

IMPORTANCE OF A FOURTH-QUARTER STRATEGY

By Jim Langley

In selling life insurance for more than 30 years, I have gained a clear realization about the uncertainties of life. During those three decades, I have delivered more than 100 death claim checks to beneficiaries, and many of those claims were generated by the deaths of clients whom I had considered to be still in the prime of their lives.

As a result, I have asked a number of people this question, hoping to provoke some thinking and discussion: "Do you believe you are in your fourth quarter of life?" Interestingly, even those I ask that are what I would consider beyond their prime years often respond with a definite, resounding, "No!"

Then I follow up that question with my thoughts on life's uncertainty, using a sports analogy. Although my favorite game while growing up was baseball, I have always enjoyed college football and often observed the fourth quarter is by far the most important part of the game. The teams with the most depth many times come back from possible defeat and salvage victory in the final minutes of the game. They are able to rally to win because they have prepared for adversity, planned well, and were able to draw upon the inner strength needed for a triumphant finish.

These observations have prompted what I call "Fourth Quarter Strategies," discussions about today's workplace designed to help others better understand that in many ways life is like a vapor, and God wants us to live out our days – no matter how young or old we are – as though time were running out and He is depending on us to get on the field to truly make a difference.

Many people seem content to simply sit along the sidelines and watch the game being played out before their eyes. Someone reading this "Monday Manna" might simply consider it nice sentiments meant for someone else, but this warning is intended for each of us! God engineers circumstances in all our lives and we need to realize He wants us actively involved in the game of life He has presented to us, not to be bystanders. Many of the games we engage in merely entertain, but what we do with our lives and how we use the time we are allotted is of great, even eternal importance.

The Bible speaks of this often. The apostle Paul might not have known about football, but he had a firm grasp of the fourth-quarter metaphor. He wrote, "*I have fought the good fight, I have finished the race, I have kept the faith*" (2 Timothy 4:7). Paul also understood how quickly time can pass, and opportunities can too easily be lost if we fail to take advantage of them. He challenged us to be "*making the most of your time, because the days are evil*" (Ephesians 5:16).

One key to an effective fourth-quarter strategy is to have a clear understanding of our priorities for life. For many of us, relationships are at or near the top of the list. To me, the most important relationship is the one I have with my Heavenly Father, desiring to please Him in all I do and in all I am. Not one of us is guaranteed tomorrow. We might be in our personal "fourth quarter" of life at this moment. It makes sense therefore to do as the apostle Paul said, to "redeem the time," because the days pass all too quickly.

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Reflection/Discussion Questions

1. If someone were to ask you, "Are you in the fourth quarter of life?" how would you respond? Does it seem morbid to even consider that you could be in the fourth quarter of your life? Why or why not?
2. Do you think having a "fourth quarter strategy" for life makes sense for anyone, regardless of his or her age or stage of life? Why or why not?
3. Considering your life at present, what changes – if any – do you think might be necessary to ensure an effective, productive fourth quarter strategy?
4. What do you think it means to "redeem the time"? Do you regard the passage of time as an enemy or an ally? Explain your answer.

NOTE: If you have a Bible and would like to read more about this subject, consider the following passages:

Psalm 90:10; Luke 14:28-29; 1 Corinthians 9:24-27; James 4:13-17