Please read chapters 19 and 20.

CHAPTER 19: THE EIGHTH WONDER OF THE WORLD

In this chapter, Rob explains the benefits and dangers of 'compound interest' which Albert Einstein called *"the eighth wonder of the world."* However, for some it can be more like a nightmare.

✎ Have you ever owed a sum of money that just seemed to get bigger and bigger? Explain how it made you feel. What do you think you learnt from the experience?

On page 140 Rob encourages us to *"spend less than you earn."*

✎ Have you, or someone you know, ever tried this? How did you, or they get on with it?

✎ Think of ways you could save money if you spent less than you earned. For example, could you make it a priority to buy the things you need before buying the things you could live without?

✎ What do you think causes people to spend more than they earn?

The second thing Rob encourages us to do on page 141 is to save. He explains that although he and his wife didn't have a lot when they were younger, he wished he *"could have put something aside."*

✎ What you think this could mean for you? Have you ever been encouraged to save?

CHAPTER 20: OTHER WORLDS TO SING IN

This chapter is about not taking each day for granted and living in the moment.

✎ If you had the opportunity to find out how long we have to left to live, do you think it would change your outlook? If so, what changes do you think you'd make to your life?

✎ In the film *'The Bucket List'*, Morgan Freeman's character writes a list of things he'd like to see, do and achieve before he dies. Write a list of the things you'd like to see, do and achieve in the rest of your life. Don't worry if they seem a bit impossible at the moment. Dream.

✎ In the story 'Information Please', Rob tells of how a telephone operator becomes a listening ear to a young boy called Paul. In the story Sally, the operator, leaves a final message for Paul. If you could leave a final message for a friend or loved one, what would it be?

Something to think about ...

✎ What wisdom are you going to take away from these two chapters and how will you use it in your own life?

Next time ...

The next session will look at chapters 21 and 22 where we'll look at things that steal our joy and the importance of friendship.

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