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To Bali, With Love

A US couple came for a vacation and decided to help some of the island's orphans

Report **Katrin Figue**

Americans Bill and Pat Taylor first came to Bali in 2005 with some friends for the typical vacation in paradise. "Originally envisioning Bali as a beautiful vacation spot, we also learned of the poverty that was far, far more pervasive than we'd ever imagined," Bill Taylor said.

While on that first trip almost seven years ago, the Taylors were invited to visit an orphanage by a woman they were traveling with.

The orphanage, in Untal-Untal, just north Denpasar, is one of seven in Bali operated by the Widhya Asih Foundation, which is sponsored by the Christian Church of Bali. They are home to about 400 children who receive a safe and healthy place to live, food, school fees and uniforms, and job training.

"While we were there at the orphanage, we were really impressed with the work the director, Nengah Swikrama, was doing, and agreed to sponsor two girls, named Siska and Murtini," Taylor said. "It was simply seeing the orphanage, appreciating the critical need and acknowledging the good work of the director. Bali simply was a place where we could offer our services and make a meaningful difference in the world."

The Taylors could have left it at that but sponsoring two orphans was only the beginning. The following year, the couple returned to meet Siska and Murtini.

"During that trip we learned how many more girls were without sponsors, so we asked the director to give us the bios for an additional eight girls," Taylor said.

When they returned to the States, Taylor and his wife told some of their friends about the work the foundation was doing to help Balinese children, and they quickly found sponsors for the eight girls.

The visits to Bali and the search for additional sponsors became an annual ritual for the Taylors. "So as time progressed, we had an increasing number of girls sponsored," Taylor said.

He coordinates the sponsorships to simplify the administrative work for the growing number of people willing to help.

"I have been coordinating all the one-on-one sponsorships for this orphanage and several others in the system for the past three years," he said. "We now sponsor about 140 girls at an annual rate of \$400 per year."

Sometimes, Taylor said, it does take some effort to convince people to sponsor one of the girls in Bali.

"In the current economic situation in the US, money is tight for many people," he explained. "On balance, I'd say that people here want to help others within their limited ability to do so. So far, we've continued to successfully raise money to support these children."

Over the years the couple has helped to improve the programs and facilities at the orphanages.

"We've built a vocational training center at Untal-Untal, purchased a bus to



Bill Taylor and his wife, Pat, have helped find sponsors for 140 girls at orphanages in Bali. Photos courtesy of Pat and Bill Taylor



transport girls to and from school, acquired water purification systems for all seven orphanages and funded a new dormitory building for girls at Blimbingsari [in West Bali]," Taylor said. "We also provided laptop computers for several locations and assisted in the origination of several profit-making businesses for the orphanages."

A semi-retired management consultant, Taylor has also worked closely with the foundation's director, Nengah, and his staff to create a strategic plan for the orphanage.

"Success is measurable," Taylor said. "Success means the percentage of children coming to the orphanages, graduating from high school, passing their national exams and obtaining self-sustaining employment. Anything short of that is failure."

While these are orphanages, most of the girls are not orphans but come from very poor families that are unable to pay for their children's education and sometimes don't even have the means to feed them properly.

The orphanages provide a home for both girls and boys, but the Taylors decided to focus their efforts on the girls, who they felt lacked adequate representation, which was something the couple wanted to change.

"One quote often attributed to

Mahatma Gandhi says, "If you educate a man, you educate one individual, if you educate a woman, you educate a family," Taylor said.

"Our personal focus is on eliminating poverty. Time and time again experience has shown that the most effective way to do this is to educate girls, who then gain control over their bodies, marry later in life, have fewer children and healthier children, are healthier themselves and are able to contribute meaningfully to the support of the family."

The Taylors still travel to Bali four times a year and stay for at least two weeks each visit.

"They've come a long way since their first visit in 2005, and the work that they've been doing has been rewarding," Taylor said.

"We've spent a lot of time with Siska, one of the first girls we sponsored nearly seven years ago when she was in junior high school," he said. "Occasionally, she had some difficulties at the orphanage, so we gave her more responsibilities and kept her busy, including teaching English to the younger girls. She did well and became a positive influence for the other girls."

Siska applied to university hoping that she would be able to study English. Out of 268 applicants, she had the second highest score on the entrance exam and is now in her third year of studies.

"She is growing into a responsible, resourceful young woman," said Taylor, who still sees Siska during his visits to Bali, even though she no longer lives at the orphanage. "I'm terribly proud of her. Siska will change the world for not only herself, but for her family and future generations as well."

For more information, visit www.balilund.org

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Sense For Money



Good Habits Start When You're Young

Young adulthood is a time of massive lifestyle change. Whether it's getting a job, moving into your own home, getting married or becoming a parent, there will be radical changes in the way you live and the way you spend. These life stages often occur in quick succession, and bring home three key realizations.

Firstly, when you move out from under the wings of your parents, you need to fend for yourself. If your parents have the wherewithal and generosity, they may try to help you with your education, costs of marriage and even buying a first home, but there comes a time when you have to support yourself and manage your own budget. Moreover, as your parents age and retire, the tables can turn very quickly, and there may be an expectation that you should help them with their finances.

The second realization is that it is remarkably easy to spend up to and beyond your disposable income, no matter how much you earn. When you first start to work, your salary normally increases quickly as you rapidly gain experience. This is especially true for those following a professional career in law, banking and accountancy. It is amazing how your salary can double over a short period and then double again, but you still yearn for more, as our ability to spend grows at least as quickly as our income.

The third realization is that the transition from a single person living with parents to being married and financing spouse, house and children will have a dramatic impact on your disposable income. You are likely to move from having almost all your salary as disposable income, to having virtually none after you have fed several mouths and paid for housing.

So when your parental support has disappeared and you have developed an appetite to spend but your disposable income has plummeted from high to almost zero, how do you thrive rather than languish?

The first tip is not to overspend when you are single and have no commitments. If you get too addicted to a high-spending lifestyle, you may find it difficult to pull back when your domestic commitments increase. Those who are single and have no commitments, if you get too addicted to a high-spending lifestyle, you may find it difficult to pull back when your domestic commitments increase.

The second tip is to start good habits early. For example, be disciplined and put away a good percentage of your income into a retirement fund every month from the day you start work, come rain or shine, come marriage or children. This will help stop overspending when you are young. Those who have read our previous articles will recall that this will also spare you from needing to set aside an excessive portion of your salary if you defer retirement planning until you are older. Good habits also include proper budgeting, investing in yourself, paying off credit card bills every month, regular financial health checks and personal risk management programs.

Thirdly, accept that marriage and parenthood will necessarily involve an element of personal belt-tightening. If you get into the right mind-set, this can be fun rather than a chore. So rather than go for an expensive overseas trip, go for a holiday with your parents in the provinces. This may save you money and also be a wonderful opportunity for a family reunion. Indeed, it could also be more restful, especially if the grandparents give you a break and look after the children for a few days. Also, rather than eat out at expensive restaurants, have some fun and do a home BBQ, or have a family pizza making evening. Play some games together, save some money and build those bonds.

Finally don't skimp on protecting your family and possessions. By this we mean that you should make sure that you have adequate life and health insurance in place to cope with any misfortune that may arise. Such coverage is available from just a few dollars a month and is money well spent in terms of the peace of mind that it brings.

This is a weekly column written by Sense for Money, an initiative created by financial services professionals who are dedicated to increasing financial awareness and understanding among Indonesians of all levels through various media, including educational games. Comments and questions to this column are welcome. Please write to ppppp@senseformoney.com.

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