



PAUL NEFF

PaulsLifeLessons.com

How Much is Enough: HalfTime Life Chart

---

## NUMBERING YOUR DAYS: YOUR HALFTIME LIFELINE

When writing the 90th Psalm, Moses made an intriguing request of God as he included a prayer in the text:

*Teach us to number our days aright, that we may gain a heart of wisdom.*

*Psalm 90:10*

Good management requires an accurate picture of the assets under management. If you're coaching a football team in an end-of-season championship game, you need to have a clear view of the game clock to know what plays to call and what defense to mount. When the subject is the management of your one-and-only lifetime, having an understanding of *elapsed time-and how much time remains-is imperative*.

When it comes to planning your financial and life goals, I believe it's essential to have a dream and begin shaping a plan towards it. It's vital to have a vision for your next chapter in life. A book that helped me is *Halftime* by Bob Buford. Buford's book encourages you to think of life in two halves: the first focused on working and earning, and the second on significance and giving.

He uses the term **HalfTime** in positive terms, though most still-active players seem to avoid that concept in referring to themselves! To the uninitiated, it sounds like "mid-life" or "one step away from the grave:" How do you relate to the term, and are you drawn to **HalfTime**, as you have defined it?

Where are you today in terms of your **HalfTime Lifeline**?

Rather than using a completely subjective means of measurement, we'll try to establish a more empirical marker for the midpoint of life in five different strata:

Your Marriage

Your Family

Your Career

Your Finances

Your Ministry

In each of those Commitments-found within the *Family, Professional* and *Kingdom Realms* of life-our **HalfTime** qualifiers are the same:

Have you proven your faithfulness? *and*, have you gained a level of freedom?

On the next page is a worksheet on which you can write a brief description of Second Half Freedom for each of these five important Commitments.

This is a great exercise in Visioneering. The idea is to dream and come up with positive pictures of the future, for example:

**MARRIAGE:**

We will spend the time necessary to deepen our lifetime commitment, and regularly re-calibrate our plans to pursue and achieve our dreams, together.

**CAREER:**

I will disengage from my day-to-day demands and reinvent myself on my terms-to provide wisdom value without operational responsibilities. I will reclaim control over my time.

**MINISTRY:**

I will be clear about my unique Kingdom Calling and will restrict my time commitments to those things that allow my Calling to produce maximum eternal results.

This will allow you to begin to visualize what the Second Half -or, *Adult 2*- should look like in each category. *What is your vision for your future?* Put your dreams into words- briefly-in each of these five areas:

## **LIVING THE DREAM: VISION FOR YOUR LIFE'S SECOND HALF**

My vision for Adult 2 - the Second Half - could be described in these ways:

<b>MY MARRIAGE</b>
<b>MY FAMILY</b>
<b>MY CAREER</b>
<b>MY FINANCES</b>
<b>MY MINISTRY</b>

If you haven't determined what the Second Half looks like in the important areas of your life- and, if you haven't decided that your achievement of that vision is, in fact, evidence of positive progress in life- you won't ever arrive there; or, when you do, you won't know that you have; or, when you do arrive and know that you have... you won't fully appreciate it.

Look again at your brief captions of those future achievements: how do you feel about each of them? Upon realizing each of these, can you anticipate a sense of fulfillment based on that new, advanced status?

In many of these areas, there will not be an instant in which you will shift from First Half to Second Half, but rather a period of transition within which you'll gradually shift from the earlier conditions to the superior status that you've already portrayed on the prior page.

On the **HalfTime Lifeline** page that follows, use felt pens to draw your Lifeline in each of these five categories of life. Using your age as the horizontal basis, color code your expectations as follows:

For the **First Half** period of each category, within which you were proving faithfulness and acquiring freedom, draw your **Lifeline** with the color **red**.

For the **Second Half** period in each, commence your future **Lifeline** using the color **green** at the age point at which you expect to begin the experience you described on the prior page.

Use the color **yellow** for the **Lifeline** that denotes the transition between **First Half** and **Second Half** in each category within which you are beginning to experience the conditions of the **Second Half**, yet without full possession of that status.

When you've completed this exercise, you'll have graphic evidence of where you really are today in terms of **HalfTime**.

HalfTime begins when you conceive a vision for the Adult 2 season of life and begin to act on a strategic plan to achieve it. In each layer of life, Adult 1 ends with the creation of the Life Plan for that dimension; Adult 2 begins with the plan's objectives realized in that area.

Take your time and carefully reflect on this. Begin mapping out your plan for the next phase of life, and don't be afraid to dream big.