed their scam that they needed her to pay money when she was the one who should receive it only. She could have rung the Nochex Bank in the UK in the hope of confirming that the payment was genuine before she shipped the goods. Although, unless they improve their system and help people sought out con artists from genuine customers, this business may not survive. Even if the UK Nochex Bank did not reply, she should have taken that as a sure sign that it was a fake Nochex Bank email stating he had made a payment and she needed to ship the goods.

Postal services throughout all countries need to be far more helpful in allowing goods to be flagged as; "Please pause the shipment, due to scam artists". We will be contacting Australia Post on Monday morning for help. However I cannot imagine that anyone from the Australian Post Service would put in the two hours of constant phone calls which we did to help us. A simple little message system should be available somehow on a 24 hour basis for situations like ours.

The phone numbers we were given by the Greensborough police station for the Federal Police were not usable on a weekend and actually recommended that we contact a local police station. If they want it, I will give them a copy of this report. I only hope it's not too long to read. We doubt that Alana will ever see nearly \$1000 of her money come back into her account. However there is a chance that the thieves can be traced because he still intends to call at odd times and to a degree his number shows up. But that number is something he actually asked us early on, "Can't you see my number on your phone?" So I doubt if it will be much use in trying to catch him. We are however hopeful now that she will at least get back her soprano saxophone, which she was trying to sell to raise money for her wedding expenses.

Alana, after giving me a big hug at the end of two hours of phone calls, gave me permission to let the public know how she had been scammed and what she could have done to prevent it. In the hope that other people will not get caught like she did. I must admit that the emails I read to her confirming payment looked very professional and genuine. Please be careful if you do not want to be caught out yourself.

September 1

At 10:30am I called Australia Post. The lady requested proof that Alana had shipped the goods and required a copy of her driver's licence. This was forwarded to the appropriate department in Australia Post. She explained that due to the worldwide postal agreements, they could not phone South Africa all they could do was send an email requesting the parcel not be delivered, but instead be returned to us which would be at our expense when it arrives.

She checked the tracking progress and could see that it was being moved from Johannesburg, maybe to a local sorting hub. So much for it taking days to clear customs and be dispatched!

Earlier I had filled in details on www.scamwatch.com. It requires a brief summary and you can attach your full story. The brief summary was very helpful because busy people do not have a lot of time to read through all the details however others with more time available really appreciate all the details, so they can understand how the scam was so believable. Like the comments about his "Board of Directors" which they throwing because they know it will convince some people.

Alana came quickly down to my office at about 2:30pm. The saxophone was on the move again. We tried calling South Africa again but it was early in the morning so most of the postal service did not answer. I tried the post office number for Jeanie in a different state, Lawrence answered. He promised he would send an email to Sunnyside Post Office. He also took down my email address and was able to communicate with me. This was such a wise move, every other person who I asked could I email something to, gave me addresses that had something wrong with them.

Lawrence and the Sunnyside Post Office both said that the Post Office is normally where parcels are delivered to, then people have to come to the Post Office with ID and collect them. However nothing is going in or out of the Sunnyside Post Office due to the strike. So they thought we were fairly safe. However Alana did not give up she called all sorts of numbers. She eventually spoke to the International Mail Centre in Johannesburg at 4:30pm our time. They promised to call the truck driver and ask him to hang onto the parcel and return it. They also told Alana they would call back in one hour.

Perhaps because of the strike her saxophone was on its way to the address of the thief. That was only one hour's drive from Johannesburg. It had been on the road for two hours, it was also now 8:30 AM their time. Here in Australia the postal service will ring your doorbell with parcels any time from 7:30am.

I had to go out to work at a clients. When I came back at 7:15pm Alana had a smile for me. She had called them back and they have managed to contact the driver in time. Her soprano saxophone will now be posted back to Australia!

September 1

A friend and client I have known for 18 years sent me this story this evening. I asked for permission to include that in this book and it was granted. I am not going to mention her name to avoid people working out who her sister is. I remember the first time she told me the details of what happened without mentioning names. She told me the police had even asked the lady if she would go on television and tell others. She could not bring herself to do so because her children had already been hurt enough and she did not want the publicity to hurt them anymore.

The email read: I was so sad to hear about Alana and her money problem. A similar thing happened to my sister but she lost over \$400,000, her settlement from the proceeds of her house sale upon her divorce. She thought she had met the man of her dreams, but unfortunately he was the front man for an organisation in South Africa as well. There is no trace of her money or any communications that she had with him. She had met this man on a Christian matchmaking website. She thought that made it safer to meet someone. He was supposedly living in England and fairly wealthy.

However he occasionally over the 18 months he pursued her needed temporary help financially to buy flights to Australia and other things. His money was always tied up for some reason at the time. So he asked for temporary loans.

He always cancelled at the last minute his plans to see her, for some acceptable reason. She could see him on her computer when she talked to him. She also got to know his friend and his friend's daughter. The friend was supposedly a lawyer.

After a while the friend turned on him and offered as a lawyer to help the lady get her money back, which she had loaned the man who had been pursuing her.

This last thing happened at exactly the same timing as her divorce settlement was coming through into her bank account.

Somehow the supposed lawyer convinced the lady he needed to pay for something on her behalf, to be able to get about \$20,000 she had loaned to the other man.

She gave him her bank account details and password because she trusted a lawyer whose young daughter she had even met via her computer.

That was the last she saw or heard of any of them. It was also when everything she had in her bank account was transferred to someone else's account; her share of the family home and assets which had been sold because her husband had left her a few years before. They had been in her bank account for less than a week!

September 2

Mum phoned from Lightning Ridge. She has a colleague in the opal industry who is also on the Fraud Squad, who we can call about Alana's problems. She pointed out to me my idea that we should be able to flag parcel deliveries as "Please pause do not deliver" would allow crooks to steal from people when selling something. I realised that would cause problems, what I really wanted is a 24-hour line with Australia Post for fraud reporting. I would also like only the postal service or the police to be able to stop a parcel.

If it had not been for the phone calls we made direct to South Africa, Alana's saxophone would have been successfully stolen. Obviously those postal service emails are not screened immediately; otherwise Alana's saxophone would

not have kept moving on the tracking system three hours after the email had been sent.

The problem with people phoning Australia Post is we could have been anyone, but we could have also proven to anyone we were genuine, like I did with my email to Lawrence and my fax to the South African police. The fact that I added a genuine copy of a Scam watch report I lodged also help prove it. I think this should be a test someone on the other end of the phone should check on an official website, before stopping a parcel for an individual. All the other IDs we provided could be faked but why would thieves report themselves? It is just an idea I have but maybe other people have some better ideas.

Mum also told me that she regularly receives scam emails. Many years ago she received one where the crooks had very successfully copied the Westpac webpages. It advised her that her credit cards and bank accounts had been frozen. She immediately rang the bank without clicking on the email. It was a scam. The colleague who is on the fraud squad, explained that as soon as you click on the link to take you to the Westpac website it sends a code to your computer to flag certain ID information such as your bank account details, which are then sent back to the thieves.

A client, I called today to ask him to always put his surname on notes on faxes. Confirmed that the fax was not from him and told me he gets, nearly every day, about 15 scam emails including ones from the Commonwealth Bank telling him his accounts have been closed. He just deletes them without opening them. The bank told my mum they will never put a link in an email to a customer, they will always tell them to go to the official website but not by clicking on anything in an email. So do not get caught, don't click on anything from a bank in an email as your computer will end up giving your personal details to a thief.

September 3

I have two lovely elderly clients who both managed to make a lot of money mainly through their own effort and re-investing in shares. Sometimes it is interesting to understand how people achieve wonderful financial achievements therefore today, when I needed to speak to one of the two ladies, I asked permission to anonymously include a little of their store in this book.

The two close friends are both nurses who at one stage invested in a hostel and ran it for a while building it into a well-run assisted living home. They decided to sell the business when the owner of the property put the rent up too much.

Neither inherited more than £10. The lady telling me their story describes herself as a poor risk taker, which is the main way her share portfolio grew. She invested in a lot of bank stock and well-established firms. They have certainly done a lot of dividend reinvesting. The two ladies went to evenings, investment advisers put on for their clients. They listen to different ideas of where they could invest their money. They certainly did not take them all.

One of the ladies who is still living, but sadly unable to tell me more of her story, was a Christian missionary nurse for many years. She told me once that her parents had been missionaries too. She has proudly told me in the past how she loves to shop in op shops. She likes to support them, she likes to recycle, and she is described by the other lady as more of a risk taker with shares.

I wonder if those investment decisions which her very good friend did not want to take, came from hearing the Holy Spirit speak to her and guide her with those investments. Knowing this lady as I have for 19 years I would not be at all surprised.

I need to add here that the guidance we receive from the Holy Spirit will not always lead to financial profit for ourselves sometimes we need a balance of knowledge and experiences to be of help to other people.

September 3

Adam has been severely ill all day. It started the day before with a bad headache then a migraine this morning. He took medication the night before and it did not work. This morning he decided he needed the oxynorm, he did not believe anything else would shift it. He knew oxynorm normally takes one hour to remove his migraines. This one was a little different to normal because he had no physical pain in his neck or shoulders. The oxynorm did not work like it usually did, instead he has become so ill, vomiting a few times. He feels more nauseous than he has ever felt for the last four years.

We have just been to the doctors at 7:45pm, Adam had to have a medical certificate as he has a year 12 English Language SAC tomorrow morning. The doctor injected him with a double dose of maxalon and gave him a certificate for two days. I learnt at the doctors that he had checked the packaging of the oxynorm tablet he had taken and found out the chemist had put in two extra tablets to make up the right quantity which were actually 20 mg rather than 5 mg tablets.

I am planning tomorrow to see his coordinator and apply for a woodwork folio extension. His teacher said all his marks have to be in to VCAA by 5 pm on the Monday after the holidays. He also added that it used to be two weeks after, then it became one week after, now it is one day. The fact that he has to run classes on that day means he cannot give a hard-working student like Adam, who has also been unable to use tools or look at a computer screen due to illness, the right to hand in his folio the day after the holidays.

I have no idea if Adam is starting to get migraines again on a regular basis or not. He has certainly missed a lot of school due to illness since June and a lot back in March/April. It is extremely hard to get special consideration due to illness. We had to apply in March to have a chance based on his illness back then. Now it could be too late to follow up on that application. Also the illness may not meet the criteria they give consideration for. Migraine was not on the list last time we looked, we had to use the neck and back injury category. It would be so much

easier if VCAA would just give the teachers one extra week after the September school holidays to lodge the students' marks for their project and folio. Adam still has so much to do and he needs access to the school's domino machine and he needs his 40 mm wide uprights cut on angles to fit them together.

I am falling asleep myself I don't think I can do any more tonight. Like Adam, I need to go to bed and just sleep. That would be so good.

But I just want to tell you a little bit about last night at our church. There were around 100 people there for a program. It is a cultural study. I learned a lot but the main thing I learnt is that I would truly offend a lot of people from other nationalities. I could not eat dog in the Philippines! I cannot stand coffee, so I would offend many Arabian countries, where three small cups of coffee served to you gradually in a day at their home mean they respect you so much they would die for you. I do not even like hot tea, only a small number of the fruit teas like the iced tea ones are what I can drink. I would much rather a non-alcoholic cold drink any day. I could not take part in the Asian drinking games which some of them do with Australians on business trips.

I must go to sleep now it's 10 pm and I am far too tired.

I have just remembered, God clearly telling me at Belgrave Heights Easter conventions when I was a teenager, that I was meant to serve him here in Australia, never as an overseas missionary.

September 4

Yesterday I thought I had worked out what to do in relation to covering the patio slab. Adam helped me decide that I must not put ceramic tiles under his punching bag. He thinks they could crack, even if I covered them with ply and thin vinyl tiles. It rocks and would be just like the kitchen bench tile I cracked when I used a chopping board under fabric that I was hammering a stud into.

He suggested putting a sheet of ply with vinyl tiles on it under his equipment and no tiles. Keep the tiles for that section until he moves out then lay them.

I was all set to do this when I can afford to without using any more of David's life insurance. But last night Alana came home and looked at the vinyl tiles we had chosen, which I had purchased a sample of and placed on the patio. She now thinks they are too dark! She woke me up at 10:30 pm roughly to discuss all this. I could not think clearly but did the best I could to answer her questions.

She had a good point, if I waited until much later to lay a section of the tiles the grout would look different there and it would look patchy. Plus I could make a mistake with the alignment of the tiles around the edge. I looked at the vinyl tiles and I know the ceramic would be much better. I just have to be careful to lay them and grout with products which will not bleed down the face of the bricks.

That happened year after year for one of my clients. He had the bricks over his garage and under his patio cleaned every so often and the grey concrete streaks would come back again from the tiles above.

I think proper grout and no cement under the tiles, just liquid nails extra strength used to glue the tiles to the side edge of the slab will solve this. Liquid nails cannot be used on the top of the slab because I will need tile glue that will give full support under the tiles and allow for height adjustments while the tiles are being laid.

I sat down to write this then a solution to my problems came into my mind. I will use ceramic tiles, when I can afford to. I will consider cutting some of a different shade tile to make a border and I will lay them without leaving a gap for the gym equipment. Then I will use the big foam mats which linked together and are about 1 cm thick under a board, plus the sample vinyl tiles to make the board look good, as they will match his black gym equipment.⁸¹

I have just been down to Adam's school, Yeoman's for the grout to fix Alana's water feature, and Ford for a new middle seat belt for my AU. I had ordered it from them after checking on the Internet for one at a reasonable price. The price from the Ford dealership was fine when compared to what I could see.

My car stalled this morning going around a corner close to me. I had to stop in the middle of the intersection. I don't know what caused the problem and I wanted to know if their computer that they can connect to a car can tell me that. Their spare parts department said, "No" it was not like the medical tests which can look back over the last 48 hours for epileptic seizures. It can basically only see what is currently wrong to a degree.⁸² We talked for a bit then they checked for me what it would cost to fit the seatbelt in the back seat. One of the managers said, "It is probably a job for a motor trimmer. We have one here at the moment." In actual fact the motor trimmer had just started his engine to leave for another job. Ten seconds later and we would not have caught him. He had a look and it is booked in now for 9 am tomorrow. He said it would be quick to do and he would fix my roof lining at the same time, all for about \$20. He also did not have a card or advertise because he had enough work he did not need any more.

I have mentioned all these seemingly trivial things so you can see that the Holy Spirit guides the right people, to be in the right place, at the right time, so that as a team one idea will lead to another and the best solution for that situation will occur to at least one of the people involved.

⁸¹ The tiles I liked best were large porcelain tiles with special border tiles. Porcelain tiles are incredibly hard to drill through. Therefore I just used matching foam tiles cut down to size under the gym equipment. The board would have created a tripping hazard and was unnecessary.

⁸² Andrew told me later that he finds this hard to believe. With other cars like his Holden he can get messages from some part of the car which indicates where the last abnormality occurred. I think he said it stores that information for approximately the last fifty engine restarts. On the internet he could not find a way to read the messages from my Ford without special tools. He did explain that the messages he can read for his Holden are only an indicator which may be of help.

September 7

For the first time in approximately five years that I have known Judy and Phil Toy from our church, I invited them to our home to share lunch with me. David and I used to do this so often but for the last three years I have not made much time to do so. On this Father's Day Sunday Judy Toy shared with me at lunchtime the fact that at the age of 29 she developed chronic fatigue and she had it for 11 years. The turning point for Judy was when she was told by her parents about a woman from their church who had had chronic fatigue for 16 years. This lady had just reached the point where she had been ill with the condition for more than half her life. She had Mickel Therapy treatment and got well. Judy prayer fully decided to have treatments. She had done a series of treatments of Mickel Therapy. After the third session which Judy did she felt so much better she visited close friends near to where the therapy sessions were held.

Their response on opening the door was, "You're better aren't you!?" They told their church about Judy's amazing recovery and five people in their church did the therapy too. All experienced a similar change in their life.

Judy was telling me that she believes she had to be in the right place in her own mind for it to have worked so successfully. At about that time a close Christian friend took her out for coffee. She said to Judy, "You would expect to be well within a year wouldn't you?"

Judy could not imagine that. On the way home she started to think, "Well, if I don't believe I can get better I won't. So maybe I should start to think I can get better instead."

Judy tells people her story whenever they ask. I just happened to ask her, "When did you find out you were allergic to dairy?" That's why Judy told me about her chronic fatigue otherwise I would never have known she had suffered from it. She has been thinking she would like somehow to share her remarkable story with more people to give others hope and inspiration. I knew when I heard how successful this treatment was in curing chronic fatigue that it was truly God given wisdom on the last day of writing this book. She emailed it to me immediately so I can share it with everyone for her.

Dear Frances,

Hi, I'm very pleased to tell you about my recovery from ME⁸³ with Mickel therapy. I'll tell you a bit about my ME history first. I had glandular fever in 1995 and then two years later had a flu type virus that hit me very suddenly with fatigue. I was working at the time and struggled to keep going for months before I went off sick.

⁸³ ME stands for Mirco something which is another name for chronic fatigue syndrome CFS.

I lost my job after 18 months of being unable to work. I was ill for eleven years before I had Mickel therapy and over that time I tried anti-depressants in varying doses, advice about pacing, CBT⁸⁴, diet, hyperbaric oxygen therapy and other things. I was pretty much housebound a lot of the time, only able to go out for about an hour at a time, needed to rest on my bed several times a day, unable to concentrate to read, not able to talk or listen for long without getting a headache, I used a mobility scooter for the last three years as I couldn't walk for more than five minutes. I expect a lot of that will be familiar to you.

I heard about Mickel therapy because of a young woman I know of through my parents who had ME for 16 years had it and made a great recovery. I was sceptical at first but after reading the book and emailing Sonya felt a sense of anticipation and a desire to try it myself.

During the sessions Lesley will go over the concepts from the book to help you accept and understand completely that Mickel therapy can help you. She will ask you to write notes each day to use during your following sessions. As the process goes a long you will learn strategies to manage your symptoms but as you use them effectively you will find you have fewer symptoms. I think I had a total of 8 sessions but it was after my third session that I became dramatically better, able to walk for miles and talk for longer and eat things that had previously given me severe symptoms. I had my first session in January 2006 and my third session was in February. In April I was well enough to enjoy a very active holiday in Australia.

Mickel therapy involves work, it makes you feel worse before you feel better (the two weeks between my first and second sessions was my worst for months), but if you don't give up it will give you your life back. Actually the life I have now is richer and fuller than ever. I don't know if Lesley told you that my husband and I have now emigrated to Australia! I am retraining to be a hairdresser and I am physically able to walk, cycle, horse ride, get up at 5:45 am for college (that is hard), have a full social life and other things. It is so exciting, some of the time I feel like I must be watching someone else as I've never been an adventurous person. My experience of Mickel therapy is that it is a change of life that is an ongoing process, I still write notes and use the keys I have been taught daily and I imagine I always will.

I hope to train to be a Mickel therapist myself at some point as I want to help people to be set free to live a full and meaningful life. I have no hesitation in recommending Mickel therapy to you and Lesley as a therapist. I hope this is an encouragement to you.

My husband and I thought that if I had 10 sessions that would come to less money than we spent on my scooter, and now I think that my new life is priceless!

I hope you go ahead, I'd love to hear how you get on.

All the best,

⁸⁴ CBT is Cognitive Behavior Therapy.

Judy

Phil told me after Judy rushed off to start work at 12:30 pm that the Mickel therapy (which is named after the doctor who designed it) is a secular therapy. It had components to it that did not sit well with their Christian beliefs, so they just decided to put their belief in God into the therapy where it needed it. Judy told me there are not a lot of doctors who practice it. It is a talking therapy which can be done over the phone and by email. There is one doctor in England who specialises in treating Australians by phone and email. Judy explained that both she and the lady from her parents' church had read a small book about the therapy before starting a course on it.

September 7

Adams says I fell asleep during the sermon and gave a little snoring noise! I don't think I did however the nudge Adam gave me in my side did help me to stay awake. I also felt a bit guilty earlier when our acting Senior Pastor Bob, yelled to illustrate his point of how the disciples panicked. I think Bob yelled, "Jesus wake up!" I know when I opened my eyes after blinking too long, he was looking in my direction. No one at church knows I have a good excuse for falling asleep in church, I am only averaging about 4 to 5 hours sleep per night if that, because of writing "God Given Wisdom".

I rang dad for Father's Day after church, I had been too busy before then trying unsuccessfully to finish the patio today, to call my dad earlier. I thought he would be reading the books or my book documents I sent him. However on Friday the parcels for Dad still had not arrived.

Dad spent the day with mum at a different church service near Lightning Ridge. After that they helped distribute free bales of hay and food hampers for about 30 farmers who turned up. There has been so little rain in the area for the last year the farmers are still really struggling. Bush Church Aid and others are trying to help them. It also needs many people to turn to God and pray for good rain for the area. Mum and dad were out of water again too.

Previously I scheduled for tomorrow a family celebration dinner believing the book and patio would be finished. I have now asked Adam and Alana for help to finish hanging the patio blinds. We are just going to have a simple roast dinner; a Sanitarium veggie roast and roast pork. I would love to see my whole house clean and tidy but that is not possible as I have too much taxation work and Adam's wood for the blanket box is still in bits in the lounge room. He has been given until before 9am on Monday immediately after the school holidays to hand in his folio and finish the work, because of the migraines and absences due to illness this term.

He just finished putting together the copy carver this afternoon and tested it. He clamped a hammer to the base board by just screwing in things to hold it in place and screwing down a block of timber under the Makita Trimmer. The caddy

which holds the trimmer and “follower” bit jumped off the support pole earlier on and made a dint where it should not have. He says he does not think that is a problem anymore. When he was putting it all together a few things did not work out well so he had to modify the design a little. Phil, Adam and I could not find anywhere the small metal rod with the hook on the end which was supposed to be used in putting it all together. It may be at his school. I had to go to Bunnings Thomastown which is our closest big hardware store to buy a 6 mm thick rod. At the same time I returned the brand-new cordless Makita hammer drill kit. We only used it yesterday on the patio for the first time. Someone must have dropped it when they packed it for sale into the case. The back of the drill was split open along a joint in the cover. We all know none of us ever dropped it and it did not even fall over while we had it. Adam suggested I ask if I could swap a charged battery for one of the other uncharged ones in the drill I swapped it for, that was the plan. However the tool department supervisor was ridiculous and most irritating. Even though I opened the new drill to check it was not split too and it was exactly the same kit which I had purchased only four days before. She point blank refused to allow me to swap a charged battery for an uncharged one in the new kit.

The more junior girl serving on the returns desk could not allow it either. All she could do was offer me a piece of paper to fill in a complaint. I told them loud enough for both women to hear that I would be writing a report about the poor service I struck on this day and publishing it myself. That promise did not make the supervisor back down either. While I was looking for the rod which was so hard to find, I also did not come across any staff member to help me. I had to go to the trade desk after looking in so many places around that really big store.

I would be so much happier if the closest big hardware store to me was not a Bunnings. I have had wonderful service from Mitre 10 and the little Thrifty Link hardware store in Watsonia. In fact I have picked up some great bargains at the little hardware store. Even Adam wanted one of their buying group’s leather tool belts with lots of pockets and hooks. They had them on sale for half price at \$15, even the first one I purchased at full price of \$29.95 was a bargain, as I am told that a full leather tool belt like these is normally about \$70.

Maybe if I had not lost so much time looking for things I needed, the patio could have been completed. However for once I did not have enough suitable screws to complete the job either. We realised we would be short of them at about 3:45, unfortunately that was just a little too late to be able to go to the Watsonia hardware store as they close at 3 pm on a Sunday. Meeting the patio deadline was also hard to achieve because we only had one drill as Adam had to use the other to assemble the copy carver and the new one was unusable for the half hour that it took to charge a battery. Also a 25-year-old Bosch drill of David’s finally stopped working this week too, which is why I purchased the new Makita cordless drill.

At least it gives me more time to finish writing this book tomorrow. My children still do not realise that I am writing about current events I believe they are still under the impression that I am writing about things that happened in our lives up until 10th August 2014 which is when I told Adam and Natalie that the book had finished. Alana does know I added information about her being scammed and I told mum that I would add some of the information she told me about scams to my book.

Today I told Phil and Judy Toy that the book was still being written about current information. I wanted to share with them after hearing Judy's story about overcoming chronic fatigue, that I would publish her story as part of our story. Judy was so pleased people could learn more about the Mickel therapy she gave me a big hug before rushing off to work with people in care. The two of them promise to keep it a secret. I explained I will be telling my family tomorrow about the book and some special friends whose lives will be changed by it on Tuesday. I know on Tuesday, the 9th of September I will also finally be able to share all of the speech to our church, which the Holy Spirit told me to write on August 10. Raff our pastor was guided by God to give me only a minute and stop me before I revealed the stunning statement just before the sample from the book which I hoped to have time to read. I am going to reveal it to you, my readers now:

This is an explanation to my church of what has been happening in my life

Since 16 June this year I have been writing a book called "God given wisdom". However when I first started I had no idea I was writing a book, I thought I was just recording for the public some good ideas that God gave me or guided me to see. The first one was "A wedding does not have to cost a fortune". It was about how to feed 400 people at a wedding for very little money.

Later I knew that I was writing a free e-book available for everyone, plus a printed version that the 70 cents I receive above costs will go to a trust my parents set up 12 years ago "for the advancement of the Christian Religion" called the Eternity Trust, which has supported Wycliffe and will continue to do so among many other worthy Christian projects.

At the same time I was guided to renovate our back patio, mainly for Alana to have a special seat to read her Bible on. I have worked out a way to enclose it in mosquito netting, clear patio blinds for winter to keep it warm and how to prevent condensation from dripping on the patio furniture and damaging it. During this time the Holy Spirit guided me to create with the help of Andrew⁸⁵ a website called Godgivenwisdom.com.au. I was also guided to record on video how to renovate our patio for a very low cost of roughly \$500.

Through some wonderful elderly people in our morning service, I have seen that I have to record some more little short DVDs which teach them the basic

⁸⁵ Andrew Reeves and Ben (Andrew and Janes' son)

computer skills just about everyone here would know. And there are a few other little short clips one is “can you teach an old dog new tricks”. I have succeeded in teaching our three cavoodles to close my bedroom door.

There is an urgency to this e-book and the website being made available to the public as soon as possible. Some of the documents in it are very important to God.

One in particular is about the benefits of keeping CRE in our primary schools. Which God wants people who are not interested in Christianity to find.

I have been working incredibly long hours for instance this morning my day started somewhere around 3:30am. On Friday my day started at 11:53 midnight on Thursday night and did not stop until 8:30 Friday evening. I cannot meet the Lord’s deadline without asking for more help than I already asked for.

I know I need to ask my church family to help for the next month with tasks such as cleaning, gardening, mowing and pruning roses so that I have enough time to finish the part of the book which is not yet completely written. I also need to find time to get my taxation work for my clients up-to-date. I need help from a team of skilled people to put together the website and the DVDs. I can’t keep doing it by myself with just Alana my daughters help and a few other people. Adam is unable to help me at the moment because of his year 12 subjects. I know I will probably get too many volunteers to help because this church is such a wonderful group of people who truly love the Lord Jesus Christ. That’s why I need to ask for someone else to organise the volunteers and work out who has the skills necessary to truly put this together God’s way.

God has been telling me to explain to you that this is the start of something which is bigger than Ben-Hur and we are all a very special part of it.

The following, if I have time to read it (which I doubt), is an excerpt from the book.

Later I said to Adam “Why don’t you tell Nat what we normally do on a Sunday evening” and invite her to church. He did and she said she would come. I asked if she was a Christian, she said “No, but I do like a religious ceremony”. On the way to church in the car I thought I should explain to Natalie what to expect. I explain that we go to church to sing and worship God together with others and to learn more. That’s what she would see in our church; people who have a personal relationship with the Lord Jesus Christ, and who want to be there because they love God. I explained to her how we can have a personal relationship with Christ and we can listen to the Holy Spirit guide us. I then had just enough time to give an example from my life of God’s incredible guidance and how incredible things fall into place when you are truly seeking the Lord Jesus Christ and listening to him.

Natalie and Adam sat with the young adults and stood and sang with them. Natalie was just blown away by the emotion and love within that service. The next day Adam and Natalie both had the day off school, Adam had a call from Natalie, her mum wanted to meet the young man who could take her daughter to a church service that she really enjoyed. The next Sunday Natalie came to the night service,

at the end of that service they did something that they don't always do, they did an altar call. I was praying continuously for Natalie and other people that they would see the love of God and choose to reach out to him. Ros from our church was given a few words directly from God to say to a few people and they were "Don't let this opportunity pass you by". Natalie knew those words were for her, she went forward and gave her life to the Lord. She has never regretted that decision; she started inviting her friends and family to church so they could find what she has found.

September 8

I have worked out that I have exactly what I need to pay my credit card bill off fully which is what I do every month. Just in case I had a problem, I had asked mum if she and dad would lend \$2000 to me for a week. However I asked a client who has a cash flow problem themselves, if they could find \$1000 out of approximately \$3000 they owe me for June. They have organised their funds so they can help. When that comes in on Monday night/Tuesday I will transfer it to my MasterCard account. I know you can pay one or two days late and still avoid interest for that month's bill.

We had our family dinner, it was disappointing not be able to tell my family tonight any of the details in this book. The patio is not finished and four patio chairs are still stacked on top of each other at the end of my bed.

The lounge, dining room and kitchen are all tidy but to try and achieve finishing hanging the blinds, cooking and tidying the house all from 3:30 to 6:15, Alana and her fiancé just moved most of the things to piles in the laundry.

We played a board game after tea and chatted. We think the patio will be finished tomorrow. I need to do so much work for tax clients and to finish the unfinished sections of this book.

I fell asleep at this point at about 12:30am and have just woken up at 3:30am to my radio alarm playing "Someday soon you're gonna catch that dream you have been chasing."⁸⁶ Dear Lord, please let it be tonight. I need to stop writing and get work done for my clients. Actually on Monday I did not really get any writing done. I open my mail about midday and found a copy of "August 29 Alana was scammed...". Alan Harman had checked the spelling and all of the commas in it. His work was so helpful! I made just about every correction he suggested. He did not change the words the Holy Spirit had given me to write. He just corrected the typing mistakes like "seem" was always meant to be "seemed". The mistakes Marion and I missed he found!

The timing was just in time too. Alana rang me on her way home from university she had received an email from a lawyer in South Africa. He was not a lawyer who wanted money from her; he was a lawyer representing the police. The

⁸⁶ From Natalie Bassingthwaight's song "Someday Soon".

email explained the South African Police had had so many complaints from people, they had investigated the thief. They arrested him and he is going to court this Tuesday 9th September 2014. They found copies of his emails to Alana on his hard drive. If convicted today, Alana will get back everything she has lost including the postage of about \$500 and about \$900 he scammed from her. The lawyer just wanted from her the details of what had happened and copies of all emails between him and Alana. There were so many it took Alana about two hours to find them all and send them. She also sent a file which had the relevant sections of the document I had already prepared about her being scammed, after I processed Alan's corrections.⁸⁷

Then a client called, who was the only person I came across at Greensborough shopping Centre this morning, who I knew. She was having a lot of trouble with Centrelink. I had given her advice this morning, she had followed it but the news was not good. She still desperately needed my help. Her husband had even called this morning asking if I could help them. I told him his wife should be fine, I had given her advice that should work. However it had not. So I had to ring Centrelink for them a couple of times myself. If you have ever tried to do so, you know how long you can be stuck on the phone, just waiting to speak to someone.

What I found out is going to be so important to many people, who do not remember the impact the May 2013 Federal budget had on the Family Tax Benefit. Please read this and warn other friends. The Labour Party changed the rules in the May budget of 2013 just before they were voted out in the election in September 2013. The Liberal Party have not changed the rules back to the way they were.

Family Tax Benefits which some people choose to have paid to them in a lump sum rather than fortnightly throughout the year, can now be lost. I have a lot of business clients who take this option and also some salaried clients. Many parents with business income choose it because their income can vary so much. They do not want to be overpaid throughout the year and then have to repay money to Centrelink. So they do without the fortnightly payment and then when they lodge their tax returns, about three weeks later, their lump sum which can be about \$11,000 for three children is paid to them by Centrelink. Imagine losing that much money!

Centrelink sent out notices in February 2014 to everyone currently on lump sum payments warning them that if they did not have their claim for the Centrelink payment in and their tax returns submitted by 30th June 2014 they would not have the right to claim the "Family Tax Benefit" for 2013. Most people I know take the fortnightly option; there are big changes which affect them too. If they lodge their tax returns after 30th June the following year they will still have

⁸⁷ The scam story did not stop here however it was concluded before all the tiling of the patio was completed in mid-November 2014, please read the epilogue it is important. Also if you ever intend to do any tiling there are two very important things which went wrong and we solved on the video. The video could save you hours of work resolving them if you check it out first, they are important tips that no one normally mentions.

an adjustment processed by Centrelink so that they have to repay to Centrelink any overpayment. However until they lodge their tax returns they will have a “Non lodgement” debt raised against them which is the equivalent of all the fortnightly payments they have received from Centrelink for that year. When they eventually lodge their tax returns late they will miss out on all the supplements. There are a few of these available one is about \$700 per child.

There are a few extenuating circumstances which an appeal can be lodged for like; the death of a close relation, or a fire. Also if someone has given their books to the accountant for processing and their accountant is waiting on information from a super fund. That can be reasonable grounds too for Centrelink to excuse the late lodgement of tax returns, but you need to contact Centrelink and keep them informed prior to 1st July the following year. You must also be registered with Centrelink for the family tax benefit before 30th June of the year after the one you want the benefit for.

My clients had had a lower than normal profit in the 2013 year. I could see from their monthly figures throughout the year that by the end of January it was not wise for him to continue to draw wages and increase his trust business loss. So I advised him to instead take loan repayments from the business to live off. Due to that, for the first time ever, they qualified for the Centrelink “Family Tax Benefit”, about \$9000.

I must warn you if your business is run through a company and not a trust, you must not decide to do this, without having your accountant take a close look at up to date balance sheet figures. There are very serious penalties if you take a loan from a company in the wrong way without repaying it.

I had no idea my client may never have registered with Centrelink for “Family Tax Benefits”. Their children are teenagers and my clients were new clients for me. So I did not know their full history.

We lodged their tax returns for the 2013 year a little before the deadline for tax agents. That last date is 3rd June 2014 for the 2012/13 financial year. I advised my client that they would be entitled to the Family Tax Benefit both Part A and Part B. The wife went to Centrelink on 3 June 2014 with a copy of their 2013 tax returns and requested the forms necessary to apply for the 2013 Family Tax Benefit. She filled in the forms they gave her and lodged them. Those forms were massive about 77 pages worth. Then she waited and waited for the money to be paid to her. It should have taken no more than four weeks. She called a few times but she still did not receive any money. It turned out the Centrelink officer had given her the wrong forms! They were for an application to claim a lump sum for the 2014 year.

With my help she filled in the correct 2013 forms and also an extra one which gives someone else permission to deal with Centrelink for you, if need be. Be careful if you fill in this because someone who was dishonest could have ticked a box which also allows them to receive your money instead of you.

To be honest this option worries me as there are dishonest people in every country who could be taking for their own benefit, money they are not entitled to. I think this option should be removed as there are other safeguards in place through the law which protect people's assets and money when someone else needs to help them out. It is possible if the Centrelink money never goes into the person's bank account that those safeguards would not catch what may be in some cases, pure theft.

I posted the documents for my clients and Centrelink received them about 27th August 2014. When we both called today we were told that they had been lodged too late. Due to the changes the Labour Party introduced and the Liberal Party left in place. Therefore they would be rejected which can take up to four weeks. Only after you have the rejection notice can you appeal against the objection. That appeal will only be successful if there are very exceptional circumstances. In the meantime my clients have cash flow problems and they are desperately waiting on this money.

I don't believe my clients will miss out on the 2013 Family Tax Benefit, because it was totally Centrelink's fault. However to get anything done about the slow process I had to call the Centrelink complaints department to try to speed things up. It seems promising but we will all just have to continue to wait and see.⁸⁸

It is now a little before 6 am on Tuesday 9th September 2014. I am hoping that the Australian Tax Office will waive any fines they want to give my clients for late lodgement of their tax returns for the 2013 and prior years, which will be applied because I could not work for them when I should have. I think I've done a lot of necessary writing for all Australians in this book including passing on information to many people which will help the Australian Tax Office. Hopefully that is enough for them to decide to be considerate to my clients whose work I will be lodging late.

Last night was an extremely windy night. We only managed to put up one of the two sections of patio blinds. It kept being lifted and pulled back against the patio railing making a very loud slapping sound. Alana was worried it would keep our neighbours awake. So I rolled it up to just above the rail level and tied it in place. That stopped the slapping noise. The wind was too strong for us to be able to use the concertina method I planned to use, which I mentioned earlier in this book.

I am so hoping I can finish this book by the start of my day tomorrow. There is so much else I need to do particularly tax work.

September 9

⁸⁸ The complaints department were excellent, in under a week they had their money.

I have just spent most of the day until 3:50 pm working on an audit for a client so he could keep his Queensland Limited Builders licence. The QBBC would not extend the deadline passed today when I asked on Monday last week because of all I had to work on.

The website of the QBBC is so bad, while you are waiting on the phone they tell you to go there for “Quick Access” to forms, but if you use a link they have emailed, you are not on the homepage. Therefore you cannot find tabs or searches to get to the “quick access to forms”. When the young lady answered my phone call, she said, “Oh, you do not have to complete that form any more it is not required. There has been a legislative change that takes away the need for that form!” She double checked and found it only applies to anyone who needs to renew their licence on or after 1/10/2014. My client’s licence renewal falls before that date! All the time I have worked today and masses of reading prior to this day (which I did not charge my client for) has been a total waste of precious time.

Now there are plenty of valuable pieces of wisdom for the book I will not be able to finish by 8 am tomorrow. I will probably have to leave out one third. I have already been picking and choosing what I write about. But government bureaucracy is so irritating! I had to mention this.

We practically finished the patio renovations tonight. It is so close to finished it was good enough. Alana and Adam set up the patio chairs while I threaded the white joining line along the bottom of the last blind to enclose the pipes in the bottom of the plastic. It was certainly warm and cosy despite the stormy weather. Adam liked the acoustics too, he tested them with music played on his phone. I forgot to video everyone using the new patio furniture for the first time, but the lighting was poor so it is probably better that I did forget. We need to have an electrician install an additional light closer to the chairs.

I went to the “Encounter” course at our church at 7:30 pm. It is a study of cultural values which you do as a big group and with one or two other people for two hours, preferably with a different cultural background during the week. David Wake from Wycliffe Bible Translators who helped present the course, explained he had asked an American he knows to work with him during the week. They had discussed the Australian culture and David’s friend had pointed out that Australians value highly equality. It can be seen in our great medical system which is freely available to all Australians. It was interesting to analyse as a group our Australian culture. We decided that along with equality we value:

- having the right to choose
- a fair go
- mateship
- freedom
- time more than money
- holidays
- standing up for the underdog
- “the great Australian dream”; to own our own home

- family

and these are listed in random order.

I gave Paul Huglin a copy of my speech to the church to read. He said he would take my needs for people to help with typing to the church prayer meeting, on Wednesday night. He encouraged me to trust God for the answers, his plan and the timing. I tried to explain I was trusting God for all that but I was also doing what I knew God wanted me to do. At the moment that is letting people know that I need help to finished the e-book "God given wisdom". I will also ask for the help I need when the time is right with editing the DVDs and putting together all aspects of the website Ben, Andrew and Jane's oldest son, does not have time to complete.

I have just realised who my last 400 g bag of Lindor chocolates needs to be given to: Andrew, Jane, Ben and Nick. Fortunately they love receiving chocolate in thanks for all they have done for me and my family.

Epilogue

Conclusion to Alana being scammed

On Wednesday 10th September just after this book finished being recorded I read the email from the lawyer in South Africa. When I read it on a large screen instead of the mobile phone Alana quickly read it on before she called me, it was easy to see the typing errors the thief had made when pretending to be a lawyer. At this stage he didn't want money, but he wanted her to be quiet. He also wanted copies of her driver's licence front and back and the bank details of the transactions. Immediately after I saw the email I called Alana to get her to close her bank account and MasterCard which she had disclosed to him with some of her evidence.

The Commonwealth Bank was really good, that morning when she closed her MasterCard because she had been scammed. They explained that she could apply to the bank for reimbursement of the money paid to Western Union for the telegraphic transfer. There was no obligation on behalf of the bank to reimburse her but they may use their discretion and do so because it went through on her MasterCard. They did decide to look after her and reimbursed her \$938 which she had lost.

On Monday September 15, the thief pretending to be a lawyer sent her another email requesting US\$620 for postage to send her saxophone back to her. Until then we thought it was on the way back to her, but his email contained photos of her saxophone photographed on his floor and how he had modified her driver's licence to create an ID card for her. We don't know how or why the South African postal service delivered it to him, we could not get through to them again. We can only guess that maybe someone did so for money or someone could not be bothered addressing the parcel to be returned to sender.

I called my client from South Africa but ended up speaking to her daughter who is 21. She didn't think there was any hope in contacting the police there even directly via one of her relations to ask them to arrest the thief and get back Alana's saxophone. She explained that she was under the impression the police do not arrest anyone unless you walk into a police station with money to pay them to do so. Even then they may take your money and tell you six weeks later that they were unsuccessful, whether they tried to arrest the thief or not.

So I called the South African police again. I didn't have anything to lose at this stage by asking the female constable, if it was true what I had been told; that the police don't arrest thieves unless they are paid to do so. She laughed and said of course we arrest them. So I asked, "Will you arrest one for me and does it matter that I am calling from Australia?"

"Where is that?" she asked.

“It is the country, Australia.” I paused for her to acknowledge that she remembered where Australia was but when she said nothing, I added, “Overseas near New Zealand”.

She decided to put me through to her commander, finally I spoke to someone who was prepared to help us and quickly. He said, “Yes, we can arrest a thief for you straight away, all we need is a case number from the Australian police.” I told him I had one and I would have to call back after I went down to the Greensborough police station to find out what the case number was, that the operator at 000 had assigned.

The Greensborough police constable informed me that 000 had assigned a cache number not a case number. So I asked for form number VP 1438, which a Victorian Federal police officer had told me needed to be lodged for an international fraud case. It was an eight page document and we were told by the Greensborough Police officer to add to it details of every little aspect of the case; who we spoke to, when we spoke to them, phone numbers and addresses, what had been said to everyone, copies of every email, everything they could possibly need. I was told that within 24 hours of lodging the form, we would have a case number assigned and we would be called by the police and informed of this number. We lodged the document and about another 60 pages of documents with it the next day, with a covering letter attached. In the covering letter I asked the police to contact us and the Senior South African Police Officer who wanted the case number, so that the thief would be arrested.

Now that we knew the saxophone was lost I called GIO our insurance company and asked if it was covered when it was stolen by fraud. I had to wait a number of days to find out. The answer was; no not under our normal policy because they considered it a sale, where the payment arrangement had fallen through. Personally I would have disputed this if I had needed to, on the grounds that it was theft by deception, as the criminal stole the goods by pretending to be a bank and he had no intention of buying them. However GIO told me that it was covered because I had listed it on our policy as a specified item insured against accidental loss and damage including outside our home, for its replacement value of up to \$4500 which I had listed it for.

It cost me about \$80 per year, per musical instrument for this protection against my children making careless mistakes, with their instruments at school and anywhere else. It took quite a while to resolve this claim with GIO because we had to get a case number from the police.

No one could find all the documents we lodged and that case number that we needed. The documents had been forwarded from one place to another and because it is an international crime it was never assigned a case number to track it. In my opinion this must change with the case number being identifiable as an Australian international fraud, if we want these criminals arrested, so the proof needed to put them in jail can be traced and forwarded to the appropriate police overseas.

A federal police officer did talk to GIO for us and explained that we had lodged the appropriate forms but would never get a case number. She also explained to me that someone would send a summary of our case to the South African Police Service to inform them of what was happening in their country. That was the purpose of filling in the form VP 1438.

We obtained a quote for replacing the saxophone which was now \$4095. The GIO officer requested documentary evidence of Alana's emails between the thief and herself proving that he had agreed to purchase it. Alana added the Australia Post shipping notice to the documents she emailed to GIO. GIO reimbursed her everything she lost in this transaction which included the shipping of \$250. Alana ended up about \$1000 better off than if the sale had been a real transaction, all because of the Commonwealth Bank and the right insurance I had maintained for years.

November 7th ~ Arts and Technology Awards Night at Eltham High School

We have been to the Arts and Technology Awards night tonight 7th November, at Eltham High School. So many other students in year 11 and lower levels received certificates in acknowledgement of their excellent achievements. We were told the year 12 students would receive their certificates at their graduation ceremony in a few weeks' time, but Adam will not as he is a year 11 student. Adam told us that at least 4 other classmates had received something. A number of year 11 and 12s received special arts awards and certificates tonight. But not my son Adam! Why do they do that to him? They could have at least acknowledged his tremendous effort and top quality work with a certificate. Our friends there with us were very annoyed that Adam was not in any way acknowledged. Anyone seeing his work would have to be thinking that his other class work or folio must be poor quality for him to have missed out on a certificate. He was also not asked to display his folio next to his amazing blanket box. One teacher said to him "nice table Adam!" It is so seamless and has finger grooves instead of a sticking out handle that they don't even realise what it is.

All the other students receiving certificates and special awards had been told they would receive one and should turn up but Adam had not been. So Natalie asked his woodwork teacher if he would be receiving an award and therefore should they miss X Factor Youth to turn up. Adam's teacher explained to Natalie he would be receiving an award but he has to wait until next year when he is in year 12. Some awards are handed out on the first day back from the September holidays to students at a school assembly. The general assembly this term was on the first Monday at 9 am for term 4. He could not have received an award then, because of the extension of time he was given to 9am that morning for his subject,

due to the time he had lost from ill health.⁸⁹ Adam thinks he may be receiving one of the book prizes⁹⁰, for having achieved the top result in the Wood Technology class; he achieved straight A+s for the school assessed curriculum. Early this year at a general assembly with Natalie's parents present, Natalie received her book prize for the top academic result for Year 12 Global Politics, which she had done last year as an accelerated subject. Even if Adam does receive acknowledgement next year, his wood work will not be displayed that year. What harm would it have done to add a few more certificates to the 150 or so that were handed out tonight, for the year 11s doing a year 12 arts subject? Furthermore it is a year 12 subject and at Alana's High School no one gets an end of year school report for year 12 subjects so if Eltham High do that, there will be nothing this year to encourage him for all his effort. We have also been told by a teacher that if he does not get the top mark out of his class for the end of year exam and keep his ranking within the class, then his marks for all the work he has achieved throughout the year will go to the student in the class who does the best in the exam, after factoring in results from the General Assessment Test (GAT). VCAA do this I believe to overcome any teacher prejudice. They also lower the SAC marks if one student in the class does not do really well in the exam as they assume the teacher has given out top marks too readily, compared to other teachers across the state. The school was not audited so like Alana with her perfect score for VCD, Adam's marks could be

⁸⁹ I want to explain something important we found out about Adam's health issues. In December 2014 a blood test revealed Adam is very low in B12. His records showed he had a blood test for this in March and he was at the bottom of the normal range. You get B12 from dairy, egg or animal products, plus grains that are fortified with B12. If you are vegan and want non animal B12 product it is made synthetically now for some vitamin supplements. The doctor explained that it takes about a year to use up your B12 levels after becoming vegan which would have been in April 2014 for Adam. Deficiencies in B12 causes weakness, low energy, light-headedness, headaches, stomach upset, a sore mouth, loss of appetite and other things. Prolonged shortage can also cause confusion, depression, poor concentration and forgetfulness. Early detection and treatment is important. "If left untreated, the deficiency can cause severe neurologic problems and blood diseases," says Dr. Bruce Bistrian, chief of clinical nutrition at Harvard-affiliated Beth Israel Deaconess Medical Center. Adam's Doctor included low immunity to the list of side effects which may explain many of Adam's ill health issues this year. He has started immediate treatment this December, hopefully his health will be much better next year.

⁹⁰ He did receive the book prizes for the top school assessed result in his Year 12 Wood Technology class. Unfortunately for the parents of about six Year 11 students, who received these awards for accelerated year 12 subjects, they were presented late in November at an assembly for the year 11s only and no parents were invited. So we did not get to capture the moment on camera or see our child receive a very special award in that year. Apparently the school wanted the awards to be a surprise so they did not let the parents know. I am not the only parent who was disappointed. The school could easily have announced these awards would be presented at this assembly and made a general invitation to parents without giving it away. Most of us know when our child is in the running because of their very high achievements throughout the year. One of the students was not even there because of another appointment. Her mother is very disappointed that her daughter learnt she had received it by text from a friend. I have included this information in the hope that Adam's High School and other high schools will not make the same mistake next year.

reduced to the level of someone else's. It is so unfair and needs to change. It can be changed too as I have explained before. Students', who put so much effort in to achieving amazing results, don't need or deserve the discouragement that the present system hands out.

One nice thing that happened though was that a man stopped to admire Adam's work as we were walking past. So Adam lifted the lid to show him it properly. He explained he is a carpenter and that he can really appreciate Adam's amazing work. He truly admired the quality of the joinery and all the angle work in the curves. He wanted to know how many hours had gone into it. Adam told him it was over 300. We explained how different approaches had been tried and not worked and that he had built his own copy carver. That impressed him even more. The words used by people so far to describe Adam's blanket box are; amazing, superb and awesome!

We were not able to get any feedback from Top Design as to what their thoughts and comments were when they reviewed his submission and why it was not short listed. We would only be guessing. It may have helped to have had two sentences of feedback emailed to everyone. One a compliment the second a 'but'... Such as: Superb work, but you have said if you made it again you would use sections of a circle for the curves so they would be easier to make, therefore it cannot by definition be a top design for the reason that you would change it.

I have written to the Royal Melbourne Show and asked them to reconsider the size of the technology pieces, Adam's is 75cm (so it fits through a door) x 85 cm as that fitted best in the corner it was designed for. They changed their previous size limit, which had been for years 76cm x 122cm the same as the adults, to 80cm x 80cm in 2014. I have asked that it be 75cm x 90cm so maybe the readers of this book will be able to see Adam's Blanket Box at the 2015 Royal Melbourne Show⁹¹. You may also see photos of it, if it does any good in the March 2015 Australian Wood Review for the "Year 11 and 12, 2014 wood work competition". The fact that it did not get into top design will allow it to be entered into the Nillumbik Council's 2015 Art show, if they consider it suitable from the photos. We think this competition is for contemporary art so it may not be selected. If it is, you will see it at a display of Art work by professional artists at Montsalvat next year about June and July.

Therefore the readers of this book may have an opportunity to see Adam's "Australian Blanket Box" as he called it. I hope you do as the display finished at Eltham High School in their foyer on 14th November 2014, before this e-book could be published. I know you are perhaps thinking why not simply add photo's here in this book. It is because I know I am not meant to. Hopefully that is because in leaving them out of this book, many people will be curious enough to check out

⁹¹ They did not change the size, therefore his work cannot be entered into the student section. Size restrictions are necessary because the building has limited space it is why a lot of year 11 and 12 pictures like Alana's had to compete in the adult section for the art.

these other sources of display. In turn that will promote them for the benefit of others.

I have had time to think since last night and I am hoping the school will next year in their annual first Friday/Saturday in November (after Cup weekend) Art and Technology awards night allow Adam's incredible wood work; both his desk and his blanket box and folio be displayed in his last year of school there, with the awards he has won and may win for those pieces of work. Eltham High may decide this is not appropriate though because it is normally only the current year's work that is displayed plus purchased works from prior years. I am hoping this book will encourage so many more of the general public to see Eltham High's incredible art that is displayed at this time every year. It is just superb the work the students create. I am hoping that in promoting Eltham High's Art work that I am also promoting the artwork in all High Schools. You really should see what our incredibly talented young adults can dream up and create. I would like to see all the High Schools art display nights or weekends put on the Shires' Community Calendars in their special events section. I hope through seeing for yourselves the quality and talent displayed, many people with the necessary skills will volunteer a week of their time to help audit the year 12 art work so that what happened to Alana's Visual Communication and Design results will not continue. I know that some people feel that audits are a risk; they are concerned that students marks can go down not just up or stay as they are, but I believe the teacher who has assessed the folio should also have the right to discuss with the auditors (I am hoping they are a team of skilled people) why the student is entitled to the mark they have been allocated. Auditors would bring knowledge of what is on display across a number of schools in the area to the marking system. To do this they may need to have an initial look at all the schools they are assigned to then come back and look through the folios and marks in detail. I think they probably should not have relations/friends workmanship being assessed by them, so no one could accuse them of bias.

Tuesday December 23, 2014 ~ The Patio is Totally Finished

Yesterday the grout on the edge of the patio slab was cleaned, after the final tiles were cut and glued in place two days before. The five minute job of cutting two tiles on Saturday to the right length for the patio turned into a fourteen hour job. Instead of throwing away the left over sections of cut tiles or putting them away under the house to maybe be used later, I had the idea of using them to complete a project I started approximately twenty years ago. I used them to build edges around holes in the concrete beside our retaining wall that my husband had cut for me. They form little planter boxes which hold climbers to cover a very unattractive retaining wall down the side of our corner block.

Everything is in order, including under our house and my office. Long term projects have been completed. Our patio which had mustard coloured paint that

was partly peeling nearly 29 years ago has finally been tiled by Alana and me with lovely porcelain tiles.

My goal for the last six weeks has been to complete lots of work for clients and weed our entire garden. We have lawn in our backyard which is surrounded on all four sides by garden beds. The same applies to our front yard. I have been putting my Mum's health first before tiling the last of the patio. In the past any time Mum and Dad arrived from Lightning Ridge, Mum would work in my garden, weeding and pruning because I never managed to get it fully tidied up before Christmas and before they arrived. This time Alana and Adam really helped. Alana cleaned inside, Adam tidied up under the house in the work room area and I focused on outside. We were 15 minutes late for the carols service on Sunday evening where we were meeting Mum and Dad. One of the first things Dad said when we arrived home was, "I don't think I have ever seen your garden look so good". They are never here in spring when all the roses are in flower, he would have been really impressed then; if it was weeded! There have been a thousand roses on the forty or more bushes and they really look good then.

It turns out that Mum has learnt her limits. She knows now that if she weeds or digs her garden or ours she will be bed ridden for at least a week. She has to pay someone to help in their garden now. Within minutes of arriving, she has made my children smile when she subconsciously walked over to a pot on our patio and pulled out a blade of grass I had missed. Today she has dead headed one of a few rose bushes, I did not have time to do.

Adam described yesterday as a mile stone day. Alana sold an opal that I found in Dad's million dollar opal mine. It was only the second one of my opals to be sold as I have not tried to sell them before. Plus I hid them so well once I could not find them for years even when I spent weeks looking through everything specifically for them. I found them accidentally six months later.

Dad had decided in about July 2002 that the mine was empty and rather than back fill it he was going to give it away to his neighbour. My brother Glen and I said "No!" We wanted to check it out first. Dad took me down to look around and while he packed up machinery I fossicked underground for a few hours. All I had was a torch, screw driver and an ice-cream container plus Dad's lighting system. I really needed a drop sheet to catch what I prized from the roof of the mine. It was so awkward but in two hours I found over \$1000 worth of blue-green opals most of them just small \$50 stones. It cost at that time \$5 per stone to get them cut and valued. After finding those opals I did the mining course over two days so that I could have the claim transferred to my name which would free up Dad's. You can only have two claims in your name at any one time and Dad really wanted to try mining somewhere else. Two years earlier I had an idea for a tourist attraction in Lightning Ridge which I wanted a good mine for. A "U Pick It, U Keep It, Opal Mine" where a professional miner supervised amateurs who just wanted half a day to really experience mining for a few hundred dollars. However after doing the course, as I explained earlier in this book, I decided I did not want to take the risk of

putting a claim in my name, when I knew an unrelated person was going to work it with my brother, when he had some annual leave to do so.

Mum told me today that Glen had dug in it three times for short holiday periods, twice with a mate. Between them they had found approximately \$168,000 worth of opals after Dad said it was empty! Due to the nature of their efforts it was classified as a hobby and therefore tax free money.

Yesterday Adam's "Australian Blanket Box" went up on the Wood Review face book page for voting for the Peoples' Choice award. There were some absolutely amazing entries. We are now not at all confident that he will win anything. Adams work is amazing but using the copy carver to remove the bulk did cause a few problems, until he modified the design he purchased from the internet, the trimmer could slip and tip a little when under a fair bit of pressure. So the first of the three platypi he carved has some nicks out of it where it should not have. Due to all the work involved in the whole of his project and a shortage of apricot tree timber, he could not possibly re-carve that platypus because of the imperfections. He did make a little coffee table for me to fit into the curved section before entering the Wood Review competition. Hopefully you will see it or photos of it someday, somewhere on display. At the moment it just fits into our lounge room even with the Christmas tree there.

Alana had trouble finding space for all her art work and so she ended up hanging her abstract snow picture on the brick wall of our patio facing the street beside our house. I think it is perfectly in keeping with the modern décor of our patio. I love having breakfast there and occasionally seeing ducks swim in our pool, and all the colour of the flowers in our garden and the parrots the apple tree brings to our backyard. It is also a great little spot to have fun playing board games with my two wonderful children and their equally special partners.

Conclusion

So many things are drawing to a close. On Wednesday 27th May 2015 this week just gone, I was meant to meet with Rev Bob Callaghan at 1 pm at his home. I turned up but he was not there. I had been so looking forward to finally getting feedback on my book from him. I had approached him in the middle of February and asked for his help. Due to health issues, computer problems and the sometimes very full schedule of a retired pastor and his wife, Bob had not yet given me any feedback. But it was not to be, I could only leave a message on his phone and wait for Bob to phone me back. That allowed me to go home and work on the many tax returns that still had to be finished by midnight on 3 June 2015. I also prayed for Bob and Val on the way home. I did not know if one of them had been rushed to hospital and forgotten to call me to cancel the appointment. Bob is 83 years old and anything could have happened.

That happened to us once when David had cancer and was put back into hospital; I forgot to call one of our friends from church who was going to a lot of effort to make a meal for us and had arranged to come around to delivered it. However as I drove away from Bob's home I was not in any way annoyed. I knew Bob listened to the quiet voice of God guide him in his daily living. I knew all the patient waiting for feedback was all part of God's perfect timing and big picture planning for this book. It gave me time to work and rest, even watch a lot of TV in the evenings for a period of time. I knew I was not meant to recommence writing 'The Great Love of God' before 'God given Wisdom' was finished. We all need some time to recover from massive effort and long hours.

In January 2015 I had watched DVDs I hired in the school holidays, worked and finally finished editing what I thought was the final draft of God given Wisdom. I finished that on Saturday, 31 January 2015 with so much help from Marion Provan, her wonderful assistance was an absolute blessing from God. On Sunday afternoon 1st February 2015 I picked up the DVDs to return them to the video library. I explained to Adam where I was going he then asked, "Mum, have you been very productive since you've been hiring those movies?"

Humbled, I replied, "No, Adam I have had a bit of a holiday from work. Yesterday I finished editing my book and I have made a decision not to hire any more movies for quite some time so I can get more work done." I chuckled on the way to the video library about the role reversal. Adam was checking up on me and my wise use of time. So often I have checked with my children how they are going with their homework and study. Little did I know that this scene was an important part of God's message to me that night.

In the evening service Ros a member of our congregation, went forward with a message from God for someone in our church. She simply explained she had been given a vision of three things. The first was of someone standing on the edge of a

very deep chasm looking down into it. The second was of a Roman soldier going really fast on a chariot. The third was a green leaf. Then she walked back to her seat. You could hear the pause and then the congregation chuckled a little at such a seemingly odd collection of visions. But I was tuned in, I knew two of them were for me. The Roman soldier on the chariot going really fast could only be “Ben Hur” a key identifier of my book *God given Wisdom*. The green leaf summed up what I had explained to a few people including Adam; it felt like I had come to the end of one phase and was about to start a new one. I was “turning over a new leaf”. But the first vision, was I about to fall into a giant chasm? Was that for me or was that for someone else? I thought for sure it was for me because it was presented with the other two which were definitely for me. I prayed to God asking was I are about to fall into a giant chasm? The Holy Spirit said, “No”. I asked, “Was that vision for me?” To that there was no answer. Over the next two days I kept asking the Lord what did the chasm mean until finally I realised I had to be careful. I had to look back and make sure no one had grounds to sue me. I went to spots I could remember writing where there was some risk and realised that I had to change just a few words and in correcting them I was actually more accurately recording a conversation than I had initially.

That afternoon Adam and I walked into the Greensborough Plaza to get some groceries he wanted. We were delayed in getting there for one reason or another. As we walked inside the entrance Adam noticed Ros walking in too and said, “Hi”.

And I was excited, in 29 years of living in this area as far as I can remember I have never bumped into Ros in the street or the shops. Today of all days we did so and only because we were running late, which had frustrated both Adam and I a little. Of course I had to tell Ros that her visions last Sunday were for me. Immediately she stopped me and said we must talk because there was more to her vision than she had revealed in front of the church. We found a quiet spot and sat down together. Ros insisted she talk first, she described in full her vision of the chasm.

She had seen someone standing on the edge of an incredibly deep chasm looking down into it. Their shoulders were slumped they looked like they were under a heavy burden and dejected. However after a pause it was like they had a change of heart. The person took some steps back then ran at the chasm and leaped across it. As they sailed clear across it they had the biggest smile on their face.

Then I proceeded to explain to Ros for the first time my book, *Ben Hur*, turning over a new leaf, to which she acknowledged it was a bright green leaf. I then told her about finally working out that the chasm was a warning to ‘be careful; make sure no business could sue me for what I was about to publish. I asked if she knew any retired legal person who might consider reading the free e-book to check for potential problems. She did not. We both decided it would be a good idea to ask Paul Huglin our pastor to see if he could recommend anyone.

Paul was the one who recommended Bob Callaghan, not because he had a legal background which he did not but because he was a very wise man within our church. He told me Bob would be gentle with me when it came to reviewing my book and giving me constructive criticism.

My concern for Bob and Val on Wednesday when he was not there made me ask more about his health. It turned out Val had a doctor's appointment that took up hours with the travel involved on Wednesday. He explained that he had regular six monthly appointments to check his skin because for many years they had been missionaries in Papua New Guinea. He had taught in a school there and every week day from 4 to 5 in the afternoon he had played basketball with his shirt off exposed to the sun. Many other days he had worked outside with his shirt off and in those times there was no sunscreen. He had been tall and tanned.

I said, "I would love to see a photo of you then".

That conversation about Bob's health was mainly triggered by the missed appointment and the simple comment about seeing a photo turned out to be important in God's big picture.

Bob had thought we were catching up on Thursday not Wednesday so we ended up arranging a Friday 2 pm catch up. We talked about the book and Bob explained that I did not have a book yet, it was a collection of writings that were disconnected. There were characters introduced such as Nick who Bob could not remember how he fitted into our lives. I needed a reminder there for my readers.

He felt I had to get my business work done then spend a lot more time reviewing the contents and how it was linked together. He also thought I needed some additional clients. He could not see the wisdom in going without sleep for so long. He believed that was unwise, he personally scheduled an afternoon nap. I had to explain myself more to Bob for him to understand why it was the right thing for me to do at that time. When it came to the issue of being sued he thought Bunnings could sue me. I immediately realised how I needed to adjust my writing just a little to discourage that.

We moved from the study to the lounge room and enjoyed some hot drinks together with Val. They laughed at me for carrying my own Milo. Which I explained I did because it was one of the few hot drinks I liked and not everyone had it in their cupboards. Bob explained they did but then told me that sometimes they had to chisel it out of the tin. Bob remembered I had asked to see a photo of him when he was young and tanned. Val collected a wedding photo off the TV cabinet for me to see Bob when he was younger. But it was black and white and of course Bob was in a suit. I got up and checked out the other photos on the cabinet. One was of a man with a giant fish so I asked about that photo.

It was a photo of Bob's son-in-law Andrew who Bob told me; had caught the biggest fish caught on a line in the Australian waters in 2014. Bob's other son-in-law Gordon worked as an accountant three days a week and ran a fishing charter business two days a week. He had invited Andrew to join him and another man on a fishing trip in the deep ocean waters south of Tasmania. It was Andrew's first

fishing expedition in a boat. The boat had a captain and one crewman plus the three fishermen. It took four men five hours to tire out that enormous tuna. It weighed 130 kgs, each of the three fishermen took home 40 kgs of tuna for their freezers. Andrew had been holding the real at the time the tuna took the bait. They took it in turns to real it in over those five hours, so they all shared in the glory of catching and landing it.

About half an hour after I got home a client rang me with his in-house accountant in his office, they put me on speakerphone. They wanted to know if I still had time after the Queen's Birthday weekend to perhaps come in and work through some issues. I explained I did but I now had less time because I had just been told I have a lot more work to do, by Bob a retired pastor from our church, on the book I have written. They know a little about my book and that they are in it. I reminded the accountant he still had to write his book about understanding Australian sayings, for Indians.

We then discussed the point of their phone call; they had had two bad months in a row with losses. The boss wanted to understand their profit and loss statement more, particularly the effect of work in progress. After discussing that we looked at any changes in expenses which could have caused the problems. One of them was my bill which was large because I had just done a lot of work for them. We joked about them getting rid of their expensive accountant (which wasn't their in-house one). Then they mention there were extra expenses for travel, for my client the owner of the business for one of those months. I commented that I thought he'd gone away for a fishing trip to the Northern Territory. He explained that he did that but he made sure he also had appointments with three potential new customers. Therefore he made sure that he had the equivalent of a weekend fishing and a day working. It had paid off too, one of those businesses was interested in selling their product and it looked like they would get an extra \$20,000 per annum more in new sales, for a trip that cost about \$700. He explained he had another similar trip lined up to go to Western Australia.

I then told them about the photo I had seen at Bob's home of the big fish his son-in-law had caught. Immediately after I explained he had caught the biggest fish in the Australian waters for 2014. The Hindu accountant who often goes fishing with his boss in his boss's boat, spoke these special words, "That would make me want to become a Christian more than anything else".



This book is about hearing the voice of God guide every step you take. It is aimed at helping you recognise the guidance which comes from the Holy Spirit and how that can make an incredible difference in your life.

It is based on the lives of a family and the community around them. It documents how the guidance of the Lord Jesus Christ can lead to so many of those special God-incidences.

Only a loving heavenly father could see so far into the future to connect those moments into something special.

Front Cover: Alana Moss (one year old) and opal found by Sue Moss made into earrings for Alana.
The bar of colour is a section of a photo of an opal found by R & M Mansfield.

Back Cover: Alana, Adam and Sue Moss with their cavoodle dogs on the back patio that they renovated.

Front and Back covers were designed and produced by Alana Moss and Ben Young.