

TRADE UP

HOW TO MOVE FROM JUST
MAKING MONEY TO
MAKING A DIFFERENCE

DEAN
NIEWOLNY



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For Lisa, Kennedy, and Caden Niewolny.
And for Bob Buford, whose halftime changed his times.

The question is not what we intended ourselves
to be, but what He intended us to be when He
made us.

—C. S. Lewis

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Foreword

WHY YOUR SECOND HALF MAY OUTPERFORM YOUR FIRST

In 1996, I wrote about my journey from success to significance in a little book called *Halftime*. I crossed my fingers, and book sales limped out of the starting gate. And then they picked up by the box-load. People were saying, “My friends need this too.”

Twenty years later, this slender volume from my friend Dean Niewolny, *Halftime* CEO, confirms that *Halftime* is no longer just one person’s story. In one important sense, it’s a significance-to-succession tale. Dean is a natural leader; officially, he takes the torch now. But you take it, too. The first journey may have been mine, but the next one is wide open. And there’s more to know.

If you’re ready for the work you were made to do, this book is for you. As you start it, let me tell you from my own experience why your second half, at whatever point in life it begins, stands to beat everything you’ve done so far.

1. You're more focused now, less likely to drift off course.

If you can picture your needs in life as four concentric circles, the circle furthest out is your need to make money and spend it. One circle in is accomplishments, your need to achieve. Next in are your relational needs, met by spouse, children, and close family or friends. The inner circle holds your transcendent needs, what Jesus referred to as “bread of life” and “living water.” In the past you may have camped mainly in the two outer circles, but what’s ahead invites you to new balance, a keener sense of what falls to the outer circles and what holds your center.

2. You're ready to live out your own agenda. In life’s first half, you get a job and put to work the skills that, in most cases, you paid to learn in college. It’s true you must make a living, but too often it’s someone else’s idea of a living. Between duty (which is real) and desire (no less real), a still small voice says, “Is this all there is?” The answer is no, there’s more. And you can get to it.

3. You'll gain control of your life. If you’re already in your second half, you know the pleasure of that two-letter word *no*. In the past it may have been difficult because you were less sure where to stake your firmest *yes*. All your options looked good, and were good, but not all of them deserved all of you. To know your mainspring and to fix your energies on your capital-M Mission—that’s gaining control.

4. You have many resources now. As the decades progress, most of us build up reserves, and not just monetarily. Our knowledge base grows wide and deep. We build a network, and it can hum. We figure out when we’re working harder versus working smarter. If life is a car, by our second half we gain speed, traction, fuel, and handling. Some days we’re struck

by how all those features perform in concert, and this period in our lives can be wildly effective.

5. Demographically, there's more for you. Whatever happened to old age? Our grandparents retired at sixty-five, and their seventies featured orthopedic shoes and hot water bottles. My parents' generation—the Greatest Generation—slowed down for retirement. The good news/bad news now is that a typical “retiree” is still hale and hearty, and can reasonably anticipate another thirty years, most of them in good health with an active mind and the means to grow and go and serve. If you've ever ruminated on what you would do if you were just starting out again, now's the time to bring that out.

6. By now you know you can play through the pain. Hurtful events—an unkindness, or a setback that in your past might have staggered you—have lost their knockout punch. Mentally and spiritually, you're tougher. The NFL keeps a statistic known as YAC—yards after contact, or how far a running back covers after he's hit. Something we know now that we didn't know in our twenties is that we can take a hit and keep pushing. That's a tremendous comfort and asset.

7. Grace fills the gaps. In our twenties and thirties we work to prove ourselves. By our forties and fifties, with competencies piling up, we're less fearful of what we can't do. That's a grace. And here's a question: On a scale of 1–100, with 100 being perfection, where would you place yourself? Where would you place an axe murderer? A saint? All right, say you rank Billy Graham and the Pope at 90–95 and the axe murderer at 8 or 10. (He's bound to have picked up some litter sometime.) You yourself fall somewhere between those two extremes. Yet each person on that scale receives the same gift

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known as grace. As the New Testament explains it, between you and whatever it takes to rank 100, grace fills the measure.

The past is prelude. What came before is the wind in your sails for what can come next. From the other shore of that great journey: cheers.

Bob Buford

How Did You Do It?

Most often the question comes after I give a talk. Offstage, away from a microphone, inevitably one or two people take me aside and say, “How did you do it? How did you leave the money? The power lane? The stuff?”

My answer is this book.

Whoever you are, wherever you are in life, if success begins to ring hollow and making a difference begins to trump thoughts of more years making more money—if you have a sense of smoldering discontent—you’ll like this answer. Whether you stay in your work or enter a new field, when you learn what you’re made to do, everything changes.

There’s more than here, more than now—more than career, things, retirement, death. You belong to something far bigger than you, and you have a place in a great plan. To the “How did you do it?” question, the answer is: When you’re ready for the real goods, you’ll be surprised what you can do.

PART 1

MY JOURNEY

The lesson to be learned . . . is the virtue and the advantage and the enlargement of life that comes with having high purpose. That focuses your life. That's what makes you want to get out of bed in the morning and get back to work.

—David McCullough,
in an interview with Ken Burns

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Is There Not a Cause?

Once upon a real time, long ago in a place still on the maps, on opposite sides of a steep valley, two armies camped in a face-off. On the far hill were the Philistines. On this hill, the Israelites. The Philistines had the advantage, physical and psychological, in a soldier nine feet tall, a freak of nature in custom armor. He packed weapons built to scale. A second man carried his shield.

For forty days, every day, the two armies left their tents in the mornings to line up and face each other across the valley. And every day, for forty days, the Philistines' one-man terrorist cell stepped forward to ridicule the Israelites.

"Send your best man over to fight me!" he'd shout. "Winner takes all!" One hill away the Israelites, led by King Saul, shook in their sandals. (By the way, some sources say Saul probably was the tallest man in Israel.)

One Israelite not at the battle was an old man named Jesse. If you follow Jesus's family tree, you know Jesse hailed from

Bethlehem, in Judah. Of his eight sons, the three oldest were in the army. His youngest was a teenager named David, in charge of the sheep. On Day 40 of “The Israelites Held Hostage” by this face-off, Jesse pulled David from pasture duty to take food to his brothers and their commander.

Jesse’s youngest boy arrived at the camp in time to take in his older brothers’ daily disgrace. Picture two armies eyeing each other across the divide, again. From the line, Goliath steps forward *again*. He shouts for a taker, again. More humiliation for Israel. Coming onto the scene, David takes in the Israelite soldiers jostling each other in awkward retreat.

Some time before this God had appointed David, through Samuel, to become king of Israel. The appointment was good, but from shepherding to throne room is no single bound. Saul was still king. David still spent his days on the job he knew, in the hills with sheep. Inside David, however, things were stirring. Hearing Goliath’s dare, he thought less of his enemy’s size than of the offense against Yahweh.

David said, “Who is this uncircumcised Philistine that he should defy the army of God?”

For the fortieth day in the Israelites’ serial debacle, the soldiers had no answer. The question, clearly, was rhetorical. In twenty-first-century terms, Israel’s soldiers were stressed.

David didn’t know when to stop. He asked more questions, annoying his brother. Anyone with siblings knows what came next.

Jesse’s oldest son, Eliab, effectively said, “You little troublemaker! Who’s watching the sheep?” And David, feeling the put-down, said, “What? You’re saying nothing’s at stake here?”

That's a modern translation. In the beautiful, evocative, King James Version, David says, "**What have I now done? Is there not a cause?**"

Hear that question: ***Is there not a cause?***

Hey, David, why not ask to see the battle plan? Or a vision or mission statement? Or the short-term success strategy? (I have my doubts about their having a five-year plan.) David's question simply pierces to the heart of everything: "**Is there not a cause?**"

As it happens, the question *is* rhetorical. David knows the cause. He's fixed on it. It's about to take him to his sweet spot, the thing God made him to do.

No, I take that back. David doesn't go *right* into what he's made to do. Almost no one does. David is still in God's process. First the young man surveys the scene and frames it in his own terms. He says: "I take care of my father's sheep and goats. When a lion or a bear comes to steal a lamb from the flock, I go after it with a club and rescue the lamb from its mouth. If the animal turns on me, I catch it by the jaw and club it to death. I've done this to both lions and bears, and I'll do it to this pagan Philistine, too, for he has defied the armies of the living God!"

Hold on to the question: ***Is there not a cause?***

By now Saul is in. "Use my armor," he says to David. "The king's armor!" And David puts it on. But it's unfamiliar. Too heavy. Too clumsy.

David's back to his own tools, to the way God made him. He loses the armor and scans the area. From a nearby stream, he picks up five smooth stones and drops them in his shepherd's bag. Before a watching crowd of Israelite soldiers, including his three older brothers, David starts across the valley. Read

1 Samuel 17: two armies on the hills and, in the valley between, a mountain of a warrior about to face down a teenager.

Goliath sees “a ruddy-faced” boy, the Bible says. He spits out curses. He saber-rattles. He gestures with sword and spear and javelin. David, I’m pretty certain, is scared but thinking more about God than Goliath. Also, he’s skilled at what he’s about to do.

For all I know, Goliath is silhouetted against the sun. David tilts his head skyward and says, “Today the Lord will conquer you. And I will kill you and cut off your head.” You gotta like that. Victory is God’s; the battle is David’s.

Then a teenager using all that life so far had made of him, and armed with purpose (and with a laser-accurate slingshot and five stones), face-plants a supersized soldier. The mighty Goliath thuds into rocks and dirt. Grabbing a sword, the teenager removes the giant’s head.

Here’s another story:

In a Chicago skyscraper, in a fortieth-floor office, a man at a large polished desk stares through plate-glass windows at Lake Michigan. He’s thinking that he’s worked all his adult life to get to this address or one like it. In the past he felt good about the title, the work, the status, the perks. Now the hole in him dwarfs all that.

After years of promotions, memberships, and big toys, after years of exclusive seating and private access; the latest business books and first-class flights; lunches and dinners and right people in top addresses; hard workouts, costly clothes, power haircuts . . . *after decades on the up escalator* . . . the man is thinking: *If I died today, so what?* And the man is me. And if you’d asked me then, in 2005, “Is there a cause?” you would have gotten the blank stare I most often aimed at Lake Michigan.

At that time I had no mental category for “cause.” My ledger headings were achievement, good times, possessions, money, appearances. Aren’t life skills for personal gain? But personal gain, for me, was falling short of personal fulfillment.

I saw no giant. I had no cause.

My wife and I were Christians. As our faith deepened, we’d begun to question our priorities, and our appetite for *stuff* was waning. By 2007 we had downsized from multiple homes to one. (This feels ridiculous to say now.) I had made a church mission trip to Africa, where headline words like *poverty*, *hunger*, and *AIDS* fade into individual faces, real pain, great need. That same year, in November, my wife, Lisa, took a similar trip.

You know the flywheel effect? Jim Collins talks about it in his book *Good to Great*. The flywheel is the part of an engine that spurs momentum. At first you move it, but at some point internal changes acquire their own energy. By spring 2008, my spiritual flywheel had kicked in.

One evening Lisa and I had friends over to show them the Africa project and to talk about the need. Remembering the scene can still make me wince. In our magazine-spread living room, we set out pictures of little faces and bloated stomachs and protruding ribs. Pictures showed young Africans with stumps for limbs and flies buzzing around crusty noses.

You might say Lisa and I were still with the Israelites. Still standing in the crowd of soldiers. We were asking questions. We had viewed the giant. Maybe we hoped the king’s armor would fit and we could limit our exposure.

But in our minds the question was forming: Is there not a cause?

That night after everyone left, Lisa and I prayed together. Nothing elaborate. We told God we thought we could use our

resources to start an orphanage in Africa. We said he'd need to help us sell our home.

In thirty days we closed on our home in a cash transaction. In 2010 the orphanage opened for operation, and that year we closed out my financial work. That year I also stepped in as managing director of Halftime.

How easy was the transition? Though I felt strongly that it was right to do, I was scared, and I did it in faith, not assurance. As it happens, the word "assurance" rarely shows up in God's lexicon.

There's a story about Mother Teresa. A man asked her to pray for him. And she asked him what he wanted her to pray. He said, "Ask God to give me clarity." Mother Teresa said no, she couldn't pray for that. She said, "I never had clarity; I only had faith."

It's not as if David didn't seek clarity. He asked questions. He assessed. He took in the landscape and listened to people around him. He tried on standard protection, standard weapons. He knew his own skills to capitalize on them. And that all plays in.

In God's hands, however, David's win would not be standard issue. In God's plan for him, David was most himself. Interesting, isn't it? God's victory didn't require another giant or a better weapon. It required exactly David. David: meet your sweet spot.



As you begin this book, I give you three questions.

1. Is there not a cause?
2. In you, is there a sweet spot?
3. What is your giant, and how can you know?

You just read two short stories. In the first, a boy from the pastures, armed with a cause, pushes through his fear. In the second, a man in a tower has no cause. In the first, a boy knows his calling and knows himself. In the second, a man is confused on both fronts.

In Ephesians 2:10, Paul says, “We are God’s handiwork, created in Christ Jesus to do good works, which God prepared in advance for us to do.” Remember that verse. In it Paul (writing from a prison, by the way) says we *are* born to be part of something big. But *what?* And how can we know?

That’s the purpose of this book.

One starting place to know is the Gospels. Matthew, Mark, Luke, and John tell what moved Jesus: his “giants,” you might say, of sickness, poverty, injustice, lack of mercy, hunger and thirst, imprisonment, alienation, suffering. The Gospels also reveal that Jesus identifies personally with sufferers: “Inasmuch as you do it to the least of these—*my brothers and sisters,*” he said, “you do it to me” (Matt. 25:40, paraphrase).

Question 1: Is there not a cause?

As we attach ourselves to Jesus Christ, our hearts increasingly hurt with him.

I know of a woman abused as a child. As an adult she leads recovery classes for other victims. Once she wrote a haunting paragraph aimed at the adults in her childhood. “When I came to school with a bald spot the size of a silver dollar from pulling my hair, why did you say nothing? When you saw my brother and me leave for vacation with a middle-aged bachelor, why did no one intervene?”

How many people—young, old, in-between—suffer on for lack of someone to see and interrupt?

I think of that when I see men like Dale Dawson step into the lives of Rwandan students. For years the country's best and brightest high school grads had no bridge to higher education. Meanwhile Dale worked at a prestigious financial firm. There came a day when he stepped toward his giant because he had a cause. Now he helps Rwanda's young achievers go to top schools and then replant back home to serve in Rwanda.

In David's parlance, Dale knew how to fight for his sheep against bears and lions. Now he uses those skills to protect God's lambs. But how did Dale know to do that? And of all the causes out there, how does a person know what to do? That brings us to question number two.

Question 2: Is there, in you, a sweet spot?

Answer: Yes, there is. Made by God, remade in Christ Jesus, every person is pre-wired to count in his kingdom, which is no small privilege. You were made with purpose. Even if you messed up on purpose, in Christ you are forgiven, new, restored. Everything that has happened to you, good or bad, screw-ups, rejections, dead ends, and triumphs—*all things*—can contribute to what God prepared in advance for you.

Trust that restoring love. God's passion for you makes it safe to look at your worst—pride, selfishness, what causes you shame and regrets, misfires—and use it to be your best.

Know yourself. As you see yourself (self-examination can take many forms), know your weaknesses and strengths. Both will guide you.

Lean into the way God made you. In tests, conversations, feedback, contemplation (what this book is about), your sweet spot will emerge. You can start to answer questions such as:

When I lose all track of time, what am I doing?

How do I problem-solve?

What does feedback tell me?

In what situations do I thrive?

Halftime helps people find and know their sweet spots—their Ephesians 2:10 calling. Halftimers are women and men who, feeling lost in their schedules and busyness, begin to carve out the personal space to search and know their strengths, gifts, and passions; to know and be known by others and by God; and to find what they were made to do. Socrates said the unexamined life is not worth living. I meet people who, in an entire life, never come close to a self-exam.

By no means does God's purpose for you mean leaving your job. Mike Ullman, CEO of JCPenney, was called to serve people as he rebuilt a company. Scott Boyer stayed in pharmaceuticals, building a business to help fund essential medicines to the rest of the world. Whether your current work becomes your mission or you move into one, the joy is in knowing God made you for it.

You have a sweet spot. You have a giant too.

Question 3: What is your giant, and how can you know?

At first it may feel as if your giant is your disappointment, depression, boredom, restlessness—your smoldering discontent with life right now. That feeling is not your giant. It's your large nudge.

The nudge says you're ready to know yourself, your loves, your priorities and values and beliefs, and what moves you. Ready to take safe risks. Ready—as God's light reveals you to yourself—to find and take on your giant.

If you choose to look into yourself to find your giant, remember:

You're not the first. Others have made this journey. In their stories you'll see pieces of yourself.

You're not alone. If your smoldering discontent leads you to put significance over success, you have company. Not just boomers or middle-aged mavens, either, but adults of every age.

Insight is not instant. Saul of Tarsus had one blinding vision on the road to Damascus, followed by what some say was up to fourteen years of study. Only then, as the apostle Paul, did he begin to change the world. I doubt you need fourteen years to reach new meaning. But the journey to an effective life takes some time.

The better you know God the more easily you can know yourself, and the more clear your Ephesians 2:10 calling will become. I've rarely seen God do any miracle overnight. Love, children, gardens, healing, friendships, buildings, learning, careers, nature—and life-changing insight—all take time.

Don Stephens founded and heads Mercy Ships—a state-of-the-art hospital on water that brings surgery and healing to “the forgotten poor.” Don will tell you that his courage to build Mercy Ships came after Mother Teresa asked him three questions. “I don't know what I thought she'd be like,” he says, “but she's one of the most direct people I've ever met.”

She asked him:

Why were you born?

What is the pain in your life?

What are you doing about it?

Don told the little nun about his autistic son, something he rarely talked about. She told him God uses pain to prepare us. She took him to a center for handicapped people. He says, “I couldn’t pull myself away.” When he got back to his home, at that time in Switzerland, he contacted a ship’s broker and began to go after his dream. His giant.

A lot of events—inside us and outside—bring us to God. As he brings us to ourselves, we find our cause.

“Is there not a cause?” David asked his brothers. If you’ve ever asked that question, in any form, keep reading.