

FOURTH QUARTER STRATEGIES – Saturday, October 25, 2014

Having sold life insurance for the past 31 years, I've come to understand the uncertainties of life. During that period I've delivered more than a hundred death claim checks to beneficiaries and many of those claims were on clients who I considered to be still in their prime. Over the past few months I've asked a handful of people this thought provoking question, "So tell me, do you believe you are in your fourth quarter of life?" Even those I ask who are what I would consider past their prime often answer with a resounding "NO!" Then I follow up that question with my thoughts on life's uncertainty. Although my game growing up was baseball, I've always enjoyed college football and frequently the fourth quarter is by far the most important quarter of the game. The teams with the most depth often come back from possible defeat and pull out another victory in the final minutes of the game. They have prepared for such adversity, they've planned well and they draw upon an inner strength and finish strong.

What I hope to accomplish through these "Fourth Quarter Strategies" discussions in the coming months is to help those who read them to better understand that life is like a vapor and God wants us to live out our days as though time was running out and He's depending on us to get on the field and truly make a difference. Many of us are content to simply sit on the sidelines and watch the game being played out before our eyes. Sadly, you may read this and simply consider it nice thoughts meant for someone you know and not realize it is meant for each of us! God engineers circumstances in all our lives and we need to realize that He wants us actively involved in the game of life He has put before us.

I have no way of knowing what your priorities are in life, but I imagine relationships are near the top of the list. To me the most important relationship is the one I've been striving to improve for the past 30-plus years - my relationship with my Heavenly Father! My desire is to be in tune with His desires for my life. I want to please Him in all I do and in all I am. You may be asking, "What does that look like?" As I continue to study God's Word (both Old and New Testaments) and apply what I learn to my life, I gradually grasp more and more just what He wants of me during the short time I have left. My prayer is simply that you would do likewise.

Here to serve,

Jim Langley, CLU

Passages to ponder: James 4:13-17; Psalm 90:10

Note: Jim Langley has been an agent with New York Life since 1983 and an active member of CBMC of Santa Barbara since 1987. These "Fourth Quarter Strategies" discussions are designed to "light a fire" under Christian business and professional men so we might be more effective in the marketplace for the sake of Christ, our Lord and Savior!

Passages to ponder: James 4:13-17; Psalm 90:10

James 4:13-17 New King James Version (NKJV)

Do Not Boast About Tomorrow

¹³ Come now, you who say, “Today or tomorrow we will go to such and such a city, spend a year there, buy and sell, and make a profit”; ¹⁴ whereas you do not know what *will happen* tomorrow. For what *is* your life? It is even a vapor that appears for a little time and then vanishes away. ¹⁵ Instead you *ought* to say, “If the Lord wills, we shall live and do this or that.” ¹⁶ But now you boast in your arrogance. All such boasting is evil.

¹⁷ Therefore, to him who knows to do good and does not do *it*, to him it is sin.

Psalm 90:10 New King James Version (NKJV)

¹⁰ The days of our lives *are* seventy years;
And if by reason of strength *they are* eighty years,
Yet their boast *is* only labor and sorrow;
For it is soon cut off, and we fly away.