



Rewire Retirement

MY HARVEST CHARTER

Charter Appendices

The optional shelf · nothing here is required · take one when it calls to you

“They will still bear fruit in old age, they will stay fresh and green.”

Psalm 92:14

“I have been crucified with Christ and I no longer live, but Christ lives in me.”

Galatians 2:20

Name:

The Shelf

Nothing here is required. Take one when it calls to you.

Your Harvest Charter has three books. The Invitation explains why the Charter is worth the work, with the research behind it and your RoadMap. The Core is what every man writes and signs: eleven sections, written a few lines at a time. This third book is the shelf: the longer worksheets that used to live inside the Charter, and Appendices A–N. Nothing on the shelf is assigned, nothing is due, and no one will ask whether you did it. Some men take one appendix during the program; many take one in the year after Commissioning; a few make the whole shelf a lifelong practice.

What is on the shelf

- **A — Life Lessons I Have Learned.** Five lessons, each with its story, its cost and who needs it.
- **B — Expanded Range Excavation.** Includes the full Forgotten Range worksheet (the old §1.1b).
- **C — Expanded Domain Visions.** Includes the full Caring Shift worksheet, the Ten Domain Why's, the Flourishing Signs and the Ten-Domain Charter (C.9).
- **D — Complete Goals & Action Plans.** The Five Weighing Questions, goal templates and the full Galatians 2:20 Alignment Check.
- **E — The Knapsack.** The three subtractions, the knapsack audit, choices and discernment, and the Essentialism Filter.
- **F — Weekly Rhythms & Habits.** The mechanics behind your Rule: cue, two-minute version, return plan.
- **G — Personal Board of Directors.** Including the fuller accountability page for your triad.
- **H — Resources & Support Map.** · **I — Stories for Grandchildren.** · **J — Letters to Those I Love.** · **K — My Ethical Will.**
- **L — My Rule of Life.** Includes the Discipleship Rhythm worksheet (the old §1.6).
- **M — Spiritual Autobiography & Discipleship Lineage.** · **N — Domains 9 & 10 in Full.** Includes Stewardship & Readiness (the old §2.2b).
- **After Commissioning.** Tending the Charter, the learning plan, the living document, and a closing word.

OPTIONAL · THE SHELF

APPENDICES A–N

Take one when it calls to you

Appendix A — Life Lessons I Have Learned

Optional · Harvested in The Wilderness Between (the Life Lessons Harvest worksheet) · About three pages · Brought to Session 14 · Feeds §2.0, §2.1 and §4.1

Part One asked who you are. This appendix asks what it cost you to find out. A life lesson is not a value and not a story — it is what the story taught, stated plainly enough that another man could act on it, and paid for in a way your forty-year-old self would have argued with. Five to seven is the right number. Fewer than three means the nets were run too fast; more than seven means the tests were too kind.

Write each one in the same four parts: the lesson in one sentence, in your words; the story that taught it, with a year and a place in it; what it cost; and the name of one person who needs it. The name is the hinge to Part Four — the story becomes one for your grandchildren, and the sentence becomes a line of your testament. A lesson you are still learning belongs here too; mark it, and bring it to your triad.

When I was a boy in my father's house... he taught me, and he said to me, "Take hold of my words with all your heart." — Proverbs 4:3–4

Lesson 1 *still learning* ☐

The lesson

(one sentence, in my words)

The story that taught it

(three or four sentences; a year and a place)

What it cost

Who needs it

(one name)

Lesson 2 *still learning* ☐

The lesson

(one sentence, in my words)

The story that taught it

(three or four sentences; a year and a place)

What it cost

Who needs it

(one name)

Lesson 3 *still learning* ☐

The lesson

(one sentence, in my words)

The story that taught it

(three or four sentences; a year and a place)

What it cost

Who needs it

(one name)

Lesson 4 *still learning* ☐

The lesson

(one sentence, in my words)

The story that taught it

(three or four sentences; a year and a place)

What it cost

Who needs it

(one name)

Lesson 5 *still learning* ☐

The lesson

(one sentence, in my words)

The story that taught it

(three or four sentences; a year and a place)

What it cost

Who needs it

(one name)

Read the five together

Read the set once, as a whole, the way you read Part One at Session 9. Then answer the one question this appendix exists to ask:

If these are what my first half taught me, what is my second half for?

(Two or three sentences — carry them into My Next Chapter and §2.1.)

Your lessons are your story made portable. Part Four asks what of you outlasts you, and asks you to hand it on. You have just written the first draft of both.

Appendix B — Expanded Range Excavation

Optional · any time after Session 8 · includes the old §1.1b My Forgotten Range

Most men have accumulated remarkable breadth across their lives. B.1 lists the capacities; B.2 takes each in turn: what it was, how it shaped you, and what might become of it in this season.

B.1 My Forgotten Range

Epstein's Range · half page · from the old §1.1b

Most men have accumulated remarkable breadth across their lives — capacities, experiences or pursuits that never became their profession but that shaped who they are. These are not hobbies. They are dormant assets your career may never have rewarded. Your Jubilee season is the first time you are free to take them seriously.

The Darwin Principle — whatever your view of evolution

Darwin could write *On the Origin of Species* because he was also a geologist, a barnacle taxonomist and a pigeon breeder. The range was the insight. You likely have a Darwin list too — you have just never been told it mattered.

And range is stewardship before it is self-expression. The parable of the talents is not finally about talent; it is about what a servant does with what he was handed (Matthew 25:14–30).

List 5–7 capacities from your life that you never used professionally

(A language once studied, a craft learned, a place deeply known, a subculture inhabited, a problem you studied for pleasure, a skill built as a side pursuit)

1.

2.

3.

4.

5.

6.

7.

Which one of these, if given serious attention, might connect unexpectedly with your mission?

↻ DEEPENING CHECKPOINT · From Appendix B to §2.2 and Appendix C

One of these capacities may be exactly what a domain needs. Look for one of them on your Tuesday page. If none is there, ask why.

B.2 Taking Each Capacity Further

Capacity 1: what it was · how it shaped me · what might become of it now

Capacity 2: what it was · how it shaped me · what might become of it now

Capacity 3: what it was · how it shaped me · what might become of it now

Appendix C — Expanded Domain Visions

Optional · Domains 1–8, plus the Ten-Domain Charter (C.9) · any time after Session 12

Your Tuesday page (§2.2) is your Core vision. This appendix takes the day apart, one domain at a time, for the man who wants to go deeper. For each domain, write the reflection first. Men who skip straight to the vision paragraph tend to produce brochure copy — true, admirable, and about nobody.

Each domain carries four things: **a reflection** to write from, **an alignment question** drawn from Galatians 2:20, **Flourishing Tests** that show what it looks like when it is working, and space for a 75–100 word paragraph.

The Flourishing Tests are not a scorecard. They help you recognize flourishing without anyone defining it for you. If you can say yes to at least three, you have found it. If not, your vision for that domain needs adjusting — not your worth.

C.0 Before the Domains

My Caring Shift — the full worksheet

Fink's: Caring · one paragraph · the Core keeps one line of this in §1.3

Fink's research shows that significant learning changes not only what you know, but what you care about. Before committing to a mission, notice honestly how your caring has already shifted.

At 40, I cared most about:

At this season, I care most about:

What caused the shift — and what does it tell me about where I am headed?

↻ DEEPENING CHECKPOINT · From the Caring Shift (\$1.3) to \$2.2

Notice which domains got heavier and which got lighter. The shift will show up on your Tuesday page: the domains you care about now are the ones with faces in them.

My ten one-line Domain Why's

(One sentence per life domain: why each one matters to you now, and why it matters to Christ in you. They feed your Mission and your Tuesday.)

1.

2.

3.

4.

5.

6.

7.

8.

9.

10.

The Flourishing Signs

A vision is not a wish. It is a life you would recognize if you were living it. Circle three signs you can already say yes to — that is the part of the destination you have reached. Then circle one you are reaching for — that is the part your Tuesday points at.

Domain	When it is working...
Faith	I can point to where I met Christ in my actual week, not where I intended to.
Faith	My wife, kids and closest friends notice a difference in how I am present to them.
Marriage	My wife sees more of me, not less.
Marriage	I ask about her life instead of telling her mine.
Family	My kids and grandkids get my full self, not my leftover attention.
Friends	I have three men who actually know me — my story, my struggles, my hopes.
Friends	One of them would come if I called at two in the morning, and I would go for him.

Domain	When it is working...
Health	I have more capacity than a year ago; my body is an instrument I care for, not a problem I manage.
Identity	I can finish “I am _____” without a title, a rank, or a number.
Identity	I can say no without feeling I am disappearing.
Service	The people I help are becoming more capable, not more dependent.
Service	I serve because I am called, not because I should.
Learning	I am excited about something I am learning, and it is making me better at loving people.
Joy	I play with no outcome attached, and I am actually there when I do.

If you can say yes to three, you have found flourishing. Not perfect. Found.

A quiet check — the five letters

Seligman found five things in a flourishing life: Positive emotion, Engagement, Relationships, Meaning, Accomplishment. Mark the margin of your Tuesday with the letters you find. The one that usually goes missing is P. If there is no joy on your page, it is a job description. Put the joy back in.

The Tuesday I have avoided

(optional — the version of this day if the old patterns had won)

1. Faith & Spiritual Life

Habits of prayer, study, reflection and quiet inside a busy schedule.

REFLECT When in the last five years did you most clearly sense Christ living in you, rather than you working for Him? What were the conditions — and can any of them be rebuilt on purpose?

ALIGN Does this deepen my abiding relationship with Christ, or is it a checklist that lets me feel righteous?

2. Marriage & Family

Communication rhythms, quality time, provision, household order and legacy.

REFLECT *Where did your wife or your children carry the cost of your first summit? Name it specifically. What is owed, and what can now be given freely rather than repaid grudgingly?*

ALIGN *Does this reflect sacrificial love and humble leadership — putting their good above my comfort?*

3. Friendships & Community

Deep connection, hospitality, mutual support and civic involvement.

REFLECT *Name the men who would come if you called at two in the morning. If the list is short, ask why — and what you were too busy, too proud, or too self-sufficient to build.*

ALIGN *Am I building relationships to gain leverage, or to offer authentic presence and care?*

4. Health & Wellbeing

Exercise, nutrition, sleep and stress — capacity rather than appearance.

REFLECT What is your body actually for in this season? Write about it as an instrument you have been lent, not a physique you are defending.

ALIGN Is this aimed at honoring my body as a temple so I can serve longer and better — or is it vanity, or the fear of death wearing gym clothes?

5. Identity & Purpose

Personal mission, life transitions and core values after the title is gone.

REFLECT Finish this sentence without a job title, a rank, an institution, or a number: “I am _____.” Sit with how hard that is. Then write about what made it hard.

ALIGN Is my identity rooted in achievements and titles, or in being a son (Romans 8:15)?

6. Service & Contribution

Mentorship, volunteering, generosity, and passing wisdom to younger men.

REFLECT What need do you see that most people walk past? Why do you see it — what in your history gave you the eyes for it?

ALIGN Does this meet a genuine need with humility, or am I seeking recognition and approval? (Matthew 6:3–4)

7. Growth & Learning

New skills, reading, mastering tools, exploring creative pursuits.

REFLECT What do you want to learn that has no professional payoff whatsoever? Why does it still pull at you after all these years?

ALIGN Am I pursuing knowledge to be equipped for love, or to feel superior? “Knowledge puffs up while love builds up.” (1 Corinthians 8:1)

8. Recreation, Adventure & Joy

Hobbies, travel, leisure, sport and restorative play.

REFLECT *When did you last play with no outcome attached? What did it cost you to stop — and who taught you that stopping was the responsible thing?*

ALIGN *Does this truly restore my spirit and cultivate gratitude, or is it escape dressed as rest?*

C.9 My Ten-Domain Charter

Optional · a mini-mission and one practice for every domain · the fuller version of the ten-domain scan in §3.1

The Core asks you to look at all ten domains, then choose three priority domains and one or two big goals. This page is for the man who wants to think through every dimension of his life in writing. Keep each line small. A mini-mission is one sentence: what this domain is for in this season, written from Christ and not toward Him. A practice is one small, repeatable thing, with a rhythm.

Write your three priority domains first, then the other seven. The seven are tended, not driven: a modest line is the right line. Domains 9 and 10 are worked out in full in Appendix N.

Domain	My mini-mission for this season	One practice (and its rhythm)
1 · Faith & Spiritual Life		
2 · Marriage & Family		
3 · Friendships & Community		
4 · Health & Wellbeing		
5 · Identity & Purpose		
6 · Service & Contribution		
7 · Growth & Learning		
8 · Recreation, Adventure & Joy		
9 · Finances & Stewardship		
10 · Practical Readiness		

Read the ten lines together. Do they fit in one week, and in one marriage? If not, make them smaller, not fewer. Then mark the one or two that carry your big goals.

Appendix D — Complete Goals & Action Plans

Optional · any time after Session 13

The Core asks for three priority domains and a first step in each (§3.1). This appendix completes goals for as many of the ten domains as you choose, each run through the alignment check. Begin with the Five Weighing Questions; they are the same ones the Session 13 room uses.

D.1 The Five Weighing Questions

Bloom's: Evaluate · half page · the Session 13 room, written out in full

Your Tuesday page shows the life you are reaching for. Before you choose where to invest, pause to weigh. This is Bloom's fifth cognitive level — the act of judging what deserves weight and what does not. Without this pause, your three priority domains will be chosen by unexamined, inherited priorities.

Five Weighing Questions

Having reviewed your story, range, values, strengths, faith and caring shift — now weigh:

1. What has been given too much weight in my life, and must now be demoted?
2. What has been given too little weight, and must now be promoted?
3. What did I believe was essential at 40 that I now see was not?
4. What did I dismiss at 40 that now demands attention?
- 5. What in my life would look no different if Christ were not in me?**

At Session 13 you answer these after a quick re-read of your Readiness gauges, then and now. A blank gauge is not a failing grade.

D.2 My Goals & Action Plans

Bloom's: Create · three priority domains, or all ten

DEEPENING CHECKPOINT · From §1.3, §2.1, §1.2 and E.0 to D.2

Before you write goals, scan your strengths (§1.3), your mission (§2.1), your values (§1.2) and your subtractions (E.0). Your goals live where they meet. If a goal does not touch strengths, mission and values, rewrite it.

Choose your three priority domains — the three you circled at Session 13 because your Tuesday page already points to them. The other seven are tended, not abandoned. For each priority domain, complete the template below. Specific goals with accountability outperform vague intentions by a wide margin.

Write these first, honestly and ambitiously. D.3 will test them. Do not pre-censor yourself here — a goal you never wrote down cannot be redeemed, only lost.

Priority Domain 1: _____

The Goal

(Specific, meaningful, achievable in 12–24 months)

How I Will Know I Am Succeeding

(2–3 measurable indicators)

Key Actions & Habits

(3–5 specific behaviors I will practice)

90-Day Checkpoint

(What will be different 90 days from now?)

Priority Domain 2: _____

The Goal

(Specific, meaningful, achievable in 12–24 months)

How I Will Know I Am Succeeding

(2–3 measurable indicators)

Key Actions & Habits

(3–5 specific behaviors I will practice)

90-Day Checkpoint

(What will be different 90 days from now?)

Priority Domain 3: _____

The Goal

(Specific, meaningful, achievable in 12–24 months)

How I Will Know I Am Succeeding

(2–3 measurable indicators)

Key Actions & Habits

(3–5 specific behaviors I will practice)

90-Day Checkpoint

(What will be different 90 days from now?)

D.3 The Galatians 2:20 Alignment Check

One page · the full version of the open-hand question in §3.1

🔄 DEEPENING CHECKPOINT · From §1.4 to D.3

Remember who you said Christ is building in you. Hold your goals up to that. Are they serving that calling, or are they old patterns in new clothes?

Now take the three goals you just wrote and hold them up to the light. This is not a piety test and there is no passing score. It is a diagnostic — and it is the same one your triad and your pastoral reviewer will use when they read this section with you.

Six questions, three goals. Answer in a phrase, not an essay. The full version of this instrument, with per-domain guidance, is the Galatians 2:20 Alignment Guide.

The Test	Goal 1	Goal 2	Goal 3
1 • Motive <i>Is this driven by ego, status or fear — or is it faithful stewardship?</i>			
2 • Source <i>Am I relying on my own grit, or inviting God's grace and wisdom into the daily execution?</i>			
3 • Relational <i>Who is served, blessed or protected if this succeeds?</i>			
4 • Open Hand <i>If God halted this tomorrow, could I yield it without losing my peace or my identity?</i>			
5 • Fruit <i>What will this grow in me? (Galatians 5:22–23)</i>			
6 • Witness <i>Who sees Christ more clearly because I am doing this?</i>			

The Hardest One

Which of your three goals failed a test? Do not delete it — rewrite it. A failed motive rarely means the wrong goal; it usually means the right goal held for the wrong reason. Write the revised version here.

What I Am Holding With a Closed Fist

Name one thing in this Charter you are not yet willing to hand back to God. Then tell your triad. That single sentence is very likely the most useful thing in this document.

A word about scrupulosity

These questions are a scalpel, not a hair shirt. Motives are always mixed — Paul knew men preaching Christ out of envy and rivalry, and his verdict was “whether from false motives or true, Christ is preached. And because of this I rejoice” (Philippians 1:15–18).

If this page leaves you paralyzed rather than clarified, stop grinding on it alone and take it to your triad or your pastor. The check exists to redirect a goal, not to disqualify a man.

Appendix E — Expanded Subtractions Audit: The Knapsack

Optional deepening · Best used Sessions 7–9, at Session 13, or whenever one commitment will not settle

These three tools are for the man who wants to audit his whole load across six dimensions: time, money, energy, relationships, activities and mission. You do not need them to complete the Core. But if you are wrestling with a commitment, feeling scattered, or wanting to be sure your goals fit your actual capacity, they help.

Use them while your values clarify and your circles get pruned (Sessions 7–9), when you are weighing a specific commitment, or before you finalize your Rule of Life. Think of them as mirrors, not mandates. They help you see your knapsack clearly.

E.0 My Subtractions: What I Am Releasing to Create Margin

Klotz's Subtract · one page · the full version of “what I am setting down” in §3.1

Leidy Klotz's research on subtraction neglect — published in *Nature* in 2021 — reveals that humans systematically fail even to consider removal as a solution. We instinctively add. Given a Lego structure to stabilize, almost everyone adds pillars rather than removing the one destabilizing piece.

Jubilee is the season where subtraction becomes essential. Before committing to new goals in D.2, name what must be set down.

The Michelangelo Move

Asked how he sculpted the David, Michelangelo is said to have answered: “I saw the angel in the marble and carved until I set him free.”

The form was already there. The work was subtraction. Much of your Harvest self already exists — underneath what needs to be removed. “Let us throw off everything that hinders.” (Hebrews 12:1)

The Identity Subtraction

What role, title or self-image from my first half am I willing to release? What did that identity cost me, and what does releasing it free?

The sharpest form of this section

Galatians 2:20 does not say the old self was improved, demoted, or brought into better balance. It says it was crucified. So ask the harder version of the question above: not “how do I hold this title more loosely?” but “am I willing for it to be dead?”

Most men can answer the first question in five minutes. The second one is why this page takes a week.

The Commitment Subtraction

What am I currently saying yes to — from obligation, habit or fear — that does not belong in my Harvest season?

The Assumption Subtraction

What belief about myself, God or my future no longer serves me and must be retired?

Want the full audit? The Knapsack tools that follow (E.1–E.3) weigh everything you carry across six dimensions. They are optional, and most useful when one commitment will not settle.

E.1 My Knapsack Audit: What I'm Actually Carrying

Optional · Filled across Sessions 7–9 as values clarify and circles get pruned

Time — what's filling my available hours?

(List them: e.g., consulting 10 hrs/week, church 4 hrs/week, mentoring 5 hrs/week.)

Capacity: 68 available hours/week

Currently allocated: _____ hours/week

Margin remaining: _____ hours/week

For me to be present to my core relationships, I need _____ hours of margin/week.

Money — where is my generosity flowing?

(e.g., adult child support, giving, causes.)

Discretionary capital: \$_____k/year

Currently allocated: \$_____k/year

Reserve remaining: \$_____k/year

To give with freedom instead of strain, I need \$_____k/year of margin.

Energy — where am I depleted?

(e.g., caregiving: high · board work: medium · mentoring: medium.)

Energy sources (what actually energizes me):

Energy drains (what depletes me):

My highest-cost commitments are:

These cost me _____ and give me _____ in return.

Relationships — who actually holds me?

(Name three to five people with real depth.)

People I hold deeply (names and why):

People I'm trying to maintain (names and the cost):

What would it look like to prune to real depth?

Activities — what brings me joy?

(Name your discretionary activities.)

Activities I love and do with presence (and hours/week):

Activities I've inherited or do out of habit:

If I kept only two or three, I'd keep:

Mission and service — what is actually my calling?

(Distinguish true calling from guilt-driven service and from caregiving that enables.)

What I'm genuinely called to (specific — not "mentoring" but "mentoring one young man in faith"):

What I'm carrying out of guilt:

What's enabling others to avoid growth:

My mission requires: ____ hours/week · \$____/year · ____ energy

I'm currently carrying: ____ hours/week · \$____/year · ____ energy

Misalignment:

My total knapsack

Dimension	Where I stand (circle or fill in)
Time	____ / 68 hours (margin: ____)
Money	\$____ / \$____k (margin: \$____)
Energy	sustainable · stretched · depleted
Relationships	held · scattered · alone
Activities	joyful · obligatory · mixed
Mission	aligned · overextended · unclear
Capacity used	____ / 40 lbs
Margin	____ / 40 lbs

What surprises me about this audit:

What I need to set down:

What I need to welcome:

E.2 My Knapsack Choices: What I'm Carrying Into Act II

Optional · After the audit

For each of the six dimensions, make your choices.

Time

Setting down: _____ (hours freed: ____)

Carrying forward intentionally: _____ (hours allocated: ____)

Why:

Money

Setting down: _____ (\$ freed: ____)

Carrying forward intentionally: _____ (\$ allocated: ____)

Why:

Energy

Releasing (for margin and joy):

Conserving for:

Why:

Relationships

Pruning to depth (three to five names):

Deepening intentionally:

Releasing with gratitude:

Why:

Activities

Keeping, with presence (two or three at most):

Releasing:

Why:

Mission and service

My calling (specific, bounded):

Hours/week required:

How it differs from what I carry now:

How it includes, rather than competes with, marriage, health and joy:

The peace I'm finding

What I'm grieving (what's being set down):

Permission I'm giving myself to let it go:

What I'm noticing as I make space:

What I'm welcoming that wasn't possible before:

How I'm hearing God's voice in these choices:

E.3 Knapsack Discernment: Evaluating a Specific Commitment

Optional · Use when you are unsure about one commitment — a board role, a mentee, a caregiving responsibility, a hobby

The commitment I'm evaluating:

Part 1 · The practical math

Time required: ____ hours/week

Money required: \$____/year

Energy cost: low · medium · high · depleting

Does this fit my 40-lb capacity? yes · no · I'd need to cut something else

Part 2 · Values and strengths

(Reference your values from §1.2 and your strengths from §1.3.)

Does it align with my core values? yes · somewhat · no Which ones?

Does it use a strength I want to exercise? yes · somewhat · no Which?

Does it feel like growth or obligation?

Part 3 · The honest assessment

Why am I considering this? Tick all that apply.

☐ Genuine calling or passion ☐ Guilt or obligation ☐ Fear I won't matter if I don't ☐
Someone else needs me ☐ Habit — I've always done this

What I would lose if I said no:

What I would gain if I said yes:

Which is stronger:

Part 4 • The relationship test

How does this affect my marriage?

How does this affect my key relationships?

Who gets my leftover self if I say yes?

Is this helping or hurting the people I actually want to hold?

Part 5 • Listening for God

(Spend ten to fifteen minutes in quiet prayer with this commitment.)

What feels like consolation (drawing me closer to God and calling)?

What feels like desolation (pulling me away)?

Listening past guilt and obligation, what does God seem to be saying?

Does this serve what God is calling me to in this season? yes · no · unclear

My discernment

Should I take this on? yes · no · not now · renegotiate the terms

If yes: what needs to change for it to be life-giving rather than draining?

If no: how will I say so with peace?

If renegotiate: what would bring it into line with my knapsack and calling?

The peace I'm finding

(Whatever you decide, what gives you peace?)

E.4 My Essentialism Filter

McKeown's Essentialism · half page · the full version of the First Steps Card's trade-off line

A mission without a trade-off discipline is aspiration without cost. McKeown's core test: if it is not a clear yes, it is a no. For your mission to be real, commit to the following filter when new opportunities arise.

“The price of anything is the amount of life you exchange for it.” — Henry David Thoreau

McKeown's filter is a discipline of the will. Christ's version is older and sharper: let your yes be yes and your no be no (Matthew 5:37; James 5:12). Every no you write below is a yes to something He has actually asked of you. Name that yes as you go.

Trade-off I am willing to make

(In order to live my mission, I am willing to give up: _____)

Three things I will decline in the next 12 months

(Even when asked by people I respect)

1.

2.

3.

Experiments, trials or actions I will run

(To find out what actually ignites me — small, cheap, reversible tests, not commitments)

🔄 DEEPENING CHECKPOINT · From E.4 to E.0 and D.2

The trade-offs you name here come back when you write your subtractions and your goals. You are already thinking like a man with a pack that has limits.

Appendix F — Weekly Rhythms & Habits

Optional · written with Appendix L

The full operational calendar behind your Rule (§3.2): daily, weekly, monthly and annual practices across all ten domains. Start with F.1, the mechanics for the lines you already have.

F.1 The Mechanics: Cue, Two-Minute Version, Return Plan

Clear's Atomic Habits · Fogg's B=MAP · any time after Session 13

DEEPENING CHECKPOINT · From §3.2 to F.1

Copy your four lines from §3.2. Your Rule sets the strategy; this page builds the tactics. You are translating the Rule into habits, not writing a new one.

A Rule without mechanics is a resolution. For each line, name the cue that starts it, the two-minute version for the day you only have two minutes, and what you will do the week you miss. Your triad will ask you that last one.

Small rhythms compound. Five minutes a day becomes thirty hours a year; across a decade of Jubilee that is three hundred hours of intentional practice in the domains that matter most. The harvest grows from habits, not from wishes.

Rhythm	Cue — when and where	Two-minute version	The week I miss
Daily			
Weekly			
Monthly			
Seasonal			

Examples · Cue: “After I pour my morning coffee, I sit in the red chair.” · Two-minute version: “Read one chapter. Pray for one person.” · The week I miss: “I text my triad on Monday and start again Tuesday. No catching up.”

How I will know it is working — 90-day checkpoint

(Not perfect compliance — just what you notice. Am I more at peace? More connected? More alive?)

One experiment from my Tuesday

(A prototype, not a vow. Chosen at Session 13; reported at First Fruits. “Here is what I learned” counts as a result.)

What I will try:

How I will know it is working:

I start on:

Before Friday, I will:

Appendix G — Personal Board of Directors

Optional · any time after Session 10

Four to six people across your life domains: a spiritual mentor, peer accountability, a younger mentee, a business advisor, a health partner. Name the frequency and format for each. Your triad (§3.2) is the first seat at the table.

Seat	Name	Format	How often
Spiritual mentor			
Peer accountability (my triad)			
Younger mentee			
Business or practical advisor			
Health partner			

G.1 My Accountability Structure

Fink's: Human Dimension · the fuller version of the triad lines in §3.2

A Charter not witnessed by trusted brothers is a private journal. The triad — three men meeting regularly — is the proven accountability unit of this program.

My triad / accountability partners

(Names and how often we meet)

Five questions they are authorized to ask me

Two are provided. Choose the other three yourself — and make them the ones you would rather not be asked.

1. *Where this month have you lived as though Christ were not in you?*
2. *What are you still holding with a closed fist?*

3.

4.

5.

Our check-in rhythm

(Set at Session 13 — a text on Mondays, coffee every other week. Write down what you actually agreed.)

Our triad project

(One low-key, outward-facing project of about three hours. Chosen at Session 13, reported at Session 15, told at First Fruits.)

What:

For whom:

Date:

Convener (sends the first text):

Appendix H — Resources & Support Map

Optional · coordinated with Appendix N and the Satellite Sessions

The professional support every household eventually needs, identified before it is needed: financial advisor, physician, spiritual director, legal and estate counsel. The program points to professionals; it gives no financial or legal advice.

Need	Name	Contact	Last reviewed
Financial advisor			
Physician			
Spiritual director			
Legal & estate counsel			

Appendix I — Stories for Grandchildren

Optional · no deadline

Two or three more stories, about two pages each. Prompts: a time I failed and learned; my greatest adventure; how I met your grandmother; a moment I met God. Begin with one.

One Story for My Grandchildren (1-2 pages)

One defining story from your life that captures what you want them to know about you — who you were, what you learned, why it mattered.

Appendix J — Letters to Those I Love

Optional · no deadline

Individual letters: to your wife (two or three pages), to each child (one or two pages), to your grandchildren as a group, and, if you like, to friends or mentors. The Core asks for one letter or a testament (§4.1); this is room for the rest.

The letters I intend to write

(To whom, and by when)

1.

2.

3.

4.

5.

One Letter (1 page)

To your wife, to your children as a group, or to someone else who matters. Just one letter for the Core; additional letters are the shelf.

Appendix K — My Ethical Will: A Spiritual Testament

Optional · grows from the one-page testament in §4.1

Two or three pages that grow from the one-page testament: what I believe and in Whom, how grace found me, what I learned, forgiveness asked and given, hopes for my family, and a blessing. K.1 gathers the voices first.

K.1 Four Voices: My Legacy Statement in Full

Bloom's: Create · the Legacy sentence in §4.1, then up to a page

My legacy in one sentence — start here

("I hope _____ will carry _____." This line is the floor; it goes in §4.1. The four voices below are there when you want to go deeper.)

If your life ended today, what would you want said about you by:

By my wife or spouse

By my children

By my friends

By God

Be careful here. Write what you hope to hear — and then read Matthew 25:21: “Well done, good and faithful servant.” Notice the adjectives. Not successful. Not impressive. Good, and faithful.

Synthesis: this is the legacy I am building (read your one sentence again)

My Ethical Will — a One-Page Spiritual Testament

Shape, not script. A sentence or a short paragraph for each: what I believe, and in Whom · how grace found me (one story, including a failure) · what I learned, and what it cost · what I ask forgiveness for, and what I have forgiven · what I hope for you · my blessing, and my hope of seeing you again. Then three tests: could only I have written this, to only these people? Does it tell rather than preach? Does it leave them freer, not obligated? Appendix K is room to grow.

And the part that is not optional

What I want them to know about Jesus — in my own words, not a doctrine I borrowed. Two or three sentences. If you find this the hardest box on the page, you are not unusual, and it is worth the week it takes.

Appendix L — My Rule of Life

Optional · written with Appendix F

Where §3.2 is one practice per rhythm, Appendix L is the written rule for the season: Word, prayer, Sabbath, table, confession, generosity and service. Where Appendix F is operational, this is formational; most men who write both find they merge.

L.1 My Discipleship Rhythm

Fink's: Caring + Bandura · half page · the old §1.6

Identity that never touches the calendar is sentiment. And retirement quietly removes the scaffolding that used to carry a man's spiritual life — the commute he prayed in, the men's breakfast that ran on the work week, the rhythm somebody else set. Most men do not lose their faith in this season. They lose its structure, and then mistake the silence for drift. Build the new scaffolding on purpose.

Where Christ currently has access to my week

(Honestly — not what you intend, what actually happens. Days, times, places.)

One practice I will build in this season

(Word, prayer, silence, Sabbath, the table, confession, giving, service. Choose one, not five. One kept beats five attempted.)

Who has disciplined me

(Name them. If they are living, consider telling them — most of them never knew.)

Whom am I discipling, or willing to be asked to disciple

(“Entrust to reliable people who will also be qualified to teach others.” — 2 Timothy 2:2)

Who am I serving — and where?

(Discipleship rarely begins with a conversation. It begins with a shared task. Name the people you serve, or serve alongside, in the community you are building — those are the rooms where word and action can meet.)

What I will do when the practice lapses

(It will. A rhythm without a return plan is only a resolution. Who do you tell, and how do you begin again?)

🔄 DEEPENING CHECKPOINT · From L.1 to §3.2

The one practice you name here becomes a line in your Rule of Life at Session 13. Write the same practice there. Repetition is the point.

L.2 My Rule of Life, with the Integration Check

One practice per rhythm, four rhythms · the fuller version of §3.2

🔄 DEEPENING CHECKPOINT · From E.0, D.2 and L.1 to §3.2

Your subtractions (E.0) freed hours. Your goals (D.2) name where those hours are going. Your Rule designs the rhythm that honors both — and it carries the one practice you named in L.1.

A Rule of Life is a trellis, not a cage. The Latin regula first meant a straight stick — the frame a vine grows along. It is not one master schedule. It is four small practices, one for each rhythm of time, that keep your three priority domains alive on an ordinary Tuesday.

Choose one practice per rhythm, and tie each to a priority domain where you can. The whole Rule has to fit on your First Steps Card. In the room at Session 13 you write the daily and weekly lines; the monthly and seasonal lines go home.

▮ *Grace is not opposed to effort, it is opposed to earning.* — Dallas Willard

Rhythm	My practice	Serves which priority domain
Daily	<i>e.g. After morning coffee, thirty minutes with my wife before the day starts.</i>	
Weekly	<i>e.g. Tuesday evenings, 5:00–6:30, mentoring one young man.</i>	
Monthly	<i>e.g. First Saturday of the month, a date with my wife — no devices, no planning.</i>	
Seasonal	<i>e.g. Each quarter, a half-day away with my triad to reread this Charter.</i>	

Integration check — do these four work together, or fight each other?

(Example: a Tuesday-evening mentoring commitment and a Wednesday board meeting both land on your wife's only free evenings. Read your four lines against your calendar — and, if you can, with her.)

Do they support each other? Yes · Partly · No

What needs adjusting

Your Rule is the strategy. F.1 is the tactics: the cue, the two-minute version and the return plan for each line. You are not rewriting; you are building the mechanics around the Rule you have set.

Appendix M — Spiritual Autobiography & Discipleship Lineage

Optional · any time

Who handed you the faith, and how. Where you resisted. The four or five moments God was unmistakable. Name the chain you are part of, and where it goes next. “The things you have heard me say ... entrust to reliable people who will also be qualified to teach others” (2 Timothy 2:2).

Who handed me the faith, and how

Where I resisted

The four or five moments God was unmistakable

The chain I am part of — and where it goes next

Appendix N — Domains 9 & 10 in Full

Optional · Sessions 12–13 and the Satellite Sessions · includes the old §2.2b Stewardship & Readiness

The complete stewardship plan: giving strategy, time budget, estate and directive documents, household and digital inventory, and a letter of instruction. Coordinated with Appendices G and H and the Satellite Sessions. The program points to professionals; it gives no financial or legal advice.

N.1 My Stewardship & Readiness

Domains 9–10 · plans rather than vision paragraphs · the old §2.2b

The final two domains are not vision paragraphs but plans. Retirement inverts the scarcity equation: money is largely set, while time becomes the asset newly requiring stewardship. Sketch each as a plan here; they are implemented in the spring and deepened in the Satellite Sessions and in Appendices F, G, H, K and N.

These two are also where the Galatians 2:20 question gets least sentimental and most concrete. A man's calendar and his bank statement are the two most honest theological documents he owns.

9. Finances & Stewardship — money and time

Giving, budgeting, investing, wealth transfer — and the weekly allocation of hours.

REFLECT If your giving record and your calendar were read aloud to your grandchildren as a statement of what you believed, what would they conclude? Write what you would want them to conclude, then write what they would actually conclude.

ALIGN Is this aimed at generous distribution and kingdom security, or at hoarding against anxiety? (Luke 12:15–21)

10. Practical Readiness

Estate and directive documents, home and health logistics, digital and household order.

REFLECT What have you left unfinished that your wife or your children would have to untangle without you? Name the three worst items. Most men know exactly what they are.

ALIGN Am I creating order to lift a burden off the people I love — or trying to control an uncertain future? (Proverbs 13:22; James 4:13–15)

After Commissioning — The Living Document

Tending the Charter

A constitution is amended, never erased. Date and initial each change in the margin, and let the old line stay visible.

When	What
Weekly	The triad text you set at Session 13.
One month	First Fruits, the dinner with wives: keep, change or drop — for your experiment and your Rule. Each triad tells its project story.
90 days	The 90-Day Checkpoint (F.1): one page, alone, then shared with your triad.
Six months	A triad half-day: re-score your Readiness gauges, reread your Tuesday page, and ask, “Which part am I now living?”
Every year	The Jubilee Review, on the anniversary of your commissioning: read the whole Charter start to finish, amendments in red, and run D.3 again.

And whenever one of these happens, whatever the calendar says

- **A lifequake** — a health turn, the loss of a spouse or friend, a move, a new grandchild, a caregiving turn.
- **A gauge drops two points**, or an experiment fails twice.
- **The Tuesday page starts to read like fiction**, or the mission line no longer makes you lean forward.
- **The old question returns**: “Is this still true, or was it provisional?”

What Comes Next

Most men will now live into their Charter — tending it on the rhythm below, sharing it with their triad, and amending it as life unfolds. Some will take a book off the shelf: the appendices that deepen and broaden each part. There is no hierarchy here. A man who lives his Core fully is as successful as a man who writes more of it.

The Charter is complete when the Core’s eleven sections are written. The appendices are never required.

Keep Learning — My Learning Curriculum

Fink's: Learning How to Learn · the full version of the learning line in §3.2

Your Charter is not a terminus — it is a launch. Fink identifies “Learning How to Learn” as one of six dimensions of significant learning. The Charter must include a plan for continued growth beyond the program.

“The illiterate of the 21st century will not be those who cannot read and write, but those who cannot learn, unlearn, and relearn.” — Alvin Toffler

My next 90 days — one appendix or one book

(Named at Session 15, as you are sent. The appendices on this shelf are the continuing curriculum.)

Three books I will read in the next year

1.

2.

3.

One skill I will develop

One course or self-taught study I will complete

(Name it, and name the season you will finish it in. “I should learn more about that” has never once finished anything.)

One mentor or teacher I will seek

One new experience I will deliberately have

One spiritual practice I will build

(Carried forward from L.1 — write the same one. Repetition is the point.)

One man I will walk with — as a disciple, or as a disciple-maker

(Name him, and name the first step. “Someday I should” has never once become a name.)

The Living Document

A lifetime practice, for those who choose to make it one

For men who want to keep going, the Charter becomes a living document — revisited, revised and extended across the remainder of life.

Living-Document Practices

- **The Jubilee Review** — every year on the anniversary of your commissioning (see Tending the Charter, above)
- **Annual Galatians 2:20 Re-Check** — D.3 run again against the current year’s goals. Ten minutes. It is the single highest-yield page in the document.
- **Quarterly Story Additions** (one new story for grandchildren every three months)
- **Domain Vision Updates** (as life circumstances change)
- **Expanded Life Lessons** (added as Jubilee unfolds)
- **Operational Board of Directors** (quarterly meetings scheduled and held)

This is not a completion milestone. It is a posture — the stance of a man who treats his remaining years as the most meaningful he has ever lived.

| “Wise men still seek, knowing their why’s.” — **WhyzMen**

A Note on the Pastoral Review

Before you sign, every man is offered a reading of his Charter by a pastor or a designated elder. It is offered, not required — you may decline it, and nothing is withheld from you if you do. But it is offered to every man for two reasons: because a personal constitution written alone can quietly become a monument to the self, and because the men who shepherd this church asked to be able to bless what you are about to commit to. Most men take it. Very few regret it.

What the reviewer is reading for — three things only

- 1. Ground.** Is there an identity in §1.4 that does not depend on performance?
- 2. Rhythm.** Is there something in §3.2 that puts Christ into the actual week?
- 3. Open hand.** Was the open-hand question in §3.1 answered honestly — including a closed fist named somewhere on the page?

What the reviewer is not doing: approving your goals, correcting your mission statement, ranking your Charter against another man's, or judging whether it is impressive. A Charter can be theologically thin and still be honest. Honest is what is being blessed.

If the reviewer has a concern, the response is a conversation, not a revision request. No man is held back from Commissioning by this page — not by what is written on it, and not by leaving it blank.

A Closing Word

This Charter is not a retirement plan. It is a declaration — that the season God has prepared for you is not wind-down but harvest, not diminishment but jubilee, not a closing chapter but arguably your most consequential one.

Your range is an asset. Your accumulated breadth is raw material. What you subtract will matter as much as what you add. Your evaluation will shape your mission. Your caring will power your commitments. Your continued learning will extend this season's impact long after the program ends.

You are not doing this alone. You are doing it with triad partners who know you, a spouse who — whatever her engagement — is affected by your walk, a pastor who has read these pages and blessed them, a community of WhyzMen walking the same road, and above all a God who has prepared in advance the good works He is inviting you into.

And one more thing, which is finally the only thing. These pages will describe a man doing a great deal: subtracting, deciding, building, blessing. Read it back in a year and you may not be able to tell whose life it is. So write the answer down now, plainly, where you can find it again:

“*I have been crucified with Christ and I no longer live, but Christ lives in me.*” —
Galatians 2:20

Everything else in this document is commentary.

May your Harvest be full. May your years be fruitful. And may the last chapter of your life be the one your grandchildren most want to tell.

WhyzMen: Rewire Retirement

Navigating Transition · Building Brotherhood · Igniting Jubilee