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By **Jim Mathis**

## **PREPARING FOR THE 'FOURTH QUARTER**

Life can be compared to a football or basketball game, or perhaps the final minutes of a soccer match. At some point you reach the fourth quarter. You feel tired, maybe hurting a little, but there is still time on the clock. There are still plays to be made. Chances are, they are the most important plays of the game. This is where you win or lose the contest.

Unlike football, in real life we cannot see the clock. We do not know how much time we have left. We are also not certain about the score. Are we winning or losing? All we really know is that the game is not over. Our friends are still watching and cheering, and we need to finish strong.

Colonel Harlan Sanders realized that he couldn't live off of his Social Security benefits, so he started Kentucky Fried Chicken (now known as KFC) when he was 68. Arnold Palmer was still designing golf courses when he died earlier this year at 87, and Jane Pauley was recently named host of CBS's Sunday Morning news program. She is 65.

We could cite hundreds of other stellar examples of people who achieved much of their finest work in the latter stage of their lives. So the fourth quarter is important – even if we never will be famous.

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For me, the fourth quarter is proving to be a good time for writing, teaching and passing along what I have learned to others. Several months ago I realized I had 30 teaching or speaking dates on my calendar to be fulfilled before the end of the year. Some were tax classes, some were leading a group on personal finances, and a few were focused on the crafts of writing or photography. I needed to practice my public speaking skills, since I was going to be putting them into use over the succeeding few months.

When we are young, it seems we have forever in front of us, so we have little concern about the final stages of our lives. However, we reach our 50s or 60s, we start to realize the time for making our mark, a meaningful contribution in life, is growing shorter. So it is wise to regard these latter years in terms of stewardship, even a sacred trust. The Bible has much to say about this:

**Time is fleeting.** Time passes by relentlessly. We cannot stop it, nor can we conserve it or store it up for later use. It can be tragic to look back on our lives and think of time we failed to use wisely. If we do not use time, we lose it. *“Pay careful attention, then, to how you walk, not as unwise but as wise, redeeming the time, because the days are evil”* (Ephesians 5:16)

**Take advantage of opportunities while you can.** In our “fourth quarter,” we have accumulated a lifetime of experience and expertise. When opportunities present themselves to utilize those abilities, we should do so with eagerness. *“Whatever your hand finds to do, do it with all your might, for in the realm of the dead, where you are going, there is neither working nor planning nor knowledge nor wisdom”* (Ecclesiastes 9:10).

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**We are being watched.** How we live our life is serves as an example for others. *“Therefore, since we are surrounded by such a great cloud of witnesses, let us throw off everything that hinders and the sin that so easily entangles. And let us run with perseverance the race marked out for us”* (Hebrews 12:1).

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### Reflection/Discussion Questions

1. What “quarter” of life are you in at present? If you are not in your “fourth quarter,” as Mr. Mathis describes it, do you still have any concern about how you are using the time you have and opportunities presented to you? Explain your answer.

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2. Assuming you are in your “fourth quarter,” or at least approaching it, what are your thoughts about how you could invest the time you have remaining?
  
  
  
  
  
  
  
  
  
  
3. Do you agree with the idea of viewing our time, experience, expertise and opportunities in terms of stewardship? Why or why not?
  
  
  
  
  
  
  
  
  
  
4. How might you begin preparing now for the fourth quarter of your life? Or if you are already in the midst of it, are you using it in ways that you find fulfilling and meaningful, not only for yourself but also for others?

NOTE: If you would like to look at or discuss other portions of the Bible that relate to this topic, consider the following brief sampling of passages:

Ecclesiastes 3:1-8, 8:6-8, Ephesians 2:10; Colossians 4:5-6; 2 Timothy 3:16-17

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