

GROUP CURRICULUM

INTRODUCTION TO
HALF
TIME®

WORKBOOK – LLOYD REEB

*First steps toward a second half
of joy, impact, balance.*

Published by LifeWay Press®

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Introduction

The *Introduction to Halftime* Curriculum is designed for groups of Christian men and women who are in midlife and who are beginning to explore what God has for them in their second half. This season of life is often referred to as Halftime, and this curriculum is an introduction to the ideas and questions many people encounter at Halftime. You may be highly successful, or you may simply find yourself in a place of transition with some options for how you invest these next years.

Download this curriculum for free onto your smartphone, tablet and/or eReader. You'll have it handy all week to read wherever or whenever you have a minute and bring it to your group without having to buy a workbook. You can also download it to your computer as a PDF version and print off the session each week.

This curriculum is ideal for church small groups, adult Sunday school classes, or friends meeting in someone's office to provide process, stories, and provocative questions. The secret sauce is your conversation ... the power of the insights you will bring to each others' lives around the questions and exercises.



[Bob Buford](#) wrote the bestselling book [Halftime](#), capturing in powerful words what many of us were experiencing in our lives but had difficulty articulating. Bob describes Halftime as a pause in midlife to reflect on our first half and to discover who we are and what we want at the end of life and to redirect our time, talents, and treasures toward something significant. Some of you are retiring early and wonder what to do next. Others find your time freed up as children leave home. You may be looking for a whole new focus or simply interested in reallocating 10 to 15 hours a week toward more significant endeavors.

At the beginning of the 20th century, the average life expectancy in America was 47. Today when people turn 50, most have 30 more years of productive life compared to previous generations. For more than 70 million baby boomers, this represents a real and present challenge.

Today more than 12,000 people turn 50 every day in America, and according to one study, half of Americans ages 50–70 would be willing to make a major change (including changing their career) if they could find something with more meaning and purpose. They want a second-half focus that allows them to stay in touch with people and to improve the quality of life for people in their community or around the world.

As part of the [Halftime Organization](#), I have spent more than 15 years and 10,000 hours helping people who are at Halftime. I speak on this topic almost 100 times a year. I've had the privilege of having a front row seat watching God work in people's lives and through them to change the world.

We have learned that you need four things at Halftime: a process, stories of what others are doing with their second half, peers around to help you think your confusion out loud and time alone to listen to God. This curriculum brings you a little bit of all four of these ... but not enough.

This six-session eCurriculum is an introductory resource provided to you for free from the Halftime Organization, but it's not long enough or deep enough to take you through your Halftime transition. We think it's a great way to begin and it will help you determine if you really are in Halftime and at that point you are one click away from all the one-on-one professional help you will need at **The Halftime Institute** — www.halftime.org — where a global team of people who have been through Halftime and are specially trained to help you through the journey.



So, in this study, you will explore how your experiences, skills, and passions can combine to make a meaningful impact in your business, church, community, and world.

There are six sessions, but you can easily extend them over eight or 12 meetings if you desire. Each session has five different types of content to help you discover your calling and connect with others on this second-half journey.

I. **Case study** – We begin each session with a real case study to give you a realistic look into what others have experienced at Halftime as they allow God to redirect them. As you read each case study, look for what you have in common with these people and what they learned that might help you. What resonates with your heart and what doesn't? Knowing what you don't want is sometimes as helpful as knowing what you do.

II. **Bible Study** - God has a plan for your life. Allow the Bible studies to speak to you as you discover what God wants you to do.

III. **Video** – Many of us are visual learners, and watching others living out their second-half calling is more helpful than a bunch of words on a page. Each session has a video montage of stories that you simply click on from your smartphone, tablet or eReader. As you watch them, take a few notes of what grabs your heart, and what you learn from their story that addresses obstacles or challenges you may have. I recommend that you watch these at home on your own – to maximize the time you have as a group to talk about them.

IV. **Background Reading** – Each session has a short excerpt out of my first book *From Success to Significance* that is intended to be background reading before each meeting to give you a deeper insight into how you can effectively navigate midlife transition. It's not intended to be read or reviewed when you are together as a group. If you take the time privately to read and reflect on this background reading, it will allow you to gain more from the group conversation.

V. **Closing Group Conversation** – Allow 15 minutes at the end of your meeting to focus the conversation on your own life

using these questions as a helpful guide. From my experience you will benefit from the process to the degree that you honestly reflect on and apply what you are hearing from God to your life with intentionality.

Prayer— Finding what God wants you to do with the gifts He has provided is the goal of this journey. Prayer is essential to stay in touch with discovering the path God wants you to follow.

Share this resource with friends — remember, this is a free viral curriculum — so along the way if you find it particularly helpful to you, please take a minute and click here to share this with a few friends in other churches or cities who might benefit — www.halftime.org/curriculum

Session 1: Redefining Success

OBJECTIVE: To redefine success and significance for the next stage of life.

CASE STUDY: What a New Culture Can Do for At-Risk Youth

Take 10 minutes to read this case study together, using a few of the questions to guide your discussion about what you can learn from it.

Gib Vestal is a numbers man. As a former managing director with Morgan Keegan in Memphis, Tenn., he knows all about investing in start-up ventures and reaping great gains. But the 56-year-old businessman never imagined the truly significant gains God would produce when he merged his skills with those of others in a start-up venture called Memphis Athletic Ministries (MAM). The results are far beyond the scope of any income statement.

More than 13,000 boys and girls find encouragement and hope and learn about God through basketball, soccer, or golf.

MAM was the only racially balanced sports league of significance in the community, and they received a 95 percent positive influence rating from parents.

Gib never dreamed that a simple strengths assessment, which revealed that his key ministry words were Christian, sports, and administration, would converge to define his sweet spot – his calling. The truth is, if Gib had realized just how much fun he would be having at this point in his life, he would have said, “Let the games begin!” a lot sooner.

But like many people his age, Gib’s identity intertwined with his career. So he hesitated even though he knew MAM was the perfect ministry opportunity for him.

“The golden handcuffs were in place,” he confessed. “So God broke the lock on those golden handcuffs—with breathtaking ease, of course. I went into work one day, and a 15-year colleague came in and said, ‘Gib, I’ve got bad news. The company is cutting staff, and you’re one of them.’”

Gib’s response? “That’s fantastic!”

“It was God’s answer to my procrastination,” Gib confessed. “One day I was hanging on, and the next day Morgan Keegan was paying me to leave. God was saying, ‘Go ahead Gib, take that step. I’ve got something better for you.’ ”

In January 2001, using the skills God had been honing in him for years, Gib began directing the administrative arm of the sports-based ministry, freeing MAM’s coaches, volunteers, and staff to interact directly with at-risk young people ages 6 to 18. Today MAM is successfully impacting both urban and suburban youth by actively enforcing sportsmanship and training coaches to be mentors and role models.

Because of their need to experience athletics in a loving and supportive atmosphere, the 6- to 12-year-old age group receives particular emphasis. Through rapid growth in participation, MAM has demonstrated that athletics can attract children, thereby giving MAM staff, partners, and volunteers the opportunity to enhance children’s lives with spiritual guidance as well as educational and life skills training.

But MAM’s influence doesn’t stop there. Its positive approach of placing MAM staff at every game, actively sharing the Gospel, strictly enforcing behavior standards, and scheduling participants to travel outside their traditional neighborhoods is having the desired impact on players, fans, coaches, and officials.

“Through God’s empowerment, we’re creating a culture that changes the lives of kids and builds racial bridges in the community,” Gib said. “I love those results.”

So do parents. One of them summarized the gains MAM is making in the life of her daughter: “MAM provided a fabulous opportunity for my child to meet other kids who love basketball, kids she would not be likely to meet elsewhere. This has contributed to fabulous conversations in our home and in her school about race, neighborhoods, and ‘judging a book by its cover.’ Thank you for providing real-life experiences with people she might otherwise consider different. God is proud of you, your organization, and the results.”

Gib will be the first to tell you that letters like this one are far more gratifying than any financial bonus or applause he ever received during his career. God is expanding His kingdom right here on earth, and Gib gets to be in the game. For a numbers man, it just doesn’t get any better than that.

To learn more about Memphis Athletic Ministries visit www.MAMsports.org

1. As a group, talk about your general reactions to Gib’s story. What stands out to you? How did Gib define success in the first half of his life? How do you sense he defines it now?
2. In what ways did Gib’s first half prepare him for his second-half calling?
3. What life-changing event launched Gib’s new direction in life? What catalytic event in your life is causing you to explore what’s next?
4. How have you defined success so far in your life?
5. What do you feel is lacking in your life right now to complete your picture of a life of significance? What would you be willing to give up in your life to know that what you are doing has eternal significance?
6. God uses Christians just as powerfully in marketplace roles as he does in non-marketplace (i.e. ministry) serving roles. One’s not better than the other – but they are different. When Gib lost his job he felt called to nonprofit work. How can you assess where God would like you to serve? Could a blend of these be best for you?

BIBLICAL FOUNDATION How Does God Define Success?

Joshua, an Old Testament hero of mine, was a national leader who earned and deserved respect. After Moses’ death, God commanded Joshua to prepare to cross the Jordan River and lead the people into the Promised Land.

I wonder how Joshua felt as he faced this new leadership opportunity. Perhaps on the one hand he thought about his disappointing experience 40 years ago, when the 12 spies explored the Promised Land and gave their report to Moses. Only Joshua and Caleb had wanted to move forward, but the people, hearing reports of giants in the land, were afraid and chose not to follow. On the other hand he may have felt that this was the moment he was created and trained for. For 40 years Joshua had learned to lead under Moses’ mentoring.

Moses’ legacy consisted of both success and failure. Perhaps as he faced a new season of leadership, Joshua wondered what his legacy would be. Would the people follow him? Joshua was fortunate as he prepared to launch into his second-half assignment, in that God told him specifically how to measure his success:

“This book of instruction must not depart from your mouth; you are to recite it day and night, so that you may carefully observe everything written in it. For then you will prosper and succeed in whatever you do” (Josh. 1:8).

Looking at life through God's end of the telescope, it seems to me that the Bible does not assume that someone who has wealth, favor, or a position of influence is automatically successful. God looks at life from an eternal perspective, and He counsels those who have these resources to **"do good, to be rich in good works, to be generous, willing to share, storing up for themselves a good foundation for the age to come, so that they may take hold of life that is real"** (1 Tim. 6:18-19).

1. How does God define success? In what ways does the biblical definition of success differ from the way we often define success? What gives life eternal significance?
2. Based on these ideas, what do you really want at the end of your life? Think of it this way: If life turned out perfectly for you what would the elements be?

VIDEO DISCUSSION – [click here to watch video](#)

If your class meets for 90 minutes, you will have time to watch the video together. If the class meets for an hour, each participant will need to watch the video in advance of the meeting. Discuss it together using the questions below to prompt your conversation.

Visual stories like this are an important piece of your experience because they help you reflect more clearly on what really moves your heart, and they push your thinking in creative ways.

1. As a group talk about the ways you can relate to the stories featured in this first video clip.
2. When it comes to defining success for your second half, what did you learn from these stories?

BACKGROUND READING: Strategies for Significance

Highlights from Chapters 1 and 2 of [From Success to Significance](#)

I made a midlife transition to reorient my life toward things that I consider significant. I no longer have that sick feeling in my stomach of being trapped in a life of busyness, pursuing things that will not last at the expense of things I value more. I work just as hard as before, but I feel little stress, at least compared with the gut-wrenching stress I experienced in my first half of life as a real estate developer.

My wife, Linda, and I pushed the pause button when we reached Halftime and took some time to look back on the lessons and accomplishments of the first half, to reflect on what will really matter in the long run, and then to redirect our time and talent for the second half.

Many adults today have experienced success, but they long for greater significance. Some wonder if you have to be wealthy or retired to refocus at midlife. We have found that most often money is more of a psychological headwind than a real barrier to dreaming about your second half. But following God always involves risk and sacrifice.

Most baby boomers are now in their 60s. Many have already retired or are thinking about retirement. And many are thinking about how they can make the rest of their lives count for something significant. Of the millions entering midlife, a growing number of individuals are charting a [Halftime](#) course, choosing to swim upstream in our culture, away from a focus on the temporary toward a focus on the eternal, simplifying their lives so they can engage in the things that really matter.

I didn't sell my business or quit my job. Chances are you won't be called to leave the marketplace either. Instead I redefined success, reallocated my energies, and reprioritized my family's spending. As a result, Linda and I have had more time to spend with our three kids. By allocating part of my week to ministry, I've had the thrill of being a part of many men's and women's spiritual journeys as they pursue God and explore their personal faith. I have traveled around the world helping spawn a global Halftime movement. I feel blessed to have the freedom to invest a good part of my life in things that I believe will have eternal significance.

What makes this possible is not that I am rich, smart, or lucky. What has made my life today different from the lives of the typical executive or business owner who lives and works in my community has been choices, not chance. It's about options, not affluence. It's more about availability than ability. It's about transforming success into significance.

PERSONAL REFLECTION — On sleepless nights have you ever wondered if there is something you were placed on this planet to do that you may not have discovered yet, if God has something more in mind for you to do?

My Two-Minute Warning: A Life-Defining Moment

The shadows casting down the brick wall created the warmth and richness of a building that I felt sure seniors would love to call home for many years to come. This Georgian-style building overlooks a beautiful bend in the Tay River and incorporates all the best of comfortable living. We named it Huntington Green, and it is simply our most elegant housing development. This represented the culmination of months of intensive work.

I felt like a sculptor standing back to reflect on his finished work that had once been nothing but a vision in his mind. This was ribbon-cutting day—the opening of a brand-new building. For me, however, it was much more. It confirmed my conviction that I should invest my life in something more significant than creating beautiful living environments and making money.

I had just returned from Albania, where poverty and despair surrounded me. I had worked side by side with people who brought hope and help to a country in turmoil. At the fall of Eastern European Communism in the early 1990s, Albania had become the most staunchly Communist country in the world, as well as the most isolated. The Communist experiment left it impoverished. This small country of three million people depended on ancient farming methods, resulting in a tragically inefficient industry unable to compete in a global economy. After decades of centrally planned farming, these farmers had no idea how to plan their crops, assess their costs, set prices, or market their produce.

Within a few months after the fall of Communism, the new Albanian government recognized the importance of retraining the country's farmers. Creative and entrepreneurial leaders with SEND International, a nonprofit mission agency, rose to the challenge by offering to bring dozens of successful American and Canadian farmers to volunteer their time to help Albanian farmers, one-on-one. The agency asked me to lead the project.

I felt underequipped to lead such a project. I didn't even know where Albania was, and I knew nothing about farming. But I did know that my leadership skills had proven themselves in the marketplace and that I desperately wanted to find some avenue to make my life count for something more than making money—to be a part of something bigger than me.

At the invitation of the Albanian government, we took more than 70 North American farmers to help Albanian farmers begin to understand the basics of farming in a market economy. As they hung out together over two weeks, the Albanians wanted to learn more about their farms, their families, and even their faith in God. For me, this project was a first step toward answering the deep longing of my heart for significance.

Each team spent two weeks in one village, working with every farmer who showed receptivity. They lived in the farmer's

homes—cement-block houses crowded together in a village with mud roads, no phones, and animals everywhere. Farmland surrounds each village, and each morning the farmers walk out to their land carrying their rustic tools with them. They still do much of their work by hand. Their homes feel cold and dirty and have no indoor plumbing. The typical Albanian farmer owns just a handful of acres, a few chickens, and a cow.

In contrast, our farmers owned hundreds of acres with huge tractors, trucks, and harvesting equipment. Yet they humbly built a bridge of trust with each family, opening the door to deeper conversations. Often their discussion moved beyond farming to family, politics, and spiritual topics.

The Albanians' hearts overflowed with spiritual questions. For more than 70 years they had been told that God did not exist. But even as they looked around at the beauty and complexity of nature, they questioned that idea.

This experience had a huge impact on Burress Nichols, a 60-year-old hog farmer from Tennessee, and Ron Heppel, a 50-year-old turkey farmer from Vancouver. These busy, successful farmers had paid their own way to Albania to give two weeks of their time. During those two weeks they suffered jet lag and culture shock, then worked day and night to help dozens of farmers rethink their farming strategies. They slept on musty old beds and used smelly outhouses. But at the end of their two weeks, they openly cried and hugged these people goodbye. The entire village came out to say farewell. They had fallen in love with these people and felt blown away that they could bring real help and hope.

These two men have everything in life—loving families, the latest and greatest farm equipment, large homes, nice cars, respect in their communities, a deep relationship with God; and yet they cried as they left. Why? What so deeply touched their hearts? What so deeply touched me to have a part in making their trip possible? How could we have such a rewarding experience in this challenging place?

Those questions got lost in a back corner of my mind as I prepared to enter into the hoopla of a ribbon-cutting ceremony for our new building. The contrast between these two worlds felt all too clear to me.

The bright yellow ribbon and bow stretched across the main pillars at the building entrance. Cameras captured the moment. Ribbon cuttings always feel like a birth and graduation ceremony all rolled into one. It's an end of a project and a new beginning at the same time. And yet, as my partner and I completed what would be our last building together, I sensed that while this stood out as our most beautiful and profitable real estate development, the real new birth was taking place in my own life. Even as I spoke to the crowd, my thoughts wandered, and I felt a deep stirring in my heart. It was a defining moment.

In the language of the National Football League, this was my two-minute warning. Just before halftime, officials stop the game and make sure that both sides know that two minutes remain before the halftime break. This *kairos* moment in my life (*kairos* is a Greek word that means “the right, proper, or favorable time”) told me that something new had appeared on the horizon in my life and the life of my family, and it was just moments away.

PERSONAL REFLECTION — Describe a *kairos*, or defining, moment in your own life. What impact has such a moment had on your life?

As I stood at the ribbon cutting, in my mind I could hear the bulldozers one hundred years from now pushing the building into a great pile to make way for something new, something to replace what we had worked so hard to create. Could I continue to invest my life in developing buildings that one day will be torn down?

At the ribbon-cutting ceremony, my mind flashed back to Albania—to the farm families in those remote villages, to the old women with wrinkled faces and eyes filled with despair, to the teens whose hopes and dreams seemed unlikely

because of the poor economy, to the fathers who felt the heavy burden of providing for their families' needs and safety when ethnic war seemed inevitable. I thought about the hope we were able to bring them, not just for farming but for eternity. We brought them the wonderful story of a loving God who sends people to serve them when they are in need and who offers forgiveness to all. Many of them felt it was like offering cool water to friend in the heat of the summer on a dry and dusty road.

It dawned on me that unlike my buildings, in one hundred years those farmers will just be starting to enjoy what God has in store for them for eternity in heaven. The impact we have on people's eternity seems to overpower even the most noble benefits we can bring them in the years they live on this earth.

But wait a minute, my mind argued, these seniors' buildings are all about serving people. They contribute to society in a real way. And they provide a platform for us to share our faith. And aren't we living out the Christian life to the degree that we can reflect Jesus in our interactions with contractors and residents, architects and bankers?

Valid points. I knew I could be doing a better job than I was at being a witness for God through my business. But I still felt a sense of loss to invest such a high percentage of my time and leadership ability in something that would one day cease to exist.

People at midlife often ask such questions. Halftime is a pause in the middle of the game of life to reflect on our first half and to discover what we want at the end of life and to redirect our time, talents, and treasures toward something significant. For some, Halftime comes when facing retirement; for me and countless others, it comes a bit earlier. What in your life is turning your heart toward greater significance? Perhaps a birthday, a traumatic event, the death of a loved one, a divorce, or a financial setback. Or has recent success caused you to wonder if there is life after achieving the financial goals you set in your 20s?

I asked a veteran NFL coach to explain what really happens in the locker room during the halftime break. His insights provide a framework for us as we unpack the halftime journey. He summarized the most effective halftime as a brief look at: (1) what we did right in the first half, (2) what we did wrong, (3) what we need to change, and (4) what we are going to do to change it. Most importantly, halftime provides an opportunity for the team to gain a new focus for the second half and the confidence and passion to go out again and give it all they have.

That's what Halftime was for me, and what it has been for tens of thousands of others. Halftime is not just for the rich. It's not about bailing from corporate America or selling your company. It's not just a male thing. Many women go through Halftime, including those who were successful in a career as well as those who choose to raise a family for a first-half focus. To be frank, Halftime isn't even a uniquely Christian phenomenon. It is generational and cultural.

REDEFINING SUCCESS

The first quarter of life shapes us more than any other period. In our first 20 years, the core values of our hearts are formed, impacting every decision we make. People in our world, their goals and dreams, and what they model for us, shape us. I based my own view of success on values I picked up early in life.

At Halftime I had to come to grips with those core values instilled early in my life. I had to ask myself whether they were based in reality, if they were true and healthy, and then redefine success and build my second half intentionally around a few core values that I truly believe.

For many people, getting to the next rung on the company ladder or some similar success can trigger the beginning of Halftime in their lives. For me, Halftime began when one of my real estate project earned surprising success and, for the

first time in my life, it dawned on me that everything I was acquiring or would acquire actually belonged to God and was on loan to me for just a short time. The skills, the financial assets, the influence, and each day I remained alive and breathing were simply entrusted to me for a short time. God desired to see me invest those things wisely, to yield eternal dividends. When this idea first came to mind, it brought a sense of awesome responsibility combined with a feeling of exhilarating opportunity.

I sensed that God intentionally entrusted me with skills and resources for a purpose, and that purpose was not just so that we could live a nicer lifestyle, own a larger home, drive a newer car, dress better, eat at nicer restaurants, and take better vacations. As I read my Bible, it became clear from almost every page that God had more in mind for us than just money, material things, power, or fame. I came to realize that I had a view of success that felt exciting, but God's view of success is much more fulfilling. I had to reevaluate life in view of God's definition of success and, in light of that, determine what significance would look like in my life.

I wondered: What purpose could I find in a life of pursuing nothing but leisure? How fulfilling would it be to retire early and spend the rest of my life picking up shells on a beach? Wouldn't it get old after a few months or years of golfing five times a week or, as Billy Crystal says in the movie *City Slickers*, to drive an RV around the country in an endless pursuit of "the ultimate soft yogurt"?

PERSONAL REFLECTION — What is the primary loyalty of your life?

I once planned a six-week vacation. The idea seemed idyllic. We would drive through the beautiful countryside of the eastern seaboard, spend a week in New Orleans exploring low-country food and culture, pop back up to visit my family in central Pennsylvania (mostly to drop off our son, a baby at the time), fly to Miami and rent a boat with friends, and sail to the Bahamas and back.

We began our dream vacation, but after three weeks, deciding what we wanted to do next became tedious. We quit after four weeks. I could not wait to get back to real life. We simply could not take floating around for six weeks with no purpose other than to please ourselves.

Now imagine being sentenced to spend the rest of your life like that, with nothing to show at the end. No real value when the dust settles.

As a real estate developer, I understand the basics of property valuation. Buildings are valued based on their net income stream, projected over time. I found myself faced with the ultimate valuation task: to determine the highest and best use of my time, talents, and treasures, projected over time or eternity.

I had to answer the question, 'Would I be a good steward of my time, talents, and treasure if I spent the rest of my life developing real estate?' That turned out to be a more difficult question to answer than I expected. It's not always true that serving in full-time ministry is God's higher, more significant calling. God also calls effective businesspeople to a lifelong commitment of being salt and light in the world.

Pause for a minute and reflect on Ephesians 2:10: "For we are His creation—created in Christ Jesus for good works, which God prepared ahead of time so that we should walk in them."

As I reflect on this verse, I find it hard to grasp that the God who created the universe has work lined up for me to do, specific assignments He has prepared in advance. We have all the skills and resources we need to begin, but He waits to see if we will put our hands to the task. He is counting on me to trust Him and to pursue His plan and His assignments. Ultimately my wife and I asked the pivotal question in the Halftime experience: What does God have for us to do that will

outlast us?

CLOSING GROUP CONVERSATION

Reflect on these questions so you are prepared to discuss them in some depth when you meet as a group:

1. What did you get right in the first half of your life?
2. What has all your “winning” been costing you along the way?
3. What in your life do you want to change?
4. What early steps might move you toward the life you really want in the second half?

Session 2: Overcoming Obstacles

OBJECTIVE: To explore some of the risks and fears that might stand in the way of my second-half dreams or calling.

CASE STUDY: Sure Footing: Courage to Take a Leap of Faith

Take 10 minutes to read this case study together, using a few of the questions to guide your discussion about what you can learn from it.

David Gibson, also known as “Mr. Formal Wear,” spends his days in hiking boots and blue jeans, working on the Lodge at Deer Run, roaming the hills at Deer Run Retreat in Thompson’s Station, Tenn.—giving tours, serving groups, and ensuring the natural beauty is maintained. Deer Run is just a few miles outside Nashville, but it is a long way from the formal wear business he once owned.

In the mid-’90s David began to hear God speaking to him. The message was subtle but persistent. God was asking David about the significance of what he was doing. What purpose did it have? Was he doing what God created him to do, fulfilling his unique purpose on earth? Was it glorifying God? Did it have long-term, even eternal, significance?

Less than 10 years earlier, David and his wife, Liz, had found themselves in extreme debt and near bankruptcy. They decided to turn their lives, including their finances and their time, over to the Lord. They began praying and seeking eternal significance in all they did. Both David and Liz felt like they should serve together in whatever was next.

David began to get a vision for some kind of camp or retreat center, and he starting talking about what he was hearing from God. He saw a place for people to have fellowship with God and with one another, a place where people would have fun but also where lives would be changed.

David and Liz looked at properties for several months, but nothing felt right. One day, a minister from his church told him about a piece of property. No one had done anything on this piece of land for at least 17 years. David walked the beautiful rolling hills and had a vision that was unlike anything he had ever experienced, both powerful and humbling. He imagined what might happen in this place. He saw the completed facilities. And he felt God’s presence in a way he never had before.

He shared this vision with Liz, who had also been praying. He was surprised to learn that God had given her confirmation that this new venture was indeed His will for their future. At the time they were living in their dream home, completely out of debt except for their mortgage, so buying the new property was a financial step of faith. However, they sold their home within a few weeks and began clearing the land on weekends.

David started bringing people to the property to walk the hills with him and catch his vision. He knew that God had given him this vision, so he believed that God would also provide the resources to build all the facilities David envisioned. Since David is also an excellent builder, he could visualize the buildings down to the smallest detail.

As he explored how to fund it, David continued to walk the land alone, praying at different places about what God wanted. One day he built a campfire, sat and just talked with God about his growing sense of frustration. He told God that he was trying to do what He wanted him to do. He had a clear vision of what God wanted, but without the resources how could he make it happen? Then God asked David, “What are you doing with what I’ve given you so far?”

David looked around and saw that all he had was land—beautiful land, land full of promise, land where people felt the presence of God. And that’s when Deer Run Retreat Center began to take shape. David used what he had—the land. At

first it was a place for day activities, including team-building on the challenge ropes course, picnicking, and rustic camping. Recreational sites were developed gradually; pavilions were built using mostly volunteers and donated materials. Then an indoor dining/meeting facility was added. And now there's a beautiful lodge that can house more than 40.

Adventure programming is one of the strategies at Deer Run. Higher Ground Adventures offers challenge ropes courses that focus on relationships. Teams learn how to relate. They discover other people's strengths as well as their own. They draw closer to God and learn more about how to be the people of God and how to treat one another in the body of Christ. David and Liz especially love working with married couples on the low ropes course. He's seen marriages turn around because of those experiences. One counselor told David that she sees more progress from a day on the ropes course than in 30 days of counseling.

The vision is ongoing. It's still a walk of faith. In the midst of developing Deer Run, David sold his formal wear business. On top of their work in managing the retreat center, David does construction work, and Liz continues her work as a graphic designer. Every new addition or improvement to the property comes with another lesson in faith, learning to trust God for His provision. But they have learned to rely on God's faithfulness, and both of them know they are following God's vision to design and build a place that gives people "a future and a hope" (Jer. 29:11).

You can learn more about Deer Run Retreat Center, at <http://www.deerrunretreat.org>.

1. Liz and David faced some fears and obstacles, but found courage to push past them. What are some fears and obstacles that many of us can expect to face as we begin to explore what God has for us in the second half? What did Liz and David give up to follow David's vision? What did they gain?
2. Often our vision of what God has for us next emerges slowly, over time. It evolves and becomes clearer as we take next steps. Which elements of your vision are becoming clearer and which aren't clear at all?
3. What obstacles do you face, or think you may face, in doing something significant at this point in your life?
4. What are your fears? What could happen if you take a bold step to redirect your life? What could happen if you do not?

BIBLICAL FOUNDATION: Identify Your Obstacles

In the previous session, we looked at Joshua 1:8, in which God defined success this way: "This book of instruction must not depart from your mouth; you are to recite it day and night, so that you may carefully observe everything written in it. For then you will prosper and succeed in whatever you do."

Joshua was probably glad that the people were finally on the move again, ready to claim the long-awaited Promised Land, but he was also somewhat afraid. And that was probably just one of the many emotions he was feeling. My guess is he was confident of his leadership abilities, having served under Moses for 40 years, and yet anxious about the obstacles they would encounter. Perhaps he felt the thrill of another challenge and, at the same time, the burden of responsibility. As he planned his strategy for getting across the Jordan and into the Promised Land, he may not have even known he would have doubts, but God knew and spoke to Joshua to encourage him. You and I can gain encouragement from what he said:

After the death of Moses, the Lord's servant, the Lord spoke to Joshua son of Nun, who had served Moses:

"Moses My servant is dead. Now you and all the people prepare to cross over the Jordan to the land I am giving the

Israelites. I have given you every place where the sole of your foot treads, just as I promised Moses. Your territory will be from the wilderness and Lebanon to the great Euphrates River—all the land of the Hittites—and west to the Mediterranean Sea. No one will be able to stand against you as long as you live.

“I will be with you, just as I was with Moses. I will not leave you or forsake you.

“Be strong and courageous, for you will distribute the land I swore to their fathers to give them as an inheritance. Above all, be strong and very courageous to carefully observe the whole instruction My servant Moses commanded you. Do not turn from it to the right or the left, so that you will have success wherever you go. This book of instruction must not depart from your mouth; you are to recite it day and night, so that you may carefully observe everything written in it. For then you will prosper and succeed in whatever you do. Haven’t I commanded you: be strong and courageous? Do not be afraid or discouraged, for the Lord your God is with you wherever you go” (Josh. 1:1-9).

1. Make a quick list of the fears and obstacles Joshua likely faced in fulfilling his God-given purpose. How are those similar to the fears and obstacles we face today?
2. In what ways is planning your second half similar to Joshua’s adventure? What can you and I learn from what God said to Joshua?

VIDEO DISCUSSION – [click here to watch video](#)

If your class meets for 90 minutes, you will have time to watch the video together. If the class meets for an hour, each participant will need to watch the video in advance of the meeting. Discuss it together using the questions below to prompt your conversation.

Visual stories like this are an important piece of your experience because they help you reflect more clearly on what really moves your heart, and they push your thinking in creative ways.

1. What stood out to you, what grabbed your heart, as you watched this video clip?
2. What are the top two or three obstacles they faced? How has God been helping them overcome some of those obstacles?

BACKGROUND READING: Strategies for Significance

Highlights Adapted from Chapter 3 of [From Success to Significance](#)

Like Punting into the Wind

There is a vast difference between wanting our lives to be filled with more significance and actually pursuing significance. It took more courage than I expected to get past the romantic notion of “it would be nice if my life had more meaning,” with all the noble feelings that go with that aspiration, to draw a line in the sand and intentionally redefine success and pursue significance.

It was like punting the football directly into a gusting wind, with all the uncertainties of where the wind might take the ball. Our culture creates a strong wind, shouting to us what it considers a worthwhile life pursuit. Internal motivators follow—things such as money, fame, and power.

When people begin this journey to significance, they encounter risks beyond their control. The good news is that the Halftime journey is all about turning the game plan over to God, who controls even the wind.

PERSONAL REFLECTION — Change often causes people to think in analogies, like punting into the wind. What analogy comes to mind as you think about changing your life right now?

Risk 1. Career

Mike, a total stranger, called to ask if we could have dinner when he arrived in town on business. He felt as though he were in Halftime and wanted to chat about his experience. He thought that since I had been through it and had helped others to move through this stage of life, I might be able to help him think through the hurdles he faced.

When we first met, Mike was working at an investment management company on Wall Street. Mike was at the top of his game. He and his wife, Marian, have three beautiful children and live in Greenwich, Ct. He loved the everyday adrenaline rush of making multimillion dollar investment decisions, but his heart longed to invest his life in something bigger than a double-digit return on his clients' investment portfolios. And Marian wished he could be available to invest more significantly in their children's lives.

Every day Mike took the early train downtown, coming home tired after the kids had gone to bed, then shared a late meal with his wife as they talked over family life issues. Days blended into weeks, and his life zipped past while he wondered if he were doing what God had created him to do.

Mike needed to find a way to create some open space in his life and to discover a serving opportunity that infused significance into his days. To do that he would have to negotiate with his firm and find a win-win strategy that would permit him to cut his workweek hours and travel less. But he feared that the moment he breathed a word of such a desire, either his boss or his peers might respond badly. He feared they wouldn't understand his feelings that something seemed missing from his life; after all, from their perspective, he had the perfect job, perfect home and family. They might question his commitment to the team and to the company, which might well change the course of his career if he chose to stay in investment management. There was no telling what might happen when he punted the ball into the wind.

Mike ultimately took the risk and spoke with his boss about his desire to redefine success and create space for other things he considered significant. His boss's reaction surprised Mike. For you, however, punting into the wind is still an unknown risk. Below the surface of this perceived career risk lies one of the most compelling human motivators: money. Could it be that you and I are susceptible to the pull of money?

PERSONAL REFLECTION — Would adding significance to your life mean changing careers? Retiring? Finding a ministry as a profession, taking a part-time job, or doing volunteer work? How do you feel about giving up your career at this point or of making it less significant in your life right now?

Risk 2. Money

Jesus talked about money more than almost any other single topic. He told us plainly that our hearts will strongly focus wherever we put our money. When we redefine success in terms other than money, we open ourselves up to the potential of having less money than we have now and less than what we envisioned having all of our lives.

Money is a powerful tool that we can use to impact eternity. At the same time, pursuing money can limit how and

whether God can use us. I never thought money had a stronghold on my heart, but I had not carefully considered its tremendous power.

I always used money as a measuring stick to gauge my effectiveness. The power that money exerted in my life related more to a sense of satisfaction with my performance relative to peers and less to do with security, lifestyle, or the things that money can buy. But I realized none of this when we first began to cut back our earning potential in order to pursue serving opportunities.

Money may exert more pull on your heart from the perspective of security or lifestyle. My wife, Linda, felt most concerned about the financial insecurities that came with redefining success. She wondered how our decision would impact our children's activities, how often she could travel back home to visit her family, and what would happen if we encountered a major, unanticipated expense.

Choosing to pursue God's calling on your life is going to entail financial risk. Whether you are called to earn less by giving your time in service to others or to earn even more so that God's money can flow through you to others, pursuing a life of significance means putting your financial future in God's hands.

Our faith and our finances always connect. If you want to address the wind of financial risk, you must carefully consider the pull that money has on your heart and then intentionally offer it to God as a risk you are prepared to take.

God is not opposed to your being rich. He is, however, opposed to His followers pursuing money either as an attempt to become self-sufficient or to find the fulfillment that He knows comes only from living the life He means us to live.

PERSONAL REFLECTION — Can you live on less? What changes would you have to make to live on less income? Is that a sacrifice you are willing to make to have more significance in your life? How will such a change affect your family? Have you talked with your spouse about the changes you are considering? If not, what's holding you back?

Risk 3. Opinion

I found myself kicking into the wind of opinion and common sense, which came, surprisingly, from well-meaning friends and family who love me and want my best but who have a radically different perspective on what real success looks like.

They wondered why, if God were blessing my business, I would turn my attention away from it. What about my responsibilities to provide for my family? Wasn't it a little extreme to downsize our home and cut our family budget significantly just so I could volunteer some time with a Christian organization? Wouldn't it be better if I focused on making money in real estate and then wrote a check to the organization? I soon felt as though I were part of a weird fringe of overzealous Christianity.

Think about this risk: Your friends and business colleagues may view you as unbalanced or fanatical. It's one thing to have a firm idea of what we believe about God and the hereafter; it's quite another to cut back on career potential to pursue significance.

I remember looking in the Bible, reading stories of people like Daniel and Paul who totally sold out to God, and wondering why those around me looked at me as if I were losing my marbles. I aspired to be like Daniel and Paul. I wanted to finish well like Joshua and Caleb.

The other side to this wind of opinion surprised us. We discovered that we inadvertently gave some friends the impression that because we were serious about finding God's call on our life, we were somehow no longer interested in having fun. They seemed to think we would no longer be interested in going to football games and parties with them!

The good news is that this wind of opinion forced me to begin to find my identity in God's view of my life, not in the opinion of others—a journey I am still on.

PERSONAL REFLECTION — Many of us are identified by our role, by what we do. What key characteristics define your identity today? What would you like your identity to be built around?

Risk 4. Being Ordinary

I may not feel tempted by fame; at least, I hope I'm not. Fame sounds egocentric. Something in my DNA, however, makes it seem unacceptable to be "ordinary." The way we typically define success makes us want to stand out above the crowd, to get rewarded and be acknowledged. The thought of redefining success makes us wonder if we will end up or be considered mediocre.

While on a speaking trip to Russia last year, I heard two common expressions from those who had lived through Communism. Both expressions are relics of the Soviet era and have the same big idea: "The nail that sticks up gets pounded down," and, "Initiative is punishable." How completely un-American, I thought. It opposes everything inside me that drove me toward success in my first half.

A TV commercial for a career placement website pokes fun at this issue. It shows interviews with children describing their dreams for their adult years. Instead of dreaming of futures as firemen, architects, and nurses, these children say they dream of becoming what many of us have become at midlife. One boy says he dreams of growing up to be a "middle manager." A girl suggests that she wants to be underappreciated and overworked. Another dreams of growing up and having a big mortgage; still another dreams of being "a yes man."

How many of us had such low aspirations when we were young?

Few people aspire to be ordinary. And those who have known some level of success in the first half of their lives may fear that a career change or new project in pursuit of something more significant may put them at risk of becoming insignificant, ordinary, or even invisible in the world's eyes. I remember thinking, I know how to do this real estate gig, but who's to say I won't fall flat on my face when it comes to helping a nonprofit organization or my church?

Most of us want to achieve something spectacular. So our minds run through the options something like this: If I stick to my present career, one day I will be a big fish in this pond. Maybe even nationally recognized. But if I transition my focus toward serving others in some ministry, it may never amount to much.

When I find myself there, I return to Matthew 6:1, where Jesus said, "Be especially careful when you are trying to be good so that you don't make a performance out of it. It might be good theater, but the God who made you won't be applauding" (The Message).

Jesus added another caution: "When you do something for someone else, don't call attention to yourself. You've seen them in action, I'm sure—'play actors,' I call them— treating prayer meeting and street corner alike as a stage, acting compassionate as long as someone is watching, playing to the crowds. They get applause, true, but that's all they get. When you help someone out, don't think about how it looks. Just do it—quietly and unobtrusively. That is the way our God, who conceived you in love, working behind the scenes, helps you out" (Matt. 6:2-4, The Message).

You may end up investing countless hours into the lives of poor, inner-city children, and yet a high percentage of them may still end up in crime and poverty. You may be called to serve in a support role in church, unrecognized and unknown. You may be called to spend hours at home, working with your disabled child while your spouse pursues her career.

When we punt the ball, we give God the choice. Will we serve Him quietly in what seems like an ordinary role, without fame or glory? Or He will choose to use us in a big way, like Billy Graham? As I redefine success, ultimately I have to come to grips with whose acclaim I want. Am I satisfied with an audience of just one—God?

Halftime is not just having a midlife renaissance or a personal renewal. That might lead to a richer, deeper, more textured way of doing life than the two-dimensional focus on success that defines many of us in the first half of our lives. But it will not enable you to find significance because it is centered in self-absorption. Significance comes only as we give ourselves away. And giving yourself away always entails a cost.

More than 25 years ago, Elizabeth Elliot wrote in her book *These Strange Ashes* of leaving the U.S. to serve a small tribe in remote South America. After working hard for nine months to understand their language, doing much of the groundwork that would become the foundation for translating the Bible into their language, all of her files, her notes and charts, were stolen; her only copy of nine months of hard work had vanished.

She wondered why God would allow such a waste of her time:

Everything I had done in nine months in San Miguel de los Colorados was undone at a stroke. But no. It couldn't be. We would get it all back somehow. Lord, let it not be. The tenth psalm came to mind: 'Why do you hide yourself in times of trouble?' And as before, I heard no reply to that and other questions. There was no light, no echo, no possible explanation. All the questions as to the validity of my calling, or, much more fundamentally, God's interest in the Colorado (people's) salvation, in any missionary work—Bible translation or any other kind—all these questions came again to the fore. To be a follower of the Crucified means, sooner or later, a personal encounter with the Cross. And the Cross always entails loss. The great symbol of Christianity means sacrifice, and no one who calls himself a Christian can evade this stark fact." (1)

Her honesty has been a point of reference for me as I have faced this same fear. If your second half is going to be significant, it will mean giving yourself away. Part of that sacrifice may come because you reoriented your time and talent in midlife toward serving others, a decision that short-circuited what you could have become in this world.

Remember this: No one who sacrifices for God is an ordinary person.

Risk 5. Influence

A desire for power has never greatly motivated me, but when I chose to redefine success and pursue significance, I found myself wondering if I would still be considered influential. As I considered spending less time developing real estate and more time investing in the lives of others, I wondered if I would end up sidelined into some insignificant corner with little or no real influence on the real world. To leave a mark on our world, don't you have to rise to a position of power or prestige?

Frankly, I want to change the world. I want my life to count. I remember wondering: If I choose not to become the biggest and most successful real estate developer possible, will I still have the kind of influence I need to change the world? And I remember joking about the Golden Rule: "He who has the gold makes the rules." I couldn't help but wonder: Should I focus on making money because it brings a certain amount of influence?

Perhaps your present role, position, or title provides a platform that enables you to influence the direction of your company, the future of many staff, kids in your classroom, perhaps significant elements of your community, or even perhaps your entire industry. More likely, you can see that if you stay focused on your career, you will be in such a position of influence.

When you punt your time, talents, and treasure into the air and let God take them wherever He wishes, you fear losing the influence you long to have over your world.

Joe runs the emergency medical services for a major U.S. city. In his 40s, Joe has done this job for more than 10 years and is good at it. Every year his organization provides ambulance service to thousands of people around the city; during his leadership tenure his employees have shortened their response time to emergency calls and have kept expenses below comparable costs of other cities. By any ordinary measure, Joe is successful. But he has sensed God's tug on his heart to do something more with his life. Not to leave his job, not to be any less committed to serve the sick and injured in his city, but to invest some of his time and talent in another area that drives his passion.

Joe has a platform to influence EMS in his city, but he feels called to create space in his life to invest in other areas of passion. Suppose he took a less responsible role within the EMS that enabled him to have more flexible hours and not be on call at all hours, a move that would allow him to pursue other areas of service in his community. Would he still be able to make an impact without the CEO platform of influence? Can he creatively redesign his job to retain the CEO role and have time to allocate elsewhere?

As you reflect on this fear, remember how God moved Moses out of his position of power and influence in Egypt so that he could use him in an even more significant way. What Moses did in the first half of his life was hardly insignificant, but it turned out to be only the foundation on which he built his second half.

Sometimes God calls us to invest ourselves in passing the baton to emerging leaders, to invest in the lives of younger men and women. The key is discovering what God has in mind for you and letting Him provide the platform for influence.

Risk 6. Doubt

I found myself kicking into the wind of doubt regarding God's trustworthiness. Once I decided to step out of my comfort zone, outside the well-worn path of how I knew to "do" life and manage my world, I realized that I would have to trust God completely. And frankly, I worried that He might not come through.

As a goal-oriented person, I tend to measure each day, month, and year by what I accomplish. It was easy in the real estate business to know what I had accomplished in any period of time. It all boiled down to a bottom-line profit figure. Most of us get these kinds of assessments in our careers. If you have spent the past 10 or 20 years at home raising a family, you have been able to track clearly the growth of your children, their measurable performance in school, sports, graduations, jobs. By contrast, most often the time and money I invest in serving others provides no clear, measurable outcomes.

After my first year serving in the nonprofit realm, my doubts grew because I had no way of knowing whether my investment in others had accomplished anything significant. Had the programs I helped to develop produced real results? When I failed to find the same kind of measurements I knew in business, I faced the wind of doubt.

My financial plan had always assumed that I would make more money through my 40s and 50s than I could if I were to reallocate time to serving opportunities. As I recalculated income and net-worth projections, I could see that this journey would call on us to cut our family's expenses and to rely on God, and I was not sure that I could count on God like that. After all, the Bible talks about diligently accumulating money little by little. Proverbs 10:4 says, "Idle hands make one poor, but diligent hands bring riches." That's how I had accumulated our assets to that point, but now I had chosen intentionally not to focus on maximum earning.

Those are just two areas in which I faced the wind of doubt. I had built my faith on the belief that God was there, that He

loved me and wanted the best for me; but this step required total reliance on God. It felt like knowing that a chair is made to sit in, knowing that it is sturdy, but then refusing to sit on it for fear that it might collapse. Or like the engineer who designed a short tunnel near Asheville, N.C., but who never dared to drive through the tunnel once it was built.

Belief is only belief when we act on it. I found the wind of doubt blowing directly into my face as I considered my transition from success to significance.

What if I gave up the next real estate project to work on a ministry project that ended up not making good use of my time? What if I discovered that my skills in business did not transfer effectively into this new arena? What if, while I am pursuing significance, I miss a really big real estate deal that just happens to come along—the deal of the decade?

Each of the five areas of risk is significant. Although you may not have thought of them before now, chances are that you would have before long. Knowing that they are likely to arise and that it is OK to talk about them is a major step to being able to deal with them in a healthy way.

Each of these areas represents real risks. You could redefine success and reallocate your time and treasure and find that your career suffers; you are forced to make financial sacrifices; your friends and peers do not understand you and don't seem to be behind you; your influence diminishes; and you wonder if God is holding up His side of the bargain.

I have experienced all five of these, but refusing to punt the ball is not a risk-free option. It has its own set of risks. In football, if you are unwilling to punt the ball, you run the risk of turning the ball over to our opponent near your own end zone. And that is not a winning strategy.

You face significant risks either way. You can choose to live the second half of your life confined to what you think is safe, without exploring and pursuing what you were created to do, and risk missing out on the incredible opportunity of partnering with God in what He is doing in this world. Or you can take a deep breath, kick the ball with all your might, and launch into the greatest adventure of life.

Doing nothing about Halftime may not be as safe an alternative as you may think. If you are like Bill Beattie, you are wondering if doing nothing about God's promptings to redefine success and move toward significance is the safer approach.

"Basically," he says, "it's a story of my ignoring a gentle nudge from God, but then finally responding to His less subtle revelation on the Zambezi River to do my work in the Danbury, Ct., inner city, NOW!"

Bill and his wife, Kathie, were comfortable and pleased with their lives in Danbury. Their three children were leading productive lives, his business was doing well, and they were about to celebrate their 35th wedding anniversary. He had recently been elected to the board of elders of his local church; and, at age 58, he envisioned an opportunity to serve the needs of his congregation as an elder—a wise, seasoned counselor.

"Kathie and I decided to return to Africa for our anniversary celebration, since we had spent six great years there in the '70s when I was regional director for Union Carbide," Bill says. "One of the highlights of our trip was a canoeing adventure on the Zambezi River near Mano Pools in the Zambezi River Valley. This is a beautifully wild part of Zimbabwe along the route that David Livingstone followed in the mid-19th century. Today there are still hippos and napping 15-foot crocodiles along the river. The major difference was that whereas Livingstone was skilled in handling himself on the river, I was a novice canoeist and had foolishly rejected Kathie's suggestion of canoeing lessons prior to the trip.

"Once the training session was completed (five minutes), we left in our canoes. The plan was to canoe downstream, ensuring that the hippos always provided a deep river route relative to the canoe. In other words, stay between the shore and the hippo. Although I had 20 years of experience in Africa and many safaris under my belt, as a former inner-

city kid raised in Philadelphia with little river experience, I felt somewhat out of my element. Once we started canoeing down the river, eyeball to eyeball with hippos at every turn, I knew I was out of my element. The fear in my wife's eyes whenever she turned to see if I saw the hippos directly in front of us did not reassure me.

"We survived the morning, and our guide advised us that the major challenge for the afternoon would be tree stumps submerged in the river. 'Avoid them or risk capsizing the canoe,' was his insightful suggestion.

"Of course, we hit a tree stump early in the afternoon while trying to avoid a threatening hippo downstream. The canoe did capsize, and we held on to the canoe while the rescue canoe sped to us. Kathie was picked up, but there was no room in the canoe for a fourth person without risking all parties. As I attempted to right the canoe and/or somehow climb on top of the canoe, I knew one of the crocs might take a liking to me. Little did I know that a 13-foot crocodile came within 10 feet of me before turning and pursuing some of the flotsam from the canoe that had gone floating down river.

"That evening at the campfire, as I reflected on our river experience and the extraordinary fact that the croc did not attack and drag me to the bottom, I sensed that God had intervened on my behalf to save me for His purposes. Although we joked among the team about the croc's discriminating choice of me or the sandwich bag, that night I felt God's presence and His calling me to service.

"The next morning I told Kathie of my spiritual experience and that I would retain the stubby mustache I had grown in the bush as an ongoing reminder of God's grace and mercy and my commitment to serve Him. Each new day, as I look in the mirror, I am reminded of what a great and merciful God we serve.

"When we returned to the U.S., I immediately sought where and how I could serve God. I took time to assess my background, strengths, and passion for the underdog. Friends encouraged me to seek a role in the inner city, particularly with at-risk youth. I founded the Pathways Danbury Mentoring Ministry to reach out to at-risk boys. Our ministry provides one-on-one mentoring by Christian men for boys in middle school through high school. The key to the ministry continues to be sharing Jesus on a long-term basis to kids who are at risk for drugs and alcohol, poor school performance, delinquency, and family instability.

"We provide Bible study and tutoring during the school year and a summer Bible camp. Each boy who graduates from high school receives a \$10,000 grant for education, business, or housing needs. Approximately 20-25 kids are in the program and are supported by approximately 35 men serving as mentors on our steering committee.

"Looking back on my first half experiences, there is no doubt that God was training me for work of the kingdom in the second half of my life."

CLOSING GROUP CONVERSATION

Reflect on these questions so you are prepared to discuss them in depth when you meet as a group:

1. In your most honest moments, what are your top fears and obstacles?
2. From your experience, what are some creative ways to ensure that these fears and obstacles do not hinder your pursuit of what God may be calling you to do and be in your second half?

Session 3: Preparing for the Journey

OBJECTIVE: To realize that moving from success to significance at [Halftime](#) is a process, a journey. It takes time and goes through predictable steps.

CASE STUDY: A Far-reaching Diagnosis

Take 10 minutes to read this case study together, using a few of the questions to guide your discussion about what you can learn from it.

God likes to stretch people out of their comfort zones to use the passions He breathed into their souls in ways they never might have imagined.

Just ask Dr. Deborah Hill. The 40-year-old pediatrician is passionate about healing the body with her medical expertise and healing the spirit with the Gospel. In fact, she chose medical school because it gave her the opportunity to pursue medical missions. She's lost track of how many times she's circled the globe, traveling to remote villages in countries where there aren't enough physicians, nurses, medications, or a solid infrastructure for medical care:

- Guatemala—where she's worked in makeshift medical clinics, treating patients who walk miles in the dark for help.
- South Africa—where she has worked with physicians overseeing the medical care of patients in AIDS squatter camps and joined hands with camp social workers to help them grow in their faith as they reach out to the sick and dying.
- India—where she's treated the bodies and nurtured the souls of those devastated by the tsunami.

In every country the need is overwhelming, and Deborah always wants to stay. "During my first trip to Africa, I was in a village where only four or five people were of childbearing age; the rest of the village consisted of orphans and grandmothers. The parents had died from AIDS. You can't see something like that without it gripping your heart. I wanted to move to Africa and take care of those people," Deborah says.

God had even bigger plans. He wanted Deborah to help the poor medically and spiritually but not by leaving her California medical practice and living in a foreign country. He wanted her to leverage her medical expertise and embrace technology to accomplish far more than a traditional "become a medical missionary" approach ever could.

"It's been surprising," Deborah admits, "but I've had to pull back and look at the big picture to understand God's purposes. As I prayed about living in a foreign country, I felt God was leading me to go home and use my platform as a physician to mobilize people from the medical community to provide resources for these communities."

Joining hands with software engineers who had traveled with her on trips to Guatemala, Deborah first developed a telemedicine program website to link medical professionals in rural areas with those in Guatemala's larger cities to enhance medical care for the underprivileged. The technology enables the transfer of patient information and includes photo sharing and video conferencing. The ability to transfer patient information accurately among associated medical professionals has radically improved patient care for the poor in rural Guatemala.

"My role in Guatemala is to come alongside medical professionals there and empower them with technology so they can do a better job of taking care of patients in places where there are not enough physicians and no access to specialists," Deborah explains.

Then Deborah extended her medical outreach by partnering with owners of a large computer company in California.

Together they have created an extensive databank of medical lectures that doctors in different countries can view via the Internet. The Web site showcases the expertise of doctors of various medical specialties, links viewers to a library of medical lectures, and offers a forum for doctor-to-doctor interaction.

“As I’ve worked with physicians in other countries, they tell me they can receive better levels of medical education from the United States. We make that education available via lectures that can help train local physicians in other countries. We’ve been able to build a worldwide medical link for doctors here in the U.S. to use their skills to enhance medical treatment in remote areas where there aren’t enough doctors and medicines.”

For reasons she still can’t totally comprehend, God is using Deborah as a conduit for medical information around the world. It’s a role she embraces with a biblical perspective.

“I follow the model missionaries use—work alongside the local church to reach those in need—except that I work alongside the local medical professionals and empower them to help those in need,” she says. “Local medical professionals open doors I could never walk through. It’s rewarding to connect them with the top specialists here in the U.S. so they can exchange information regarding treatments and help far more people than I ever could as an individual physician.”

Deborah Hill knows what it feels like to be stretched out of her comfort zone, and she also knows what it feels like to walk through a door God has opened. She encourages others, especially women, to step out into this rich adventure in their second half.

“If you had told me originally that I was going to be doing this, I would have been completely overcome. But learning to trust God as I took that initial step and seeing Him provide and prepare the way for the next steps was a real education in faith. Take the first step God calls you to take, and watch Him open doors you never imagined you would walk through.”

1. What can you and I learn from the way Deborah’s journey began?
2. What can we learn from how God used her skills, education, and relationships in very natural ways along this journey?
3. This turned out to be bigger and more complex than she expected. How might Deborah have responded if she had known the scope of God’s plan from the very beginning?
4. What first step of the journey is God revealing to you?

BIBLICAL FOUNDATION

Track Moses’ journey

Moses’ journey took unexpected turns, but God used every one of them to equip him to lead people out of slavery in Egypt. Acts 7 offers an excellent summary:

“At this time Moses was born, and he was beautiful before God. He was nursed in his father’s home three months, and when he was left outside, Pharaoh’s daughter adopted and raised him as her own son. So Moses was educated in all the wisdom of the Egyptians, and was powerful in his speech and actions.

“As he was approaching the age of 40, he decided to visit his brothers, the sons of Israel. When he saw one of them being mistreated, he came to his rescue and avenged the oppressed man by striking down the Egyptian. . . . The next day he showed up while they were fighting and tried to reconcile them peacefully, saying, “Men, you are brothers.

Why are you mistreating each other?"

"But the one who was mistreating his neighbor pushed him away, saying: "Who appointed you a ruler and a judge over us? Do you want to kill me, the same way you killed the Egyptian yesterday?"

"At this disclosure, Moses fled and became an exile in the land of Midian, where he fathered two sons. After 40 years had passed, an angel appeared to him in the desert of Mount Sinai, in the flame of a burning bush. When Moses saw it, he was amazed at the sight. As he was approaching to look at it, the voice of the Lord came: I am the God of your forefathers—the God of Abraham, of Isaac, and of Jacob. So Moses began to tremble and did not dare to look.

"Then the Lord said to him: Take the sandals off your feet, because the place where you are standing is holy ground. I have certainly seen the oppression of my people in Egypt; I have heard their groaning and have come down to rescue them. And now, come, I will send you to Egypt.

"This Moses—whom they rejected when they said, Who appointed you a ruler and a judge?—this one God sent as a ruler and a redeemer by means of the angel who appeared to him in the bush. This man led them out and performed wonders and signs in the land of Egypt, at the Red Sea, and in the desert for 40 years." (Acts 7:20-24,26-36).

But with all Moses' experiences, when God called him, he felt inadequate for the task. He asked for his brother Aaron to be his spokesman. Yet as time passed, Moses was able to do his own public speaking. Still, he knew when to listen to good advice as he did when his father-in-law Jethro told him to delegate his routine work, a business principle still taught in management textbooks today.

Moses was one of the greatest leaders of all time. Yet his true success came only after a burning bush experience at the Halftime of his life, when he encountered God and got his unique assignment. God had specific plans for him, plans that would literally move a nation. Ephesians 2:10 says **"For we are his workmanship, created in Christ Jesus for good works, which God prepared beforehand so that we would walk in them."** (NAS)

1. The first half of Moses' life was focused on getting a great education and learning to lead. He was living a privileged existence while his kinsmen were in slavery. How do you think God viewed Moses' first half?
2. How did God use elements of Moses' first half in the task to which He called him?
3. What is your Ephesians 2:10 calling? In other words, what skills and experiences are God's "workmanship" in your life that He might use for ministry in your second half?

VIDEO DISCUSSION – [click here to watch video](#)

If your class meets for 90 minutes, you will have time to watch the video together. If the class meets for an hour, each participant will need to watch the video in advance of the meeting. Discuss it together using the questions below to prompt your conversation. Visual stories like this are an important piece of your experience because they help you reflect more clearly on what really moves your heart, and they push your thinking in creative ways.

1. Halftime is a journey, not an event or a decision. What stood out to you from these journeys that may apply to your life?
2. What steps did the people in these stories take that moved them along their Halftime journey? What significant markers have they experienced?

BACKGROUND READING: Strategies for Significance

Highlights Adapted from Chapter 4 of [From Success to Significance](#)

Halftime as Seen from the Goodyear Blimp

Halftime is a journey—a process—not an event or a decision.

Ultimately, this journey is more about what we are becoming than about what we are doing or accomplishing. God will likely use your Halftime journey as part of the preparation for how He wants to use you in your second half. Many people have found that difficulties in midlife transition are important opportunities that God uses to shape us.

If you could observe a number of different Halftime journeys from the Goodyear Blimp, 10,000 feet above the playing field, what would you see? Would they follow a common path? What could you learn from those who have gone before?

The Halftime journey is somewhat fluid, but it has distinct stages. Gaining an overview of those stages can help you put the chaos of your feelings into context.

I have conversations almost every day with people who are in Halftime. They begin by describing their feelings and, as a result, what they are considering doing. Invariably they describe the same journey that thousands already have taken, but they don't know that. Most feel like they are the first to have these question and experiences.

They describe their career path after college, the focus on work, and the commitment that has led to their success. Then they describe how it began to dawn on them that they may have missed something along the way. They search for words to describe what is missing now in their lives: "I want my second half of life to have more significance." How freeing it would be for them to have a big picture of this journey, and where they are on it!

Several months ago an executive called to ask if I would go to lunch with him to discuss the direction of his life. As Jim and I talked, it struck me how typical he is of most people approaching Halftime. He described graduating from business school and with some friends presenting a creative idea to one of the major banks to enter the venture capital market with an equity position rather than just as a lender. The bank funded the new partnership, and Jim and his team spent the next 20 years on the ride of their lives. When Jim first called me, he was not sure what was wrong, but he knew he had to make some changes. He has a wonderful wife and two beautiful kids, but he was seldom around. He said, "I am one of the top four hundred frequent flyers for a major airline, which I consider an indictment." Jim wondered how he could begin to balance his life and discover his personal passions without giving up what he loves to do and has built into a great enterprise. He had no idea that others had taken this journey or that a road map could show him how to have a healthy transition.

I asked Jim a few probing questions to try to discover where his journey had led him.

I asked him what he felt was missing from his life, what he loved about his work, what he was a "10" at (in other words, what he was really great at as opposed to merely competent). We both soon realized that it would serve him well if he could methodically work through a self-assessment process. We talked about how hard it is to identify our personal passions when all we have ever done is our work.

I described the Halftime journey for him, pausing to answer his questions. And then I provided him with a list of the best next steps that he could take.

Today Jim has retooled his career, rebalanced his family time, and begun to pursue the areas of passion that will infuse a sense of eternal significance into his life.

Regardless of where you are in your journey, this chapter will enable you to pinpoint where you are and anticipate what lies ahead. After you review this map, subsequent chapters will provide you with next steps and stories that make the journey come alive.

Stage 1. Discovering Vision

At the beginning of your Halftime experience, you likely won't even recognize that you've started a new era in life. Many people at midlife begin to sense something missing and find it confusing and unsettling.

A significant life event may have triggered this unease, such as your youngest child leaving for college, the death of a parent, a divorce, or a significant success or failure in your career. For others, it is simply a calm stretch of water that presents an opportunity to look around and see where life has taken them. We want to celebrate our success, recognizing that it is the foundation for our second half, but something nagging inside says that it has not delivered what we expected.

Regardless of the door through which you enter Halftime, a handful of questions pop up at the earliest moments:

I have achieved some real success; in fact, I have accomplished much of what I set out to do. But is there more to life than my current situation?

What do I consider eternally significant?

What would give my life meaning? What is my real purpose on earth?

Am I alone in feeling this way?

How much (stuff, money, advancement) is enough?

Was my first half experience a foundation for something more significant in my second half?

Stage 2. Guided Reflection

Now that you have reflected on the success God has given you in your first half and explored the deep feeling of disappointment that reaching your goals may not ultimately satisfy, you may begin to wonder if God has created you in a specific way for a unique purpose on this earth. As you explore who God has made you to be, you may be asking yourself some of the following questions:

What am I really passionate about? What makes me come alive?

What are my greatest strengths and core values?

What is my calling in life? What will be my personal mission statement?

What role do I play most effectively in an organization?

What is my spouse thinking about his or her second half, and what is our vision for our life together?

Who can come alongside me in this journey and provide wisdom and insights? Who can help me make sense out of this time of life?

Stage 3. Diverse Exposure

When you reach this stage, it's time to explore the horizon of opportunities and prepare yourself and those around you

for your new view of the world. It's about preparing your finances to support your calling, researching and testing service opportunities, setting expectations with those with whom you "do" life, and getting the training you need for this journey. Consider a few appropriate questions at this stage:

How can I begin to create the margin in life to explore what I feel called to do?

How do I begin to find service opportunities that fit me?

In what arena should I serve: my church, my community, or in some needy area of the world?

What legacy will I leave through my children and grandchildren?

What responsibilities do I have to my parents, and how will that affect what I can do in my second half?

How do I prepare my family and others for this transition?

What unique configuration of family, work, recreation, and service best fits what I feel called to do?

What elements of my life do I need to renegotiate so I can pursue significance?

Should I stay engaged in my business with new parameters on my time and a renewed sense of purpose?

Stage 4. Enduring Impact

In the last leg of your Halftime journey, you engage fully with what you are called to do and be in your second half; you find a new equilibrium in life. It's about finding the right balance of serving, mixed in with your career, family, and recreational pursuits. This is a marathon not a sprint, so you will need a balance that makes it sustainable.

Many find that the noble idea of living a life of significance, turn into hard work and sacrifice. When it gets tough, it is all too easy to go back to what you feel comfortable with vocationally. As one person admitted, "My first half career was at a point where I could fly the course blindfolded." All the hard work you did in the diverse exposure stage, testing out serving opportunities and making sure of your new calling in life, will pay dividends now. Knowing that you are where God wants you will provide a foundation to build on.

Normally this phase includes time adjusting to the culture of the ministry world, learning new skills, and assessing if you have found the right fit. You may ask yourself:

Is there evidence that this is God's call on my life? Am I making a difference?

Is this sustainable financially?

Am I growing closer to God and to those I love as I pursue a second half of eternal significance?

Tom Hill lived out this journey. This successful financial advisor with Merrill Lynch paused to reflect on life, explored options for his second half, and renegotiated a creative, unique life plan that fits him, his employer, and his family. Tom's story will enable you to see this journey played out in real life.

Tom is the kind of guy who doesn't mind if his mashed potatoes mingle with his peas. He is not a compartmentalized guy. "Ministry is life and life is ministry," says Hill. "I see all of it as one." So it's OK if his four daughters tag along while he's working with a church in rural Arkansas or his wife sits in on one of his meetings with men transitioning to significance.

Hill, 49, grasped this concept early on. "When I was at Vanderbilt, my main desire was to pursue God. I began with a clear understanding that I had to pursue a successful career and be involved in ministry at the same time. I came to

Merrill Lynch in 1981 with a deep desire to learn and succeed, but I also came with a prayer: ‘God, I want to do this, but only if I can do this in a way that’s pleasing to You. I don’t want to compartmentalize ministry and marketplace.’ ”

Hill kept that focus throughout his 20s and 30s, developing his career as a broker while he embraced ministry opportunities—leading singles, seniors, young kids, and small groups to plant churches. In his 40s he began to zone in on what he was most passionate about and what his real talents were. He was able to try a variety of ministries and test the waters freely. He views his church, Fellowship Bible Church (www.fbcl.org), as the incubator for his God-given gifts.

In January 2000, Hill sensed a call to refocus his efforts on serving other men at midlife but without leaving Merrill Lynch.

“Threads in my life were coming together in a unique way. Thanks to God’s provision, I had some financial flexibility. And my church was beginning to build bridges to the community, bridges that I wanted to help construct. It was time to step to the edge of adventure. I spent six months in prayer and discussions with my wife and other godly people; and in July 2000, I approached my partners at Merrill Lynch about a part-time arrangement. They were surprised but supportive.”

Hill still works most of the week at Merrill Lynch but has carved out some extra time to pour into ministry and family pursuits. His primary ministry is through his church, helping other men in midlife transition.

“Several years ago I realized that my church wasn’t really ready for the wave of people Peter Drucker describes as ‘having longevity and affluence—those able to manage themselves.’ I wanted to be able to help my church prepare for that.”

If you sit down with Tom to walk back through his Halftime journey, you will find that he is a pretty normal Christian guy. At some point, however, God called him to take significant risk and step out of a normal career path to allocate part of his time and talent away from career advancement. He discovered what he is good at and what he is passionate about and then went looking for a serving opportunity that would fit with Merrill Lynch, mesh with his wife’s needs, and make a leveraged impact on this world.

Tom uses his role in the marketplace as a platform from which to speak to other men. He’s having the time of his life.

The first issue is discovering your greatest passion.

As you have reflected on the normal Halftime journey and what it looks like from the Goodyear Blimp, thousands of feet above the playing field, where are you in that journey?

CLOSING GROUP CONVERSATION

Reflect on these questions so you are prepared to discuss them in some depth when you meet as a group:

What one or two specific things do you need to do next?

- What prayer do you need to pray?
- What person do you need to talk with?
- What decision do you need to make?

What will your next steps be? Write them down. By writing them down, you dramatically heighten your commitment to follow through in taking the next step toward the second half you dream of living.

Session 4: Finding Your Direction

OBJECTIVE: To determine a direction and create a plan for finding your purpose, call, ministry for significance.

CASE STUDY: Home Is Where the Heart Is

Take 10 minutes to read this case study together, using a few of the questions to guide your discussion about what you can learn from it.

Political oppression in China forced Kenneth Yeung's mother to send him to live with relatives in Hong Kong when he was 11. There he struggled with language and cultural differences, as well as heartbreaking homesickness. Sensing the hole in his heart and the voids in his life skills, caring neighbors reached out to boost him over the language hurdle and to bridge the gap of his parentless world.

"I learned early in life that it is important for someone to give you a helping hand if you don't have help from a family member," says Yeung.

Several years later an equally caring teacher led Yeung to Christ. As he matured in his faith, one thing was certain: Yeung wanted to help others as his way of giving back. He prayerfully contemplated a career in ministry or social work.

"But God had different plans for my life. He led me to San Francisco—not into social work but into business—and He expanded my influence far beyond what I could have ever imagined." That business is a highly successful tea company Yeung named Prince of Peace Enterprises (POP). From day one, Yeung had an unwritten contract with God. "When I started the business, I told my Lord that I wanted to serve Him: 'This is Your business. I am just Your steward to manage it for You.' That unwritten contract guides how I treat my employees and how I use the funds the business generates."

He honored that focus by using POP profits to help American families adopt Chinese children when no agency in America knew how to do it. In China, where baby girls are often abandoned, the opportunity to make a difference in the life of a child is great.

Considered an embarrassment to their families, those in China with mental and physical disabilities are sometimes thrown into garbage bins. With his heart drawn to making a home for these unwanted children, Yeung negotiated patiently with the Chinese government, and a few years later the Prince of Peace Children's Home opened its doors to 100 handicapped children under the age of six. For the first time in history, the Chinese government had allowed a foreign organization to build, staff, and manage an orphanage.

The life path of Kenneth Yeung, forced from his own home at a young age, has not been easy. But as God has proved time and time again, Yeung's tender heart has always had a home. It's the warmth of God's love that keeps this Halftimer safe and secure no matter where his journeys take him. Sharing that love and security with as many children as possible is Yeung's passion. It is why the primary purpose of his wallet is not to hold cash but to hold the photos of beautiful Chinese children.

Kenneth's business is just a platform for his ministry. [Prince of Peace Children's](#) Home was recently recognized by the Chinese Government as one of the "best nonprofits of the year" and has become a regional hub for training other orphanages in China. In Kenneth's words, "If I can help change the fate of a needy child, I'd rather do that than have all the world's luxury."

1. What events in Kenneth Yeung's life shaped his passion for orphans in China?

2. What were his first steps on his journey to significance? And how did God expand his influence from there?
4. What pain or triumph from your life feeds a passion that drives your second half?

BIBLICAL FOUNDATION

Taking Your Own Path

Can you remember going to a parade as a child? The parade may have stretched out for a mile or more, but all you could see was what was right in front of you.

Life is like that, too. All we can really see is today. But in our routine of life, we tend to plan for and think about the future.

Early on you probably developed a plan for your life, and you've probably enjoyed some success in following the path you laid out for yourself and achieving the goals you set. You've developed skills and become confident in what you do. Ever upward and onward you have achieved one goal after the next. With such success and satisfaction, it is easy to feel that you have your life under control.

But now, looking for a new direction, you may be facing realities you haven't dealt with in a long time. You may be looking for God to guide your heart and your passion to redirecting your energy to work that has eternal significance. You may wonder how your success and skills can help you in your new endeavors—whatever they may be.

This is a time that can be exciting, frustrating, and perhaps even a little bit scary—exciting because you may not have been challenged this way in a long time; frustrating because you may feel like you are on an endless search to find the right ministry or significant work for you; and scary because you are not accustomed to so much uncertainty in your life.

While your concerns may be new to you, they are not new to God. The Book of Proverbs offers wisdom and reassurance:

“The sensible man’s wisdom is to consider his way. Those who plan good find loyalty and faithfulness” (Prov. 14:8,22).

“Guard your heart above all else, for it is the source of life” (Prov. 4:23).

“Trust in the Lord with all your heart, and do not rely on your own understanding; think about Him in all your ways, and He will guide you on the right paths” (Prov. 3:5-6).

And the psalmist reminds us of God’s role in creating each one of us:

“For it was You who created my inward parts; You knit me together in my mother’s womb. I will praise You, because I have been remarkably and wonderfully made. Your works are wonderful, and I know this very well. My bones were not hidden from You when I was made in secret, when I was formed in the depths of the earth. Your eyes saw me when I was formless; all my days were written in Your book and planned before a single one of them began. God, how difficult Your thoughts are for me to comprehend; how vast their sum is!” (Ps. 139:13-17).

God designed you intentionally, and in that design He took into account all the days and activities that He chose for you. You can trust and draw strength from these truths from God’s Word. By beginning this journey, you have acknowledged your desire to seek His direction. His Word says that this is wise.

You are created uniquely with skills, gifts, talents, passions. When you turn your heart to God, He promises to direct you. For you to find fulfillment and joy in this new Halftime venture, finding the right work that has a heart connection is

essential. Listen to God, search your heart, and you'll find the work God has laid out for you to do.

When you are in the woods at night, your flashlight on the trail reveals only the next step or two. You can't see your destination until you have arrived. Trust God to lead you in this new adventure one step at a time. Your destination may be just a few steps ahead.

1. How will you create time, solitude, and silence to listen to God?
2. How will you include your spouse in this discussion as you play out your second half?
3. What insights can you gain from your pastor or spiritual mentor at this point?
4. What is your heart saying to you right now about your desire for significance?

VIDEO DISCUSSION – [click here to watch video](#)

If your class meets for 90 minutes, you will have time to watch the video together. If the class meets for an hour, each participant will need to watch the video in advance of the meeting. Discuss it together using the questions below to prompt your conversation. Visual stories like this are an important piece of your experience because they help you reflect more clearly on what really moves your heart, and they push your thinking in creative ways.

1. What elements in this Halftimer's story contributed to the direction God had for them?
2. What events or circumstances in your life feed your passions?

BACKGROUND READING: Strategies for Significance

Highlights Adapted from Chapters 5–8 of [From Success to Significance](#)

Finding Your Wellspring of Success

Many people arrive at midlife with their dreams, passions, and talents smoldering under layers of wet blankets. Those God-designed desires and core motivators have been covered up by responsibility, the pressure of keeping the plates spinning, and a sense that there is no possibility of pursuing what makes their hearts beat fastest.

As I look back on my early business career as a real estate developer, I see my natural strengths and marketplace skills being developed, used, and honed by God. Today they form the wellspring of my second-half ministry.

If you have achieved some measure of career success, you may see skills and passions that have been developed and refined over the years, just waiting to be refocused toward something that you feel has more eternal impact. Perhaps you sense, as I did, that the drive and strengths were hardwired into your DNA by the Creator of the universe. One important first step toward transforming these experiences into eternal significance, is to realize that we honor God by using our natural talents and drive in the area of our passion.

PERSONAL REFLECTION — What were your passions in your childhood and teen years? What place do those passions have in your life today? How might God use those early interests in pursuing significance today?

Charting a Course to Significance

Charting a course for your second half without a plan and personal mission statement is like sailing out on the ocean without a frame of reference. I learned this lesson while sailing from Fort Lauderdale to the Bahamas with friends. Shortly after leaving the Florida coast, our radio directional finder stopped working, leaving us without an accurate frame of reference to pinpoint our location. We underestimated the currents of the Gulf Stream that pushed us farther north than we anticipated—too far north to see the islands that were supposed to prompt us to turn south to Nassau. Rather than sailing nine hours, ultimately we sailed for 36 hours before seeing land.

This extended time on the ocean taught me two life lessons. First, when you sail out of sight of land, it feels as though you are sailing straight ahead. Only when you begin to chart your course do you can see all the zigzagging you have done. Second, as we worked to get the sails trimmed perfectly to move us as fast as possible, we all had a sick feeling that we might be headed in the wrong direction altogether.

You may find that your second half of life begins with a renewed awareness of what you deem significant. That new definition of significance provides a frame of reference for a gentle and deliberate realignment of your time and resource allocation.

Why does it free us to know what we want for a life mission? When we know what we want most out of life, we free ourselves to let many other good things go undone, many possible dreams go unpursued, many of other people's agendas for our life go unanswered—as we pursue what we know we are called to do.

I speak to groups of people in Halftime. I always ask, “How many of you run your business or practice with a mission statement, goals and objectives?” Almost every hand goes up. It's a given that we have a clear mission statement for our business because we know it is the only way to get the entire team focusing on the same outcomes and pulling in the same direction. Then I ask, “How many of you have a personal mission statement that incorporates any element of your spirituality?” In most cases, less than 25 percent of the audience raised their hand. Most do not have a personal mission statement.

For most of us, this becomes an “aha” moment. It suddenly dawns on us that we would not even think of running our business or our law practice or elementary school without a mission statement, yet we go through life without one. A mission statement will provide you with clarity to enable you to be focused on what really matters to you, and then you can intentionally let other things go. Planning makes the difference between having a midlife crisis, a deadly boring second half, or one that is the adventure of your lifetime.

The prophet Jeremiah experienced this firsthand. He told us that the word of the Lord came to him, saying, “I chose you before I formed you in the womb; I set you apart before you were born. I appointed you a prophet to the nations” (Jer. 1:5). Later Jeremiah declared that God had an intentional plan in mind for His people: “For I know the plans I have for you” —this is the Lord's declaration—“plans for your welfare, not for disaster, to give you a future and a hope” (Jer. 29:11).

Planning for a life of significance, however, has unique considerations that may not mirror strategic planning for your business or your professional practice—unique considerations vastly different from the career planning you may do in your mid-30s and different once again from the planning you will do later for finishing life well.

You have a wealth of knowledge about yourself that you did not have earlier. You have had the chance to see where you perform best, how you react to varying situations, and what you are passionate about. If you reflect carefully on your past 20 or more years of life, you begin, for example, to see how much solitude you need versus team interaction, how creative and unstructured an environment you prefer versus having a clear process or guidelines. You now know if you

are drawn to large, scalable projects likely to have immense impact or toward individuals whose lives you can touch personally.

At [The Halftime Institute](#) we have learned over many years of serving successful marketplace leaders through intensive seminars, one-on-one coaching and peer group interaction that there are 10 primary issues you need to address in your plan.

Step 1

Discover what makes you most passionate. If you do not know right off the bat, take time to reflect back on what has made you sad or angry in the past, what articles in the newspaper make you want to get up and go do something? What painful experiences in your past could provide a passion for the future? Just get something down, and begin there rather than trying to get it right on the first pass.

- What causes, issues, and group of people concern you most?
- What change do you most want to help bring about in the world?

Step 2

Pinpoint your three greatest strengths. You probably have a good idea right now of your greatest strengths, but it may be difficult for you to narrow that down to two or three things. I am an OK manager, but it is not my top strength. It would be tragic for me to invest my life in management when I am best at strategic thinking. If you cannot definitively pinpoint your top three abilities, take the time to do a formal assessment.

Write down your three greatest, so that you can integrate them into your personal mission statement in step 4.

Step 3

Identify your spiritual gifts. The Bible tells us that Christians receive at least one spiritual gift. A spiritual gift is an extraordinary ability intended by God to be used to serve others. Each spiritual gift can be developed. As I speak with groups of Christians in their 40s and 50s, I have discovered that only about one-third know their spiritual gift and are actively developing it.

It's easy to discover your spiritual gift today because of several good free self-assessment tests available on the Internet. These tests will prompt you through 100 or so questions and then score you at the end, ranking your responses relative to thousands of others who have taken the same tests. They will provide you with their assessment of your top spiritual gifts. Take two different tests. You will benefit from a second opinion.

Write down your top spiritual gifts.

Step 4

Develop your personal mission statement. Discover the space where your passion, potential, and ability overlap—in other words, your personal calling.

A certain amount of water has to have gone under the bridge of life before we can effectively begin to craft a personal mission statement. Many of us came out of college with few real-world experiences and had to make choices about our careers, despite our lack of preparation. Halftime provides you with the luxury of 20 or more years of hindsight and experience on which to craft a mission statement.

According to management guru Peter Drucker, a mission statement is designed to say why we do what we do, what we

want to be remembered for. It is not intended to describe how we will go about doing what we do because our tactics will change as our environment and technology change.

For most of us, our personal mission statement changes over time, but key elements are unlikely to change. Three primary elements make up your personal mission statement:

- What is your greatest skill or area of competence that you can bring to bear?
- What kind of people or what cause do you care about the most?
- What difference do you dream that you could make for those people or that cause?

For example, I care most about two groups of people: successful people who long for more than success and people seeking a personal relationship with God who have not yet found Him. I dream of helping thousands of successful, midlife Americans to reorient their lives to pursue God and His calling on their second half. I dream that their involvement in what God is doing will reach millions of people who are seeking a relationship with God but have not yet found Him.

My greatest strength is in thought leadership. I may be competent in management, but I am not outstanding. I can teach but only just above average. I have a hard time with empathy and compassion. (I have a “heart mentor” who helps me grow some in this area, but I have far to go.) I have a superior ability to understand issues involved in reaching a goal and then helping to shape a strategy that will take a team or person there.

You may not yet have given your second half enough thought to write a second-half mission statement. Or you may be partway through Halftime, and this may be the missing piece of the puzzle. Either way, your mission statement will likely evolve as you move into your second half. One thing is certain: It will help the process if you make a best effort now and draft or redraft your mission statement. The easiest way to begin to draft a personal mission statement is to use an equation. It may feel mechanical; if so, begin writing a mission statement or drawing a picture of how you envision your second half. From my experience, most need a jump-start.

Here’s my personal mission statement: “To be a thought leader in mobilizing high capacity leaders for kingdom impact.” That personal mission statement comes out of a combination of three things:

- My strengths: Strategic thinking and influencing others.
- My passions: Helping business and professional leaders in midlife transition.
- The impact I want to make: To help marketplace leaders use their time, talent, and treasure in alignment with their calling to see people learn about the love and forgiveness of God through Jesus Christ.

The temptation is to make the mission statement too comprehensive or too broad. Too comprehensive a mission statement tries to incorporate the perfect blend of all the roles you play—family, marriage, your job, recreation, and so forth. Let your mission statement assume that your second-half plan includes a balance of family time and work to provide your financial needs. But let it focus on providing overarching direction for how you will invest your discretionary time, talent, and treasure. Too broad a mission statement says you will follow God and be used by Him as He directs, but that’s a given for all of us who call ourselves Christ followers. The exercise is designed to enable you to begin to refine what, specifically; God is calling you to do.

Take 10 minutes to write a draft mission statement by combining what you know about your strengths, the cause, or people group you are most passionate about and the impact you would like to make in the world.

Here's a simple fill in the blanks sentence to help you get started:

I am trusting God to use my _____ (strengths) to serve _____ (your area of passion), in order to _____ (the impact you want to make).

Step 5

Define the position you best play on the team. Often we spend our second half working alongside others who have a commitment to the same things we care about. That's why it is important for your life plan to include a clear understanding of the function you play most effectively: subject expert, process designer, builder, people manager, reliable implementer, administrator, strategist, organizer, marketer, trainer, board member, team builder, funding partner, social entrepreneur, turnaround artist, and so forth.

What are the best positions/roles on the team for you?

Step 6

Discover your spouse's goals and desires. You may already know what your spouse dreams of doing in the second half of his or her life. Most of us, however, have never asked that question of our spouse. So take an evening to go to your favorite spot to hang out and ask your spouse some questions:

- If you could use your time however you wanted, what kinds of things do you think would most fulfill you?
- Are there any dreams you had when we were younger that we have let die but that you would like to revisit?
- I am working on a life plan for my second half, and I want to make sure, first and foremost, that we plan this together. Would you be willing to do a similar plan for your own second half? I would love to look for ways to overlap our individual plans to make sure they have an optimum blend of doing life together, with the freedom to pursue and support each other's individual dreams.

Helpful Resource

Take a minute to download the newest book in the Halftime book series called *Halftime for Couples* – it's a free, 90-minute read that will help you and your spouse go much deeper into this conversation and that builds a healthy bridge between one spouse who may have been focused on a hard-charging career and a spouse that may have played a more supportive role in the first half.

Step 7

Discover where your life needs better balance, how you should shore up the four primary pillars. Remember, this is a marathon, not a sprint. To finish well you need to be in your best physical condition, have a healthy family life, loving and growing relationships, and a commitment to lifelong spiritual development.

- What one area do you consider weakest?
- How will you work to rebalance your life in this area?

Step 8

Plan your finances with an eternal perspective. Without having a financial plan that supports what you want to do in your second half, you will severely limit yourself. You do not have to be financially independent to move from success to significance, but you must have a plan. It may require sacrifice and intentionality.

An effective plan for you may be surprisingly simple. It needs to define a spending plan designed to support your second-half mission statement and a strategy to generate the necessary level of income while providing the maximum amount of disposable time.

Assuming that you have some significant savings as well, your long-term investment strategy may need some adjustments to align with your life mission.

Depending on your level of assets, you may wish to use a professional financial planner; and if you do, I strongly recommend that you use one that has a Christian stewardship perspective. Managing your finances with an eternal mindset is radically different from managing them with the goal of getting the most pleasure out of them before you die.

The most crucial aspects of your financial plan include answers to the following questions:

- How much is enough? To what standard of living are you willing to reduce your lifestyle in order to pursue your dreams? How much stuff (material wealth) is enough?
- How will your family budget need to change? You may already have a detailed budget or spending plan. Go carefully through that budget to identify what you feel you can remove, if necessary, in order to pursue what God may be calling you to.

This is where the concept of redefining success meets reality. Take some time now to record your initial thoughts about the two preceding questions.

Step 9

Set Five Goals. What are the five most important action areas for the next year or two that will prepare you to live out your mission statement? Perhaps you have a goal in the area of physical fitness, a financial goal, or a spiritual goal for daily devotional time, or a goal to find several serving opportunities within your areas of passion and gifting. Whatever these are, writing them down and sharing them with your group will enable them to hold you accountable to your aspirations.

- What are the five most important goals for the next year or two?
- How will they prepare you to live out your personal mission statement?

Step 10

Decide how you will measure the results. It is important to measure your results, both in the areas where you want your life to change (such as health and fitness goals), as well as results relative to your personal mission statement. My mission statement forces me to measure how effective I am in thought leadership and the number of people I have mobilized for kingdom impact. Some of my measuring sticks are numeric: the number of Halftimers I have impacted, time spent exercising, personal spiritual development, and controlling family expenses. Others are harder to assess, such as how I have grown in communicating with my wife.

- How will you measure the results?
- If in five years you have been wildly successful in implementing this new life plan and you have moved well into your second half of life, engaged in what you believe to be God's calling for you, then how will you know?
- What specific indicators can you use as a measuring stick to see how much progress you are making?
- Record three ways you will measure results in your own life.

As you discuss these steps, which do you think will be the most difficult for you? Which will be the easiest? How can you work with members of your small group to be accountable as you work through this process on your own?

CLOSING GROUP CONVERSATION

Central to this 10-step roadmap is your mission statement. Reflect on the questions below so you are prepared to discuss them in some depth when you meet as a group:

1. What is your mission statement (calling)? Take a few minutes to fill in the blanks in the sentence below by inserting your top strengths, then your area of your passion based on what you know now, and then insert the kind of difference you most desire to make as a result. Bring this sentence with you to the group. Don't try to get it perfect, just take a shot at it.

Perhaps just fill in this sentence:

I am trusting God to use my _____ (strengths) to serve _____ (your area of passion), in order to _____ (the impact you want to make.)

2. Split into groups of two or three people and explain your mission statement to them, asking them for input. Is it clear what strengths you bring? Does it define who or what cause you wish to serve? Is it clear the difference you want to make?

3. Based on the feedback you got from your group, how should your mission statement change?

Session 5: Creating Margin

OBJECTIVE: To help you create the capacity in your life to pursue your calling, with a sense of freedom and focus.

CASE STUDY: Finding my one thing

Take 10 minutes to read this case study together, using a few of the questions to guide your discussion about what you can learn from it.

The first time Rosalind Cook sank her hands into a mound of clay, her heart said, “Aha!” “Shaping that clay into a meaningful form was like finding a piece of myself that had been missing for a long, long time,” explains Cook. But life was busy, and for years sculpting terra cotta clay was simply a hobby. Rosalind was a teacher of the blind before becoming a stay-at-home mother of three, who served on a plethora of school boards and fundraising committees.

“But sculpting was always what I returned to when I allowed myself ‘me’ time,” Cook confesses. “And it was always something my husband Hal championed because he recognized that it fed my soul.”

When Cook’s children hit high school, she tried to reserve two days a week to sculpt. But inevitably she would get calls to help from community organizations. “I remember feeling guilty that I wanted to sculpt instead of serve my community, until a friend said to me, ‘Rosalind, these things you’re doing for your community are good things, but you could be missing out on God’s best for you.’

“I realized I was trying to be who other people thought I should be, and I wasn’t looking at how God created me. I pulled away from community work and reflected on what really gave me joy in life, and that was sculpting. But I still felt a bit guilty about loving it so much until a missionary friend watched as I pulled out my clay one evening. I cried as I said to him: ‘I don’t understand how I can have so much joy in doing this! Where’s the significance? This isn’t saving souls. This isn’t doing anything for anyone. It just feeds me and brings me joy.’

“And that wise man of God replied, ‘Rosalind, you are made in God’s image. He’s your Creator, and when you use the gifts of His image, that gives Him pleasure.’

“From that day on I gave myself permission to sculpt,” says Cook. “And I finally connected with its true significance in my life. I was 41. I cast my first bronze at 42 and was able to sell it almost immediately.”

Today Cook’s prized bronze sculptures, which range from [happy, playful children to full-sized images of Jesus](#), grace galleries throughout the world. She has donated many pieces to charities, raising far more money than any committee work she ever did.

“My art is a celebration of life and it’s Creator,” says Cook. “It gives me the opportunity to motivate people to give themselves permission to dream. When I gave myself permission to take joy in clay, God sculpted a new world for me in the second half of life. If you delight in your God-given passion, He will give you the desires of your heart because He put them there! Don’t ignore what God is tugging at your heart to do; that’s like saying what He has created for you isn’t important. Pursue what gives you joy, and you will be amazed by the significance of what God will do through you.”

When word of Rosalind’s talent spread, requests for commissioned work became overwhelming. “I asked the Lord for the strength to say no to some requests because I wanted everything I did to have real significance—value other than a pretty piece of bronze to sell in a gallery.”

Soon afterward she did a small head study of a woman with a turban draped over one shoulder. The sculpture stopped at the clavicle.

“I wanted to create a woman who depicted beauty not because of her hair, not because of her body, but because she had this inner strength and dignity,” explains Cook.

Weeks later a friend saw the small piece in her studio and asked the artist if she would donate it as a fundraiser for Tulsa Project Woman, an organization that helps women who have no health insurance pay for breast cancer treatments.

“I finished the piece and took it to my foundry to have my mold done and asked for Suzy, who always does them for me. But Suzy wasn’t there,” recalls Cook. “I learned she had breast cancer and was taking chemo treatments. In tears I told her coworkers what the sculpture was for and was astounded to learn that Project Tulsa Woman had paid for Suzy’s treatments.”

Later Cook asked Suzy to speak at the event in which the small bronze sculpture would be unveiled. Although shy, Suzy bravely told a crowded room how Tulsa Project Woman took her death sentence and gave her the gift of hope.

“Everyone there was in tears as Suzy, who had lost her hair and her breast, stood beside that sculpture of a woman who depicted beauty—not because of her hair, not because of her body, but because she had inner strength and dignity,” recalls Cook. “Suzy was the living embodiment of that sculpture, and the money to help more women poured in. God honored my prayer for significance by taking the least significant thing I had done and making it the most significant. His hands guided mine to shape that small study because He knew exactly what its purpose was.”

[Click here to read more about Rosalind and to see outstanding pictures of unveiling of her life size sculpture for the new children’s hospital in Tulsa, Okla.](#)

1. What can we learn from Rosalind’s journey, discovering what she finds the most joy in?
2. What underlying belief might have created the feeling of guilt about her passion for sculpting? What can we learn from her experience?
3. How did Rosalind determine the best use of her time? How was that validated?
4. What gives you the greatest joy? And how might that be used by God for his purposes?

BIBLICAL FOUNDATION

Letting go of some “good” things, to focus on the “best.”

Peter was in the fishing business, and he was good at it. It’s what he knew. It was in his blood. Jesus cast a compelling vision that enabled him to see life from a higher perspective. Here’s how it happened.

As He was walking along the Sea of Galilee, He saw two brothers, Simon, who was called Peter, and his brother Andrew. They were casting a net into the sea, since they were fishermen. “Follow Me,” He told them, “and I will make you fish for people!” Immediately they left their nets and followed Him (Matt. 4:18-20).

What an opportunity! A call from Jesus! But what did the call mean? Did Peter leave fishing forever? The immediacy of these two verses doesn’t indicate a clean break that meant Peter would never fish again or even continue to fish. But fishing did become secondary to Jesus’ call. Often the healthiest transition to a more purposeful, significant life is gradual. Many times our new calling spans several roles—in the marketplace, in the family, and in ministry.

Luke gives an expanded story of Peter's call:

As the crowd was pressing in on Jesus to hear God's Word, He was standing by Lake Gennesaret. He saw two boats at the edge of the lake; the fishermen had left them and were washing their nets. He got into one of the boats, which belonged to Simon, and asked him to put out a little from the land. Then He sat down and was teaching the crowds from the boat.

When He had finished speaking, He said to Simon, "Put out into deep water and let down your nets for a catch."

"Master," Simon replied, "we've worked hard all night long and caught nothing! But at Your word, I'll let down the nets."

When they did this, they caught a great number of fish, and their nets began to tear. So they signaled to their partners in the other boat to come and help them; they came and filled both boats so full that they began to sink.

When Simon Peter saw this, he fell at Jesus' knees and said, "Go away from me, because I'm a sinful man, Lord!" For he and all those with him were amazed at the catch of fish they took, and so were James and John, Zebedee's sons, who were Simon's partners.

"Don't be afraid," Jesus told Simon. "From now on you will be catching people!" Then they brought the boats to land, left everything, and followed Him (Luke 5:1-11).

Jesus can multiply our efforts for significant results. He can take a life and redirect passion to make it rewarding.

Note Jesus' words: "Don't be afraid." This echoes God's words to Joshua in our second session—and many other messages throughout the Bible. Leaving the security of what we know and do well to follow an unknown future—one where we willingly turn the lead over to God—is scary. Jesus knew that and reassured Peter.

The image in verse 11 is significant. Bringing their boats to land suggests an act of completion, of intentionality. Peter finished this task—representing a successful career—and turned to an exciting adventure with Jesus Christ.

1. Most Christians in midlife are not called by God to leave the marketplace to join a ministry staff role, the way Peter left his fishing business. God positions people in influential positions both in the nonprofit world and in the for-profit world, but almost always God asks us to let go of something that we are holding tightly to so that we are truly free to serve Him. Often what I hold tightly to involves my identity, my income, and my security.

Assuming that God doesn't need our money or our talent, what is God really after when He asks us to let go of something?

2. What might He be asking you to let go of as a next step in your discovery process?

3. What might Peter have lost out on if he had played it safe and held tightly to his business and not created the time to go off on a second-half adventure with Jesus?

4. Why did Peter later return to fishing in times of crises? What might this look like your life?

VIDEO DISCUSSION – [click here to watch video](#)

If your class meets for 90 minutes, you will have time to watch the video together. If the class meets for an hour, each participant will need to watch the video in advance of the meeting. Discuss it together using the questions below to prompt your conversation. Visual stories like this are an important piece of your experience because they help you reflect more clearly on what really moves your heart, and they push your thinking in creative ways.

1. The Halftimers in this video clip were busy professionals with active families and yet they found ways to create

margin in their lives. What does it most often take to create this margin in our busy culture?

2. What might be some next steps in your life to create margin in terms of time, money, or energy so that you can redirect your attention toward what you sense might be an area of your calling?

BACKGROUND READING: Strategies for Significance

Highlights Adapted from Chapters 9–13 of [From Success to Significance](#)

Pacing the Game: the Margin Dilemma

The fast pace of life in North America has crowded out time for reflection. The more I interact with people across the country at the Halftime stage of life, the more I have become convinced that this experience is normal.

As Dr. Richard Swenson says in his book *Margin*, “Margin is the amount allowed beyond what is needed. It is something held in reserve for contingencies or unanticipated situations. Margin is the gap between rest and exhaustion, the space between breathing freely and suffocating. It is the leeway we once had between ourselves and our limits.” (1)

Margin is about intentionally decluttering life so that we can begin to reflect on our second half and from that reflection to begin to invest our excess in leveraged opportunities. If you have no excess, then you will have nothing to give away.

Linda and I have made it a priority to discover creative ways to redesign everyday life so that we would have something left over at the end of every day, month, and year. This means extra emotional, physical, financial, and spiritual resources that we can give away in strategic ways to make a leveraged impact in our world.

Margin enables us to do life at a pace that lets us listen to God’s calling and direction. We have to maintain margin in four basic categories of life: physical, emotional, financial, and spiritual. If you are like me, it feels natural and easy to maintain some margin in at least a few of these areas. Other areas, however, will take serious commitment, creativity, and persistence.

I learned early on how to do this financially. I don’t remember a time when I didn’t save money from my birthdays, lawn mowing, and odd jobs. It has been relatively easy for Linda and me to create financial margin in life. Emotional margin is a different story. I had no idea that such a thing as emotional margin even existed, nor did I understand the changes I would have to make to maintain margin in this area. But I learned early that without emotional margin, I will simply crash and burn. I have come close to burning out a couple of times because the serving opportunities that have come across my path feel so exciting and compelling that I took on too much.

Perhaps, like me, you struggle in one or more of these four areas of margin. The good news is that effective strategies exist to help you regain margin in the areas where you slip. It is essential that you have margin in each of these areas, or the long-term impact of your second half of life will suffer.

If you are out of shape physically, your performance will slip and limit the opportunities you can pursue. You may not be able to coach an inner-city team and invest in those kids simply because you are out of shape. You may not be able to pursue short-term global mission opportunities because you can no longer hike to a rural village in South America. You may find your effectiveness mid-afternoon drops off because you feel sluggish and sleepy. Meaningful conversation with your spouse after dinner becomes difficult because you’d rather snooze in front of the TV.

Spiritual margin is by far the most subtle of the four. Your second half of life could operate smoothly without spiritual margin. You could even appear to have a productive ministry or service and yet operate with no spiritual margin. But without spiritual margin, you’ll limit the impact of your life and hamper the eternal scope of your influence. Spiritual margin exists when your heart is so filled with God that it overflows into the lives of others. If my soul is being daily

nurtured by time with God to the point that my heart overflows, that overflow is the margin that God can use to bless others around me.

Many books and resources can help us improve in each of these four areas, but we especially need ideas for how a successful, busy person—whose life already seems filled to capacity—can actually do it. We don't need, for example, lots more information about the kind of cardiovascular exercise we need (30 minutes, three times a week) to create physical margin; we need ideas to help us pull it off.

I have found two critical tactics in my own life and in the lives of those I have coached through Halftime that can help here—creating margin and cutting low-value activities. They begin with gaining a clear assessment of what margins you already have in your life. These will serve you well, regardless of which areas of margin cause you the most struggles. Assess where you are right now in these four crucial areas: the physical, the emotional, the financial, and the spiritual.

Physical Margin

Your body needs to be healthy for the other areas of your life to be healthy. To do what God has in mind for you, you may either need to improve your body's ability or change your lifestyle because it is already pushing your body too far. You need to create physical margin in order to serve others.

Do you have physical energy left over after you meet all of your regularly scheduled responsibilities each day or week?

What do you need to change so that you have the physical margin to serve others?

Emotional Margin

At the end of the day or week or month, do you have the emotional energy to care about the needs of others, to spend time with people who need encouragement, to invest in the lives or ministries that stir your passions outside of your own world? If not, then you need to make some significant adjustments.

Which activities energize you?

Which activities drain you emotionally?

What can you change in your life to create emotional margin?

Financial Margin

Without financial margin, you live in survival mode—going from month to month meeting only your own needs and feeling unable even to begin to think about the needs of others. That situation will hamper your ability in your second half to invest in what really matters. Living with no financial margin feels emotionally and physically draining. It compounds the problems you may experience with margin in other areas.

Do you have money left over each month to serve others?

What steps will you take to develop a plan to spend less, earn more, or both?

Spiritual Margin

If you have not received an e-mail, call, card, or letter in the past year from someone, thanking you for the encouragement or blessing that you have been to them, then chances are that you have little spiritual margin. Being a spiritual blessing to others comes from the overflow of God in our hearts.

How does God's love and grace overflow from your heart to those around you?

Do you notice others and their needs?

Has anyone ever told you that you brought the presence of Christ to their life?

PERSONAL REFLECTION — How would you grade yourself, on a scale of 1 to 10, in these four areas?

1. Physical 1 2 3 4 5 6 7 8 9 10

2. Financial 1 2 3 4 5 6 7 8 9 10

3. Emotional 1 2 3 4 5 6 7 8 9 10

4. Spiritual 1 2 3 4 5 6 7 8 9 10

Set one goal right now in each of your two weakest areas.

Focus on improving in your two weakest areas. Trying to improve in all four areas at once can feel overwhelming. But if you focus on two areas and give them your full attention, you can make significant progress. In addition, as you gain margin in one area, it becomes easier to gain margin in other areas. Areas of margin are intertwined. Lack of margin in one area makes it hard to create margin in another. I have found it far more effective to create margin in one or two areas first and then use that new margin to enhance your ability to create margin in the others.

Cutting What Is Least Valuable

Your next step in creating margin is to cut out the things in life that you consider to be low value. Often this means cutting out what is good to make room for the best. But how can you easily determine what is the best? And more importantly, will you have the guts to cut out the things that are lower value?

Let me tell you how I do this.

As you wrote your mission statement, you settled in your heart and before God what really matters, what you feel is most valuable in life. Now assess each of your activities and responsibilities relative to those factors and rank them in order of their value to you. Then eliminate the bottom items, the ongoing roles or responsibilities that do not add enough value relative to better options.

On the next page you'll find a chart with six columns: Activities, Impact, Heart, Obligation, Growth, and Total. In the first column list your roles, responsibilities, and ongoing activities. The next four columns represent a way to rank the value of each of those activities:

Impact: Is this activity changing my world?

Heart: Is it in my areas of passion?

Obligation: Do I have an overriding obligation to do this?

Growth: Am I growing and developing through this?

Rank each activity in these four ways, grading them on a scale of one (low value) to five (high value). Add the numbers from left to right and put the sum in the righthand column. Now rank the activities from top to bottom, with the high number activities at the top. Select the bottom two or three activities and eliminate them from your life.

Life changes, and you will need to do this (or something similar) regularly. I recently did this and found that leading a Sunday night small group in my home was a good thing but was not making a leveraged impact and was not in my area

of passion. Several other men in the group could lead it just as well as I could, so I felt no sense of obligation to continue. I was no longer growing in that role because I had done it for five years. It landed on the bottom of my list, so I handed it off to someone else. That never would have happened if I had not done this exercise because it was not easily apparent that leading this small group was a low-value investment.

By not investing time in leading that small group, I have opened up several more hours a week to coach Halftimers. Through phone calls, lunches, and e-mails, I have been able to see more people discover their calling for the second half of their lives and begin to pursue significance. They are changing their world for the better. I can't tell you how glad I am that I have learned to eliminate some good activities to make way for the best!

Cutting Low Value Activities					
Activities	Impact	Heart	Obligation	Growth	Total

Of course, what is best for me may not be what is best for you. Only you can make these assessments, but you need to, and you need to have the guts to follow through on eliminating those low-value activities.

You may do this exercise and come away saying, "I can't just cut that activity." If some activities—like being a spouse or a parent—show up at the bottom of the list, you can't eliminate them. What's more, you probably should do some soul searching about how you value those parts of your life. But you really can eliminate most low-value activities if you make up your mind to do so. I actually make a deal with myself before I do the exercise that the bottom three activities are going to go. I do this because I know it will be hard, and I have to force myself to take the hard steps. But in the long run it's worth it.

Overlap What Is Most Valuable

Reflect on the activities that ranked highest on your list. What creative ways can you overlap those activities to save time, money, and energy? How can you make one activity or one time allocation accomplish two or three important things?

Consider how it plays out in my life: I have only a few nonnegotiable in my life. No matter what happens, I am committed to being a nurturing husband, an involved parent, and a close friend to a few other guys. The rest is negotiable.

PERSONAL REFLECTION — What are your non-negotiables? Make a list of these.

Given my personal mission statement (to be a thought leader in mobilizing high capacity leaders for kingdom impact), the best activities in which I can invest my time, energy, and money are understanding and serving people in Halftime and organizations that serve them. Since I have a high degree of passion for helping spiritual seekers explore a relationship with God, I need to be personally involved in helping non-Christian friends find their way to God. In the mix, I need to stay in shape physically, or poor health and lack of stamina will deter me in the areas of life that really matter.

Add to this equation the fact that I gain energy from being alone (I'm an introvert), and I need solitude to maintain my sanity. I also need reflective time with God each day. I need to eat three meals a day, etc. So how can I overlap these

needs and activities in order to open up margin in my life? All of these things are important to me, but how can one person possibly fit all them into a normal week without going crazy or without being mediocre in all of them? Consider a few specific things that might enable someone with my set of values to pursue these things and still have some margin in life:

Idea 1: I need to discover an activity that combines cardiovascular exercise three times a week with prayer, something that also provides me with the solitude I need to maintain emotional margin.

Solution 1: I bike three times a week by myself, without my cellphone. I discipline myself to pray and reflect during my bike ride. I never bike with others.

Idea 2: I travel a lot, speaking about Halftime issues. Sometimes my trips occur when my kids can travel with me. I am committed to making lasting memories with my children. When my children were preteens, I realized that it was important to do something special to mark the passage in their life from child to teen.

Solution 2: As I looked for ways to combine all of these activities into one overlapping experience, I discovered that, with a little planning, as each child turned 13 I could include them on a ministry trip and make it a special memory at the same time.

When Carter turned 13, I had to travel to Dallas, so I included him on that trip. By staying over a Saturday night, the total cost of both flights came to less than the cost of a single flight on Friday. We stayed in a nice hotel downtown (purchased online through a discount website) and enjoyed the best of Texas, including the Fort Worth Rodeo. We ate buffalo meat, stayed up late, laughed, and joked.

Today in his room you will find a large photo taken by the room service lady the morning of his birthday. I noticed that the menu allowed children up to 13 to order any item on the breakfast menu for just a few dollars. I ordered for him everything on the room service breakfast menu. The memory will last forever. He had pancakes and strawberries, eggs and bacon, hot cereal, muffins, fruit—all served on a rolling table with a rose and a linen tablecloth. The whole weekend cost me little extra time and money above what I would have had to spend on the ministry assignment. But the experience was priceless.

My daughter, Caroline, loves design and fashion. When she turned 13, she joined me on a ministry trip to San Francisco. I had to rent a car, so we spent a few dollars more and rented a convertible, then drove over the Golden Gate Bridge with the top down—just making memories. We ran along the bluffs overlooking the ocean at Big Sur. We window-shopped in Carmel by the Sea. I had to travel all the way there and back anyway, but this made the trip a win-win for ministry and family, all in one.

Idea 3: Taking an annual spiritual retreat is essential for me, several days away from my normal surroundings to reflect on where God is leading me and what He might want to teach me in the coming year. I also have a desire to be involved somewhere in God's global efforts. It's hard to find time for this kind of international travel. So I began to look for a way to overlap an annual spiritual retreat with an overseas mission trip.

Solution 3: In my role as a pastor, I have ongoing experience in helping people explore Christianity and in training others to share their faith. The foreign mission agency I have worked with has a need to facilitate interactive group discussions among its missionaries to reenergize them for personal evangelism and help them think outside of the box and develop new strategies. So I travel overseas each year to teach evangelism. This kind of global travel provides large chunks of time for spiritual retreat. I combine spiritual retreat time and leverage my ongoing learning about evangelism at the church. This single, creative step has enabled me to pursue several needs in my life with only one trip.

Idea 4: I need a few intimate friendships, people who know me well and have the freedom to tell me what they see

happening in my life even if I don't want to hear it. I need to know I have a few people who love me and are committed to me regardless of what I do. At the same time, part of emotional renewal and recharge for me comes through competition and aggressive sports activities. How can I overlap these activities?

Solution 4: My friend Randy loves tennis and weightlifting. By committing to play tennis or work out together regularly, I can accomplish two important things.

Idea 5: I am committed to staying engaged in helping non-Christians discover a relationship with God through Jesus Christ. And I need to eat three meals a day.

Solution 5: I can choose to eat these meals by myself or with whoever comes along, or I can strategically aim to eat lunch with people I know to be open to pursuing God.

These are just a few examples. My life is certainly far from perfect in terms of margin, and these ideas for overlapping activities may not come close to working in your life. Use them as thought-provoking examples as you consider your own list of activities, looking for creative ways to overlap your best activities. As you do, you will create margin in your life.

PERSONAL REFLECTION — Describe at least one idea for overlapping needs to create margin in your life. After a year reassess where you are and begin again. Margin will gradually disappear unless you regularly reassess your activities relative to your current values.

Seasons of life bring changing opportunities. Your circumstances change, providing new and perhaps better opportunities; and some good opportunities fade away overtime. You change, and your skills increase, enabling you to take on more leveraged opportunities. Your values change, and new areas of personal growth emerge.

Regularly reassessing your activities is essential. I suggest an annual review.

Maybe you are thinking that you are too busy, too tired, or too drained to create margin. Perhaps you just went through the exercise of cutting the good to free up margin for the best, only to find that you are overcommitted in your career, too much in debt, or too tired physically or emotionally to follow through. You feel tempted to set this book down and forget all about redefining success and pursuing significance.

Let me encourage you! I have coached people in midlife who feel just like that, and I have seen them slowly emerge with real margin in life and ultimately discover avenues to significance. Today they are making a difference in their world and having a blast doing it—against all odds. You can, too.

You Are a Free Agent, and It's Legal to Negotiate

In your corporate or professional life, you commonly try to negotiate win-win solutions.

If you have achieved some measure of success by midlife, you likely know how to negotiate well. It may be that your negotiating skills are the most critical ingredient to creating margin in your personal life. No one is going to come up to you with creative strategies for how to open up margin in your life; you need to do that.

After 70 years of tightly controlled central planning in communist Albania, most residents no longer believed they could change their circumstances through negotiation. I saw that the Albanian farmers did not believe they could change their situation, and as a result, they did not negotiate with those who controlled the transportation of their goods, the prices for their produce, or the flow of water to their fields.

If you are going to negotiate win-win arrangements that will enable you to pursue significance in your second half of life, you need to believe that you have the right to do so. Few things feel more rewarding to me than to advise individuals in

Halftime to negotiate: with their employer, with their employees, with their spouse and children, with their church, with their investment manager, with their home maintenance people, with the ministries they are considering for some kind of partnership.

But in order to negotiate, you need to know what you want and believe that if God is behind it, He can make the impossible happen. You need to communicate clearly what you believe to be God's calling on your life and what you consider to be valuable—without blinking at the consequences.

When you ask for specific, unique arrangements, there's a risk that the people you are negotiating with will misunderstand you, that they might believe you consider yourself someone who deserves special treatment. The fact is, you are special, and God has some special things for you to do. But you will never get on with those unique assignments if you spend the rest of your life bound by other people's agendas: paying off a big mortgage on a house that society says you need—paying for trips you felt pressured to take and clothes your family just had to have, working late every night because it's part of the corporate culture. You are a free agent. You must negotiate with those you love and those with whom you work to create what you really need.

When I needed more time to pursue the serving opportunities that today make my second half so exciting, I negotiated with my business partner. We agreed together to pay him a portion of gross revenue on our buildings and have him pick up my management responsibilities. The ministry I wanted to work with is located in Detroit, and I did not want to live there, so I negotiated with the agency to telecommute; I agreed to visit the office six times a year. When I discovered that I need a blend of "thinking" work and "life on life" work, I renegotiated to spend half of my time as a pastor in our church, working with people. When my travel schedule became too intense, I negotiated with Linda to find a balance of travel that she can live with (no more than seven days a month) and that still enables me to speak anywhere in the world on topics I care about.

Without careful, prayerful negotiation, I never would have discovered any of these win-win solutions. Remember, you are a free agent, and you take your direction from God. So negotiate to your heart's content!

Taking the initiative and negotiating the primary elements of your life, such as your finances and the level of lifestyle you will enjoy, enables you to find freedom to live your second half as you desire. But first, you need to decide how much is enough.

Where Is the Financial End Zone?

[How much is enough?](#) Not many of us have the financial freedom to leave our job or sell our company at Midlife. More importantly, judging from the experiences of dozens of others who have bailed out of their careers, seldom is it healthy just to quit work and abruptly jump into untested ministry waters.

Unless you decide how much is enough when it comes to your finances, however, you will probably not be able to break free from the gravitational pull of your first-half success. I discovered that enough was never enough. At every level of income and wealth accumulation, we think that just attaining the next level will give us the security and freedom we need and desire. But when we reach that level, we just raise the bar. We look over the fence, and the grass once again looks greener on the lawn of the guy who earns just a little more.

I can remember feeling that if I could just save up enough to buy a home; then if I could pay off the mortgage; then if I could sail; then, at last, I'd feel content. At each stage I quickly raised the bar of satisfaction. The Bible clearly says, "Godliness with contentment is a great gain" (1 Tim. 6:6). Funny thing is, I was seeking great gain, but I had not yet come to the point where I felt willing to pursue God and be content with what He had already provided. Bottom line, I had not decided how much was enough.

Every real estate deal I ever did, from small to large, my dad recommended that I not do it. Too risky. He was raised on stories of the Great Depression, and the risk of losing everything seemed unwarranted to him. I couldn't understand his viewpoint. What motivated me most was the thrill of taking the next hill, the challenge to reach the next financial goal. Each goal reached led to another goal.

When I called and told him I had decided that enough was enough—that I was not going to build any more buildings but instead would allocate part of my time to ministry—he completely surprised me by recommending that I do at least one more project. He thought we needed the security of a little bigger nest egg.

I realized that I had a similar desire. I, too, wished I had a little more financial security. And then I would follow God's prompting on my life.

That's when Linda and I decided that enough really was enough. If I did not draw a line in the sand, the time might never come when I felt enough was enough; and in all my gaining, I would have forfeited the most valuable thing of all: the opportunity to follow God, in faith, to do what He had for me to do.

Financial security is a myth. The only real security is found in following what God has in mind for your life. Assets can vanish overnight. Health can disappear and with it our earning capabilities. Inheritances may get gobbled up in nursing care for parents. You and I must decide exactly how much stuff and how much income is enough.

Linda and I cut our family's living expenses. I know that may not be possible in every family, but we learned something that is transferable to most families. Every time we cut what we considered low-value expenses to pursue higher value things, our family's happiness grew. We discovered parks and libraries, hiking and biking. We discovered that many of the most enjoyable things in life are free, and with a little discipline we could eliminate low-value expenses and have more fun at the same time.

Many people ask how they can reconfigure their lifestyles and begin this reflective and investigative process. The reality is, most people are not financially independent and cannot just walk away from their work. Nonetheless, with discipline, a willingness to be creative and to negotiate win-win scenarios, most people at midlife can achieve a much higher level of flexibility and options than they ever dreamed.

CLOSING GROUP CONVERSATION

Reflect on these questions so you are prepared to discuss them in some depth when you meet as a group:

1. What intrigues you about the process of creating more margin in your life? What are the risks you face if you do not take charge and create margin?
2. Are you already aware of time and energy drains that you can eliminate? How do you plan to cut them out of your life in the coming days or weeks?
3. Will you need to negotiate changes in your professional life? If so, how will you go about doing that?

(1) Dr. Richard A Swenson, *Margin* (Colorado Springs, CO: NavPress, 2002), 91.

Session 6: Finding Your Place to Serve

Objective: To help participants find their unique place to serve.

CASE STUDY: Building the Kingdom—One Nail at a Time

Take 10 minutes to read this case study together, using a few of the questions to guide your discussion about what you can learn from it.

When John Edwards heard about the damage caused by a hurricane along the Gulf Coast of Mississippi, he knew he wanted to do something to help. He arrived a week after the storm hit and wound up staying for 35 days. He cleaned hundreds of homes, rebuilt others and enjoyed watching his efforts bring life and hope back to the victims' families. After that experience, John made a commitment to spend two weeks each month for a year helping with the work along the Gulf Coast.

John didn't do this work alone. He says, "Thanks to football and a demanding career as a union carpenter, the resulting arthritis and knee problems keep me from doing all the work I once did." He spent less time hands-on, and more time coordinating the work, training volunteers, assessing needs, enlisting teams, securing supplies, checking codes, and speaking in churches.

"All I ever wanted to do was to be a carpenter," John recalls. He had a great job with good benefits, doing just that. He was active in his church, teaching Sunday school, serving as a deacon, and doing just about anything a layman could do. Then he went on his first mission trip to Ecuador in the '80s. He was hooked. "God ignited a passion in me to go to these places and help people build a church. I began to look for places to go." For years John spent his vacations on mission trips doing construction. Since that first trip to Ecuador, he's gone to eight countries and many U.S. states.

Gradually, as John worked on more construction serving projects, people began turning to him to lead the teams, find places to serve, organize the work, and train unskilled volunteers. They had learned that when he was in charge, more was accomplished and even people with no skills could do the work and make a contribution.

God planted the desire in John to do this full time. His carpentry job paid the bills, but his passion was the mission trips. The faces of the people, who now had a place to worship, made him want to keep going. But John and his wife, Vicki, couldn't see how they would manage financially before early retirement at 62. That was, and is, years away.

John and Vicki attended a conference about mission service opportunities. Both felt God telling them that this was the time to seriously explore some of the opportunities that fit John's skills and passions.

An unexpected policy change at John's work meant he could now retire because of his tenure. It seemed to them that God was working out the details.

John and Vicki went home to work on a budget and spent time answering the important question we all face: How much is enough? They saw that if they changed their lifestyle and were careful—"creative" John says — about their spending, they could manage. They simplified their life and moved from their spacious home to a nice cottage. God took away their desire for some of the material things that meant a lot to them earlier in life.

Much like Nehemiah, John prays for God's guidance about the jobs he does, assessing needs, securing materials, coordinating the work, and training volunteers. Over winter break John trained a team of 10 college students to hang sheetrock to replace walls ruined by floodwaters. He can see God leveraging his wisdom, expertise, and experience in these students' lives and hearts, which they will likely never forget. "If I am willing to work, God can do a lot with a little

in my life.”

“I’ve been so fortunate to do what I love,” John notes, “but I couldn’t have done it without my family. Even family vacations were often spent on construction sites. His two sons, now adults, recall great times together doing kingdom building. John sees similar situations where three generations of family and church members work side-by-side. He says, “When people work together and put sweat equity into their church, they strengthen their bonds with God, with one another, and with the church.”

John’s wife Vicki plays a vital role in the ministry. Having been an administrative assistant for 17 years, she uses her skills to coordinate the office work and schedules, handle correspondence, and manage the finances.

“Everyone is called to work in the kingdom,” John adds. “God gave me a passion for building, but not everyone needs to do that. I know a barber who goes every Monday to cut hair at a retirement home. It’s not so much what you do; it’s your willingness to do what you are asked by God to do.”

1. What can we learn from John and Vicki Edwards about how they discovered what God wanted them to do?
2. John and Vicki built a model for ministry together that fits them and their personalities, but that may not be best for every couple. What stands out to you about how they have processed this journey together? If you are married, what do you think will **help you support your spouse** as her or she considers how to invest his or her second half? (Click to download a free copy of [Halftime For Couples](#).)

BIBLICAL FOUNDATION

Rebuilding the Wall

Nehemiah is a good model of a Halftimer. Take a look at his life.

Exiled from his homeland, Nehemiah had landed a prestigious position as cupbearer to King Artaxerxes. When he bumped into some kinsmen, they told him that the walls of Jerusalem lay in ruins, and the news broke Nehemiah’s heart.

That started him thinking about the condition of his homeland. First he prayed about it. And in his prayer, he first praised God and confessed his sins before asking God to help him find a way to rebuild the walls. Months passed while he developed a plan.

Then on a special day he approached the king. When the king asked Nehemiah what he needed to complete this task, Nehemiah was prepared with a timeline, a list of supplies, and even necessary permits to travel to Jerusalem.

When he got to Jerusalem, he found the devastation just as it was described to him, and he built a plan to address it. He enlisted others to help, organized the laborers, and dealt with all the problems that came his way.

Nehemiah completed his task and returned to King Artaxerxes, but later he was allowed to return to Jerusalem and continued to work there in the homeland he loved. Nehemiah had a good life in Babylon. He could have stayed there in a significant role. But Nehemiah found that he was passionate about the needs of his homeland. He prayed, planned, and performed his work well. He encountered obstacles but overcame them. He didn’t do all the work; rather, he used his skills to lead others to work.

“So we rebuilt the wall until the entire wall was joined together up to half its height, for the people had the will to keep working.” (Neh. 4:6).

1. What do you learn from the steps Nehemiah took as he explored his own second-half serving assignment from God?
2. What strategy and skills did he use to accomplish his task?
3. How did his core abilities and his passion overlap with the needs he discovered to create a sweet spot for him to serve?

VIDEO DISCUSSION – [click here to watch video](#)

If your class meets for 90 minutes, you will have time to watch the video together. If the class meets for an hour, each participant will need to watch the video in advance of the meeting. Discuss it together using the questions below to prompt your conversation.

Visual stories like this are an important piece of your experience because they help you reflect more clearly on what really moves your heart, and they push your thinking in creative ways.

1. How did the vision of one person develop into a bigger ministry, enabling many others to serve?
2. What stood out to you that might help you explore your best serving role?

BACKGROUND READING: Strategies for Significance

Highlights from Chapters 14–16 of [From Success to Significance](#)

Experimenting with Different Plays and Positions

I had a lot of trouble figuring out the answer to one key question: Was there really a place where I could make a big difference on God’s team? Was there a role I could play with my skills that would change my world and create a lasting legacy? Finding that role would turn out to require as much creativity, initiative, and persistence as developing real estate.

As our first five-year plan unfolded, I began to investigate ministry opportunities I thought might interest me. I investigated more than 30 ministries and found it hard to gain entrance. Surprisingly, the staff of most of these major Christian organizations had little or no understanding of what a real estate developer does or how they could use my skills. They seemed to feel swamped with administrative work, so they sent me the standard responses they send to every inquiry, without making the effort to understand what I had to offer them or what I was really looking for. I got the sense they were trying to find an easy fit for me, into an off-the-shelf service opportunity. They seemed largely uncreative, or at least unwilling to put their creativity to work, to find or create an assignment for someone who was not their standard seminary-grad applicant. [On a side note, this is exactly why we launched [Halftime Talent Solutions](#) – to provide easy access to marketplace leaders to executive roles in world changing ministry organizations. Check it out.]

I sent my resume to more than 35 national ministries. Leander Rempel, a senior executive with an international mission agency, stood out among the organizations I approached. He listened carefully to my longing to put my skills into play in direct ministry. He asked about my personal strengths, abilities, and interests. Then he invested the time to envision how my skills could help his organization.

I will never forget my feeling of excitement when I read his first letter back to me:

“I believe that we have a place for you to exercise the gifts God has given you.” He then recommended three opportunities and explained why my investment of time would make a leveraged impact.

I knew I could make a difference in the marketplace, but I really wasn't sure if I was needed in the ministry world. Have you ever felt that way? You approached your pastor with an idea, and he brushed it off and asked you to teach a Sunday school class.

Recently I had lunch with a friend—we'll call him Mike—a seasoned financial planner. He called to talk about something that he felt was missing in his life. Mike has a lovely wife, wonderful kids, and a great career; but a significant downturn in the stock market had caused him to wonder how much control he really had over his client's investments. Were his best efforts making much difference in the world? In the context of that question, he realized he was really searching for second-half significance.

Mike can't just quit his job, nor does he feel called to do that. But he can carve out 10 hours a week. After several meetings over six months, listening to Mike's interests and understanding how he is wired, I asked if he would lead the Community Care ministry at our church. His analytical and leadership skills combined uniquely with his concern for hurting people to make him the perfect candidate. At the same time, the church could not afford to hire someone full-time with his caliber of leadership skills.

I suggested that the church hire him for 10 hours a week to provide leadership for this ministry, with the flexibility to work from his corporate office. We would surround him with administrative help, as well as with tier-two leaders the church could afford to hire full-time, and he would be free to dream, lead, and grow this ministry.

As I described this idea to him, his eyes filled with emotion. “I am overwhelmed that you would consider me for this role and that you would create an opportunity like this that matches my life situation,” he said. I saw in his face what I had felt years ago when I got Leander's letter.

Not every organization is going to understand you or be creative in finding a place where ministry and your skills mesh. But there is an organization that will.

Leander willingly took a risk with me and let me test-drive several projects. I completed a home office relocation study to determine the optimal location for their new home office. I led the Albania farming project that I described in chapter 1. One year I traveled with him to Spain for several weeks to help in the initial planning for the development of a retreat center for drug rehabilitation in Madrid.

These assignments ran parallel with my career and provided an overwhelming sense that God really could use me to make a significant impact, using my skills, natural abilities, and passions. And I could do so without quitting my job or selling my business!

Seeing the impact the rehabilitation retreat center could have on drug users in urban Madrid was wonderful. But discovering firsthand that I could use my real estate skills to play a small part in making that rehabilitation center a reality felt thrilling to me.

Test the waters before you jump in. Researching options will save you many hours of time as you investigate opportunities and will help you set clear guidelines with the organizations you investigate. (Again, one place to begin researching is [Halftime Talent Solutions](#).)

Finding your niche on God's team is not like finding a new job when your present one grows stale. There are some distinct differences. We have talked about how ministry organizations often do not understand you and how your skills can help their organizations. You likely do not understand their work well enough to see the underlying opportunities.

That takes more than just reading their brochures and Web page, more than talking to their frontline people. You need to find a way to wrestle with the opportunities and challenges they face. And as you do, you will begin to discover a niche for you.

PERSONAL REFLECTION — List some areas where you have been involved in ministry. What about those experiences did you really love? what did you not like? What similar ministries could you investigate? List three people to call or ministries to pursue to begin to discover your best fit.

Enoch Kerr is a senior who lives in one of my buildings. This man follows God. Before I had even begun to search for a ministry, he asked me to join him one night to visit a prison. I had never been to a prison before. When I asked him what I would be doing, he said, “Come and see.” We cleared security and visited a number of men with whom Enoch had been building relationships. He led a short Bible study, and then we left.

As we were leaving, I felt my heart deeply stirred about the needs of the men locked up, surrounded by evil and darkness. He, too, sensed God’s Spirit working in my heart and encouraged me come weekly to visit these men, to try to share God’s love in genuine, practical ways. As I did, I discovered two things. First, I quickly learned that I was not designed to serve criminals. I had no understanding of their world and had trouble relating with them in a way that they perceived as credible. Second, I discovered a deep longing to take the Gospel to people who have never heard about Jesus. That prison ministry experiment taught me two important things that I would not have learned by sitting at home or in the church pew. In fact, it impacts how I choose to spend my time today.

A woman named Tracy called and asked to meet me at the church office. She grew up in a wealthy family in an affluent suburb of New York City, with every need provided except for spirituality. Now in her early 40s, she is searching for meaning in life. Meaning beyond playing tennis every day. Meaning when relationships in life don’t turn out as planned. Meaning when purpose otherwise eludes her.

She showed up in my office to ask me to explain Christianity to her. In her words, “Would you please start at the beginning for me?” So we spent several hours answering her questions about the Christian faith. This is a role I was designed to play. I am completely at home helping someone through this explorative journey without pressure or awkwardness.

I choose to serve in this space as a part of the blend of how I allocate my time. I have the privilege of explaining the whole story of Jesus and His life and love to people who have never heard any of it before. I have the thrill of seeing the lights go on in their minds and hearts as they understand why He came, what His offer of pardon is all about, and what it would look like to have a genuine relationship with God.

Last week I got a note from Tracy. “Thank you for spending so much time with me. It took me a long time to get through the first five pages of John (the Gospel); it was hard to read. However, believe it or not, everything clicked into place on Easter Sunday!”

Stop and think about that. What I learned through that prison ministry experiment helped me choose a serving opportunity that includes communicating the Gospel to people who have never heard it. As a result, I had the privilege of helping Tracy come to know God and forever change her eternal destiny. I cannot think of anything more significant than that—or anything more exciting.

PERSONAL REFLECTION — Experiences that turn out to not be a good fit are valuable because they help you know the kinds of ministries to cross off your list. What types of ministry have you tried that you knew right away were poor fits for you and your gifts and skill set?

There are far more combinations and permutations for how you can serve than you can imagine. A man who owns an insurance agency goes to China every January to teach Western sales techniques and in the process has opportunities to share his faith. How many of us have thought about using our four weeks of vacation to make such an interesting contribution? Every time he comes home completely rejuvenated and ready to go again. It's an adventure with real impact.

Pat is the finance manager at a large car dealership. When I discovered that he worked from 9 a.m. to 9 p.m. five days a week, I asked why he had such long days. He explained that he needs to be available when a car financing deal must be negotiated or approved. He has a lot of downtime. After helping him define his gifts and passions, we designed a unique ministry role for him, one that requires a lot of e-mail and phone coordination that he can easily do between deals from his office.

Finding the right niche on God's team is different from conventional job searches because by midlife we have become specialists and experts in our marketplace role. We often launch out into the wide world of ministry, however, with only a general idea of what we want to do and even less understanding of the needs. You are beginning an exploration process, and it will take several tries before you discover a suitable niche.

Joe, my EMS friend mentioned earlier, tapped me on the shoulder one morning at church to ask if we could have lunch. He is in his early 40s and knows just about everything there is to know about leading the emergency medical services for a major city. Since taking the job in 1997, Joe has reduced the response times to emergency calls from 16 minutes to just more than 9 minutes, and the cost per response call has also dropped while the number of yearly responses has jumped from 35,000 to 72,000. Talk about significance! His work has saved hundreds of lives. Yet he longs for more. He wonders if he was created to do something that he just has not yet discovered.

As Joe begins to search for a kingdom assignment, the options make his head swim. But he also feels a sense of freedom and possibility when he considers how many right answers there may be for him. With the limited time he has to dedicate to this search, what can he do quickly to narrow the possibilities to the most exciting and leveraged?

Joe faces three primary decisions, the same as you. He (and you) must:

Find the right stadium. In other words, in which arena will you serve—the marketplace, your church, your community, internationally?

Find the right piece of work to tackle.

Find the model for serving that best fits.

Finding the Right Stadium

Four primary arenas provide opportunities for second-half service that yields eternal significance—the marketplace, your church, your community, or around the world. Some people create a unique combination of two or more of these. This is the broadest question you must answer as you begin to find your place to serve. You already know what it would look like to serve in the marketplace. One way to assess the other three arenas is to find a single serving opportunity in each one and test it. After you sort this out, you will be able to begin to discover your best position on the team.

The church is the hope of the world. The Bible is clear that the church is the vehicle that God is building to change the world. It's equally clear from the Bible that God wants to use your church first to change the lives of people in your immediate area, then to change your surrounding community in real, practical ways as you reach out as a family of faith.

Ultimately He wants you to change the world as you take the message and compassion of Jesus to a sin-riddled world.

In theory, you could serve in any of these arenas through your own church and under its leadership. This is the healthiest and most biblical model. In the perfect world you would belong to a church that not only helps you work through spiritual and emotional issues in Halftime but also links you to a wide array of serving opportunities.

Acts 1:8 talks about beginning close at home, then serving the wider region, and ultimately looking to needs around the world. You may find your heart drawn to some big global ministry, God's Word is clear: You need to begin by serving your own local community or church. Sometimes, however, your church provides no stadium where you can play.

Short-term, international mission trips are a great way to begin; however, they need to lead to something that you can do in a sustainable way. When Jesus suggested that His disciples move from Jerusalem to Judea to the ends of the earth, I believe He was emphasizing the idea of beginning to be fruitful where God has you today. It is all too easy to fly around the world for God but not even know our neighbors or get involved in seeing them come to know the Lord.

The Bible is full of examples of the need to be willing to begin at the foot of the table, where the greatest need exists, with a towel over your arm. Consider the profound words of Jesus: "The greatest among you will be your servant. Whoever exalts himself will be humbled, and whoever humbles himself will be exalted" (Matt. 23:11-12).

When our family first began attending the church where I now serve as a pastor, it was a young church, still meeting in a school. I remember taking my son, Carter, who was 8 at the time, and going on Saturday afternoons to mop the gym floor and set up chairs for the Saturday night service. I wanted a place where he and I could serve beside each other so that he would have a model of what it means to sacrifice what you value (Saturday free time) so that others can come to know Jesus. I wanted him to learn the meaning of what King David wrote: "I will not offer to the Lord my God that [which] cost me nothing" (2 Sam. 24:24). In the process, however, I had the opportunity to serve in an area of immediate need and at the same time had my heart and motives tested in preparation to take on significant responsibilities.

In the parable of the talents in Luke 19:11-27, the master required that his servants invest what they had been given, and he expected to see real results. The servant who in fear hid his resources in a safe place, unwilling to put it at risk, showed no results at the end of the day. I cringe at the idea of burying my unique gifts under the unwillingness to work hard with church leaders to find the most leveraged serving role for me.

If your church cannot create a place where you can serve, you are still responsible for investing your talents and resources. If you are in a small church where no significant role exists for you, explore opportunities outside of church, perhaps in a para-church ministry, a compassion ministry, or a foreign mission or relief organization. The Bible teaches that wherever you end up serving, you are still accountable to your local church. The best scenario, if you choose to serve in a ministry outside your church, is to do so with the support of your church leaders. Its leaders should pray for you and offer support and accountability, and you should open your life to their input and critique.

Whatever your skills or desires, serving opportunities that match you exist in both your urban ministry community and around the world. Thousands of overseas opportunities exist: part-time, full-time, and short projects. The Internet provides an excellent portal to begin your research. When I led the Albanian farming project mentioned earlier, I got a call from Keith Zellmer, a middle-aged farmer from Iowa with seven children. His family attended a small church with a limited financial base. After several weeks in Albania, he sensed that this was where he was being called to serve, using his spiritual gifts and farming skills to help plant a church in a small village of Albania.

It seemed a long shot to me. We interacted along his journey. Against all odds, he and his family found the funding they needed, took the training required, and moved to Albania to play in the stadium that God called them to play in. Today, as I read their prayer letter and see images of a significant ministry impact in Albania, I am amazed by what God can do

when we believe His calling and take the first steps in faith.

Dan was a pilot with United Airlines. Barrett speaks several languages and has a professional career. They had been married for 17 years and had a lovely teenage daughter. Life was good. Dan's father and brothers are also pilots. They lived in the San Francisco Bay area with all the trappings of our culture. They felt a longing for something more. "We had climbed the ladder," Dan said, "but God was asking us if that ladder was leaning against His building or against our building."

Late one night Dan explored the Internet for opportunities to serve around the world.

As mission agencies responded, he became more excited about the adventure and the possibilities. When I last talked with Barrett, they were on their way to Colombia, South America, to serve in a school doing administrative work and operating a program that creates work for graduating high school students. "It has been a freeing experience," she said. "We have a new boss. We have just been traded from one team to another. We're using many of the same skills, only this time we have the ultimate coach."

Today they are adjusted to serving in South America. It is a significant challenge but also the adventure of their lives! Their friends, who at first considered them crazy, now see the vitality of their ministry and the new passion it has infused into their lives.

There are probably 10 right answers for you right now in your community and around the world, from a two-week investment all the way to a full-time opportunity, doing exactly what you were created to do in the place you are intended to be. Any one of those 10 right answers would be a great place for you to start. Imagine the possibilities!

Take the initiative to open the first doors and work in a servant-hearted, open-minded way with your church leaders. It is not a question of whether you will encounter obstacles; you will. Satan does not want you to finish reading this page, much less find a second-half serving opportunity. The last thing he wants is for someone with your talent to allocate part of your time toward expanding God's kingdom. Ask your spouse and/or closest friends to pray for you as you decide whether your call is in the marketplace, your church, your community, or somewhere around the world. The question should not be if but where.

PERSONAL REFLECTION — What in your marketplace role reflects your calling as a Christ follower? What ministries does your church have that interest you in the community and beyond, even to places around the world? Who in the church can talk with you about places you can serve?

Finding Your Spot on the Team

Once you identify the right stadium, then what work will you tackle? What model for serving will you create? It is up to you to do the hard work of understanding your gifts and talents and carving out a ministry assignment that matches who you are and what God is calling you to do. The role you play and the work you choose will take into account your wiring, as explored in session 4. Now you're looking for a specific assignment.

The most significant thing you can do to find this specific piece of work is to define clearly, in writing, who you are and what you want to do. That way, organizations can present you with ministry assignments that fit you. The more vague you are about your skills and passions, the more difficult it will be to find your best match.

When Linda and I first moved to Charlotte from Canada, our realtor told us about Mecklenburg Community Church. When we first visited, we felt surprised by the music, the casual atmosphere, the number of people, and the buzz factor

about the relevance of the message. We wondered if it was even legal to do church like that.

Then I made the mistake of attending a baptism service. My heart broke when I heard stories about people whose lives turned from darkness to light. We were hooked. How had this church reached these people? How had they created a place where so many totally unchurched folks would come and explore and find answers to their spiritual questions? I wondered if I could play even a small part in that adventure.

One sunny day in June, I had lunch with Jim White. I felt glad to have an hour with the senior pastor because I wanted to know what work I should tackle. I asked Jim to describe the most compelling needs in the church. To my surprise, he responded by asking me, “If you could do anything in the world, what would it be?”

Something in me thrilled to seeing people move from darkness to light. Nothing else measured up. This is what caused me to get involved in foreign missions because nowhere in our country did I see people coming to the Lord in droves. I was willing to go to Albania, or wherever, if I could be a part of seeing this happen. Imagine, I thought, if every day I could be a part of this cosmic spiritual drama, working alongside the Spirit of God, to see people get up out of their chairs and choose eternal life.

How could I put into words what I was dreaming? It didn’t take many words for Jim to get my drift. After all, Jim has given his entire life to the goal of seeing people come to the Lord. This church plant was designed to reach seekers. “What would you think about leading the evangelism effort here?” he asked. My reaction bubbled out into seven short words: “I could give my life to that.”

So that became my piece of work. For years I worked alongside each ministry of the church, helping them ensure that their strategy is intentionally designed to help those who wish to explore Christianity take one next step toward a relationship with God.

I train and coach new Christians about how to share their faith with unchurched friends. I lead discussion groups for spiritual seekers—something that I find so much fun that it should be illegal. Imagine spending each Monday night for six weeks with a group of eight to 10 non-Christians who come because they want to explore the Christian faith. Imagine the thrill of seeing many of them cross the line of faith, right before your eyes.

You can scan a list of ministries in your church and see how your skills could apply in many of them. Finding the best piece of work for you is going to mean searching for where your heart engages and your skills are needed. There may be 10 right answers, but the Bible doesn’t give us a choice about getting in the game. If we don’t find our piece of work, we run the risk of missing out on the greatest adventure of life.

Dr. Barry Sorrels found an extraordinary piece of work. As a doctor who has practiced for decades, he knows there is more to running a successful practice than what they normally teach in medical school. He also has a passion to help doctors build their practice around a relationship with God. In partnership with his church, he has created an adjunct curriculum offered to senior students at the University of Arkansas medical school. The program brings in leading experts in many nonmedical aspects of running a practice. Students have found it helpful, and the university is pleased. And Barry Sorrels has the privilege to open up discussions with graduating doctors about how and where faith comes into the science of medicine. Many students talk openly and honestly about it, having never had a safe forum. Dr. Sorrels is having the time of his life.

Tom McGehee developed a fascinating approach to collaborative work and problem solving. When he felt a need to reorient his energy toward something eternal, he created another company. WildWorks offers a unique collaborative work environment to corporations at normal marketplace fees so that he can offer the same service to churches and ministries for substantially reduced rates. This unique model enables him to pursue his second-half passions and build a

business at the same time.

PERSONAL REFLECTION — What would your own perfect ministry assignment look like? What kind of emotional or spiritual environments do you like the most? What kinds of outcomes do you want to see from your work every day?

Your Serving Model

I love sailing. I love the wind in my hair. I love the silence when I shut off the engine with only the sound of the waves and wind in my ears. Sometimes I stop at a storefront window to admire beautiful wooden sailboat models. Their sleek, colorful hulls and white sails give me an immediate sense of freedom. In one brief moment I can be transported from a bustling city street, with traffic noise and crowds marching by, to utter solitude on a blue lake, with the boat heeled over at top racing speed.

Models of how others serve in their second half of life can provide you with a simplified way of comparing options and help you to experience in advance what it might be like. Assuming you know the place and kind of work you want to do, then you have just two big elements of your second-half serving model to decide:

1. How much time will you work at your new calling? The broadest, most generic models segment into four categories: reallocate part of your time; do stand-alone projects; enter a full-time ministry role; or do ministry in the marketplace. The primary characteristic of your serving model will be whether you choose to serve part of each week or month—say, 10 hours a week, alongside your normal work (or some revised version of that work)—or if you will tackle projects that require a significant concentration of effort over a shorter period of time. Or maybe you are being called to leave what you do now and replace it with a new vocation. Others go through Halftime and are called to remain in their first-half career but with a dramatically different purpose and perspective. They feel called to serve in the marketplace, to bring light into a dark world.

2. Will your ministry need to be paid or unpaid? You need to determine if you will need to be paid or if you plan to volunteer your time. Combining these two basic questions produces seven Halftime models: part-time paid; part-time volunteer; paid projects; volunteer projects; full-time paid; full-time volunteer; and full-time marketplace ministry.

Thousands of creative ideas fit in those seven general categories. Consider the model Jim and Connie Phillips have constructed and ask yourself what combination of time allocation and income generation best fits you.

It hit Jim one day while he watched a basketball game. “The game was between two Christian high school teams,” Jim said, “and I found myself thinking, my faith is a spectator sport; I watch it more than I live it.” Jim’s life was full of good things, but he felt restless. Life had become a wash of sameness: common routines, learned patterns, repetitious structure. He was a successful CPA, had a wonderful family, and was involved in his church. But he sensed that he lacked life-giving passion.

He went home and told his wife, Connie, what he was thinking. He thought it was time to step off the sidelines and into the painful reality of the world. They would have to do something intentional. But what?

After much soul-searching, they felt God leading them to pull their kids from Christian schools and enroll them in a public school system struggling under mounting problems. They would get involved in that school as parents and look for opportunities to serve. Although they would choose the best possible public school for their children, they knew they were gambling on faith. Both of them knew that their lives would never be the same. Moving the family out of its carefully crafted comfort zone would invite feelings of loneliness, fear, isolation, and hurt.

When Connie went to pick up her four children after their first day of public school, she got her first taste of the family's new reality. She found them huddled together and alone on a bench in front of the school. They were beginning to understand the cost of their parents' decision to reach the world with God's love.

The Phillips's journey of courageous faith had begun. They knew the stadium they were playing in, and they had just found the piece of work they were called to. But what model? How would it fit into their existing life? Eventually they found themselves paired with another couple from church, Larry and Ann McCraw. Because of each couple's growing public school experience, they saw the need not only for mentoring but also for sexual abstinence teaching. So together they formed a small group at church with this ministry in mind. In time they developed and taught a sexual abstinence and mentoring program called Excel, a program they have now used in nearly all the public junior high schools in their district. Through the efforts of their small group, they recently received federal funding that allowed them to hire a program director and two part-time employees.

The model for Jim and Connie began as a volunteer project but has blossomed into a full-blown ministry. Jim still does it (part-time volunteer) alongside his CPA practice; it has become Connie's primary vocation (full-time volunteer).

Today 13 public schools in their county welcome them with open arms. More than 3,500 students are now involved with Excel, as well as 700 adult volunteers. "One of the most exciting things has been seeing God raise up 65 local churches that have stepped in and contributed time and resources for their particular area schools," Connie says. "That's a key to success."

Jim and Connie Phillips are no longer in the stands with a spectator kind of faith. They found their piece of work, a model that works for them, and are fully deployed with a faith that is filled with life-giving passion.

PERSONAL REFLECTION — How much time do you think you can give each week or month to your new ministry? Does your ministry need to be paid or unpaid?

CLOSING GROUP CONVERSATION

Before you begin your closing conversation, read these verses together from Galatians 6: 4-5 (The Message):

"Make a careful exploration of who you are and the work you have been given, and then sink yourself into that. Don't be impressed with yourself. Don't compare yourself with others. Each of you must take responsibility for doing the creative best you can with your own life."

I encourage you to work hard in these next few minutes, based on the clear directive in these verses, to reflect on the "creative best" work you have been given and where you will begin to experiment with serving opportunities:

1. What is likely the best platform for you to live out your new mission? Should you stay, join, or start? Perhaps you are already in an organization/company that is the perfect platform and you should stay there. Will you join an existing ministry, or start something brand new?
2. If you think it might best to join a ministry, what are two or three organizations you could investigate as places to serve? What might your role be? If you're thinking of starting a new ministry, take a minute to describe to the group what your ministry will do.
3. Perhaps at this point you feel more confused than when you started this Introduction to Halftime class. That's OK. That's why we call this an Introduction. Take some time to reach out to The Halftime Institute team at www.halftime.org. This powerful year-long journey and the one-on-one coaching it includes are designed to help you take your journey

from here without missing a beat.

4. Now that you have a basic idea I encourage you to begin right away to seriously research opportunities. Explore real, paying opportunities to serve at [Halftime Talent Solutions](#).

Fast Feedback – Please!

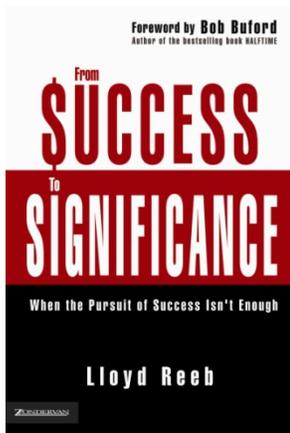
Please help us continue to improve this eCurriculum, by answering two simple questions that will take less than a minute to answer – [Click to provide Your Feedback](#)

(1) Story of Jim and Connie Phillips, used by permission from Fellowship Bible Church, Little Rock, Arkansas.



ORDER/DOWNLOAD THE BOOK: [FROM SUCCESS TO SIGNIFICANCE](#) by LLOYD REEB

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ABOUT LLOYD'S BOOK

As you worked through this eCurriculum if you sensed that you've achieved a measure of success in the first half of life, and it's been a thrill ... but deep in your heart, you want your second half to count for something more and you are still not clear on what that is, we want to help you personally. [The Halftime Institute](#) has helped hundreds of successful people like you discover where their deepest passions intersect with their greatest abilities and harness them to change the world.

We encourage you to order the book [From Success to Significance](#), as a practical game plan that has helped thousands of men and women redefine success and infuse their lives with eternal significance. You can adapt Lloyd's approach to your circumstances and, with God's help, put it in motion. It works, and it will work for you.

Many people benefit from a professional [Halftime Coach](#) to help them discover God's unique purpose for their life. A Halftime Coach has not only been through Halftime in their own life but they have been specially trained to help you gain

clarity about your talents, your drives, so that everything you are will make sense in a new way and have an impact you've never dreamed of. Go ahead. Start dreaming. Significance is within your reach, and it starts by finding the freedom to dream, and we can help you on that journey.

WHAT OTHER LEADERS ARE SAYING ABOUT *FROM SUCCESS TO SIGNIFICANCE*

“Many people measure their success by wealth, recognition, power, and status. There’s nothing wrong with those, but if that’s all you’re focused on, you’re missing the boat. Lloyd Reeb shows that if you focus on significance—using your time and talent to serve others—that’s when true meaningful success can come your way.”

—**Ken Blanchard**, coauthor of *The One Minute Manager*® and *The Secret: What Great Leaders Know and Do*

“Lloyd Reeb’s book *From Success to Significance* will help you gain an understanding of how to make a lasting impact through your legacy, leaving your family, city, and world a little better than you found it.”

—**John C. Maxwell**, founder of The INJOY Group, author of *The 21 Irrefutable Laws of Leadership*



TEACHING PLAN

IF YOU ARE LEADING THIS GROUP - BEFORE YOU BEGIN

The purpose of this study is to help adults at midlife or Halftime who are asking the question, “Am I meant to do something more significant with my life?” This study enables participants **to begin** a journey of exploration that can lead to their answering this question with a specific answer. Not just “yes,” but an answer that lets them know with certainty what God wants them to do.

That said, don’t feel pressure for the participants to have firm answers by the end of these six sessions. Most people take a year or more to work through a Halftime transition, and we have found that this short curriculum is not deep enough and not long enough for them by itself ... but it is an important beginning. For those in your group who are in the midst of their own Halftime and need more help after this course, please point them to [The Halftime Institute](#), where they will benefit from a seasoned Halftime Coach.

If you have **just an hour per session**, you can cover the material by spending about 10 minutes on each segment, allowing five minutes front and back for welcome comments and prayer. More time will allow you to cover more of the questions and go deeper in the conversation.

Stories — Every session begins with a story, the video clips are stories, and there are stories scattered throughout selected passages from my book *From Success to Significance*. Please don’t neglect the stories, as they are a powerful tool to help participants gain clarity. Stories of how others have moved from success to significance at the midpoint of their life provide hope, encouragement and tons of ideas. Even when a participant faces internal resistance to opening up their life and heart to what God may have for them next, they cannot argue with someone else’s story. It sneaks past their defenses. Stories are memorable, long after they forget the teaching points from the session.

I have intentionally included a diverse selection of midlife transition stories: different kinds of people in different kinds of situations with different sets of skills. Examples come from men and women, wealthy and not so wealthy, volunteering

full-time and starting new corporations to meet ministry needs. Let each story speak for itself and encourage your participants to find ways to connect with each story, even when the circumstances differ greatly from their own. All have in common the desire to find significance in their second half.

Bible study— In your group you may have biblical scholars sitting alongside people who don't know the Bible that well. It may be helpful to reassure those with less Bible knowledge that this is not an in-depth Bible study that should intimidate them. The Bible selections bring God's wisdom to the one big idea that is the focus of each session, turning participant's hearts back to God for answers.

Video— For each session there is an online video of interesting stories of what others are doing in their second half. You can either watch them together or ask your group to watch them on their own before the meeting. If you have just an hour per session, I suggest you have them watch the videos on their own and be prepared to discuss them together. Either way it is important to discuss these stories to help the group apply what they learned to their own lives. Again, use the videos to launch discussions about points of connection.

Group interaction and learning — One of the benefits of group study is to learn from one another. When I lead groups through this material, my aim is to speak no more than 10-15% of the time. The leader's role is just to set up the big idea and guide the discussion so that everyone can participate and you stay on track. Most people at Halftime feel they are alone in asking questions about their second half, so they need to hear from one another, and discover that they have very similar questions, obstacles, and fears.

Use the questions throughout each session selectively, focusing on the one or two questions per section that you feel they will get the most value from, and move on once you feel they have the big ideas. If your group size is more than 10 people, consider having them sit at tables of six or eight so you can allow them to discuss the questions in more intimate settings. You may ask them to discuss some questions in groups of two.

Process— Encourage members to come to all six sessions and to be fully present, to be open to the unexpected, and to engage in honest conversation with each other. These three will ensure they get the most value from the time. If a member can't attend a session, suggest that they read the entire session and reflect on the questions themselves or with their spouse so that they are up to speed the next week, as each session builds on the previous one.

Homework — To keep the homework doable for busy people, I recommend that you ask participants only to read the Background Reading prior to your meetings, jotting down their thoughts in response to the Personal Reflection questions. If you do not plan to watch the video as a group, then ask them to watch the video clip as well. This should be about 30-45 minutes of homework per session.

Prayer— You may want to open and close each session with prayer. Sometimes during a session a participant may share an obstacle, need, fear, or a particular pain from the past. Stop at times like this and pray for the person immediately.

People who want to be used by God will be. This journey will reward participants by helping them find significance in what they do. And what they do will have eternal significance in the changed lives of the people they touch.

FREQUENTLY ASKED QUESTIONS:

What should I do if I find it hard to get through all of the material in one meeting?

This eCurriculum is designed so that you can cover it in six one-hour sessions by spending about 10 minutes on each segment discussing a few of the questions that you feel will most benefit the group. If you have more than six meetings

for this material, we have provided enough content so that you can extend it to eight or 12 sessions by spreading sessions over two meetings. So while it is designed for groups that have to push through in six sessions, it's no problem to just take two meetings to cover each session if you are benefiting from the deeper conversations.

Will each person in my group likely discover their calling during this class?

The journey of finding our second-half calling will likely take much longer than six or even 12 weeks. This curriculum is designed to help your group begin the process by realizing at a deep level that they have an opportunity at midlife to stop and make eye contact with God and find their calling. That as they realign their life with that calling, they will experience more joy, impact, and balance. We want to help wean them off of our culture's ideas that drifting through their second half living the leisure life will satisfy them, and that comfort and security are more valuable than being used by God to impact other peoples' lives and eternities. Your role in leading them in this journey is critical. Together we can forever disrupt their view of retirement.

So we want to get them started but this curriculum is also designed to give them a basic roadmap. For those who have been successful in their career and are in transition or looking for what's next, [The Halftime Institute](#) offers the most powerful combination of proven process, one-on-one coaching, peer interaction, and connection with real live serving opportunities around the world. Your group can explore The Halftime Institute at www.halftime.org.

Members of my group travel. What if they can't be present at every meeting?

A high level of commitment to attend the sessions will maximize the benefit of the study for all group members. If a participant can't be present for every session, perhaps they can join in for part of the meeting through Skype or on speakerphone. Also, rather than just reading the Background Reading, like the others, suggest they read the entire session and reflect on the questions themselves so that they have the big ideas when they come to the next session.

Do all members need a copy of the book *From Success to Significance* in addition to this workbook?

Much of the content from the original book is included in this workbook. Several chapters at the end of Lloyd's book are not included here and may also be helpful to people on this journey. Married participants will almost certainly benefit from downloading the new [free eBook *Halftime for Couples*](#), designed to help them process this as a couple. You can download it for free in any eReader version at <http://www.halftimecouples.com>.

What if members of my group feel that they do not have much to offer because they are not like the people in the stories?

Throughout the study stories are offered about men and women from diverse backgrounds. Focus on how God has worked in their lives rather than on their unique circumstances. So often God uses those who are available and obedient rather than the most successful or talented.

What if members of my group won't open up and talk?

Ask a few participants who know you best to take the lead in responding to your questions to get the conversation going. Focus your group's discussion on the questions that are least threatening, such as questions about the person in the case study or video rather than self-disclosure questions. Sometimes participants don't talk because of the size of the group, so ask them to get in pairs or in small groups of three or four to discuss questions.

What if my group talks too much?

The purpose of the group is to have a robust but guided conversation – not a teaching class. So your job is to help lead the discussion, while not letting them get stuck in one section too long or allowing several people to dominate the

conversation.

To keep the group moving through the content in the time you have, I suggest that you set up each section of content by stating how long you are going to discuss that segment (i.e. let's take 10 minutes to unpack this case study). But don't rush through the material. Allow the group time to process the main points of each session.

If you have participants who tend to dominate the conversation, explain to them (with a smile) that you want to ensure that every person in the group has a chance to process what they are thinking. After all, that's what leadership is all about – providing direction for others so the group benefits. If you are not a leader, then you are likely not in the right role leading this group. Find someone around you who is a talented leader and ask them to help you by leading the discussion.

If you have a group larger than 10 people, you may want to have them seated at tables of five to eight so they can easily discuss portions in those smaller groups from time to time.

What if I can't cover all the content in the session?

Don't rush to cover all of the content I have provided you. Don't try to cover every illustration or answer every question. Focus on creating real conversation around a few powerful relevant questions.

If you have just one hour per session, spend 10 minutes on each of the five sections and talk about one or two of the questions (the ones you think your group will benefit most from). That will give you five extra minutes front and back to open and close.

Encourage participants to read the Background reading and watch the video to prepare for each session. You can do that in less than 30 minutes per session. It is not necessary to cover every illustration or to ask every question. Plan each session to meet your group's needs, covering the main points that relate to the objective of each session.

What happens after the study is complete?

Here are three simple things you can do:

90-day e-mail — Send a group e-mail 90 days out, and ask them to click "Reply All" and answer the question "How's it going?" In other words, just update the group on their progress relative to the ideas and action plans they made when working through this curriculum.

Six-month get together — Get them together for a few hours six months after to share their discoveries, their journeys, and their ministries with one another.

Help participants find places to serve — Some of the stories in Introduction to Halftime are about people who created a new ministry because they saw an unmet need. Others found ways to solve problems in unique ways. Still others work within the framework of established organizations. A good place to begin exploring a good fit in ministry is within or through your own church. Invite team leaders of various ministries to provide information on ways people can serve within the church, in various ministries in the community, and beyond the church's local area.

Here are two places your participants can begin to research opportunities to serve:

1. [Halftime Talent Solutions](#) – Matching Executive Talent with Christian Nonprofit Organizations
2. [Finishers](#) – Providing Christian adults with information, challenge, and pathways for discovering and processing opportunities in foreign missions — short-term or as a next career.

ABOUT THE AUTHOR



Lloyd Reeb is a successful real estate developer who made a Halftime transition in midlife by redefining success and focusing on second-half significance. As spokesperson for Halftime, he dedicates most of his time to speaking and leading workshops around the world and coaching individuals through this same journey. [Explore bringing Lloyd to speak](#) at your business/executive gathering or church.

Lloyd is the author of [*The Second Half: Real Stories, Real Adventures, Real Significance*](#), a large format coffee table book packed with stories of people who are making a difference in their second half. He and his wife Linda recently released a free eBook [*Halftime For Couples*](#) that provides a roadmap for couples in this midlife transition. He is co-author of [*Unlimited Partnership: Igniting a Marketplace Leader's Journey to Significance*](#), a helpful guide to partnering with non-profit leaders. Lloyd and Linda live in Charlotte, North Carolina and have three adult children. You can reach Lloyd at Lloyd.Reeb@Halftime.org