

## ***6 Hallmarks of a Fantastic 4<sup>th</sup> Quarter Your Master Plan for Finishing Strong***

### **Core purpose for this book**

As a pastor, I officiate funeral and memorial services for our military veterans, first responders and civilians on a regular basis. There's something I've learned over the years meeting with over seven-hundred survivors about their loved ones that I have both applied to my life and this book: *Living with purpose—or some would call it living intentionally—brings clarity, confidence about our decisions, more expectations met, better alignment with our core values, vocationally alignment, a greater appreciation and discernment about relationships, and joy resulting from investing in the hallmarks contained within this book.*

If the results are so beneficial, why don't we live life intentionally? Simple. We have a built-in learned default setting (auto pilot) to guide us throughout the day and our lives. This is why it's so hard to start a new routine, such as going to the gym for exercise or changing our eating habits or changing our perspective about a particular life dynamic. It's just plain difficult, but with a new perspective and motivation, all of us can make changes for the better. That's what this book is about: Six areas of our lives that need examination and refinement for the fourth quarter of life.

I invite you to take this journey with me as we explore fourth quarter hallmarks that can add purpose and value to your life. As I say in the opening of ***6 Hallmarks of a Fantastic 4<sup>th</sup> Quarter, Your Master Plan for Finishing Strong:***

To finish strong is to live with purpose, to face change  
with courage, and to choose legacy over comfort.

It is a rare path, but those who walk it  
give their loved ones something far greater than memories:  
They give them clarity, peace, and hope.

### **Chapter Outline at a Glance:**

#### **Chapter 1. Emotionally Healthy**

*Emotional Renewal — Leading Yourself Through Change*

Some people set themselves up for failure in the fourth quarter by not recognizing

that the very things that brought them success in the first three quarters may now work against them. The fourth quarter often requires something different. It calls them to adapt and adjust, even if they've grown comfortable with who they are. As you step into this chapter, be ready to let go of what's comfortable in order to have an emotionally healthy fourth quarter. You'll be challenged to rethink your perspective on emotional health, the emotional characteristics you'll need, and what stands in the way of your emotional strength. If you are willing to keep learning about your inner world and to lead yourself, your fourth quarter can be filled with more joy, fulfillment, resilience, and high character, even in the midst of changes that accompany aging.

You've never had more capacity for change than you do now, primed with enough life experience to truly understand yourself, maybe for the first time. Ask yourself what isn't working for you to the degree you wish it were. Emotional health isn't a destination you reach as you hit the peak of your lives. *It is a continual pursuit until your final breath.*

The fourth quarter of life is not a time to *decline* but a time to *refine*. Emotional health matters at every stage of life, yet there's a unique demand for it in the final quarter. There's also a unique opportunity for it. In our concluding chapter of life, it's not the time to settle into who we think we are and coast through our remaining days. It's a time to lead beyond past hindrances, to guide our steps toward peace and resilience through change, and to bring out the best within ourselves.

## Chapter 2. Relationally Rich

### *Relational Virtues — Building Connections That Endure*

Each season of life brings unique opportunities. What I call "fourth quarter living" offers a season to be intentional. It isn't solely about aging; it's also about living with wisdom, purpose, and gratitude. It becomes essential to nurture meaningful relationships that reflect our values, provide support, and offer contributions to our lasting legacy.

What would happen if you audited toxic, challenging, or high-maintenance relationships in your life? Would it reveal changes that need to be made? If you have relationships that are one-sided, where you are providing energy and health only to have them consumed time after time, have you asked yourself why there's such an imbalance of investment by the other party? Are your closest friends' people you truly admire, with virtues you aspire to have? Are you benefiting from

their input, and do you trust them enough to be in your inner circle? Do you have an inner circle of friends? If so, who are they? We'll dive deeper into this topic later in this chapter.

Relationships are among life's greatest treasures, and like any treasure, how we tend them determines their lasting value. You might think of them as investments—investments of time, love, and care—that can yield either positive or negative returns. A wise relational investment—like a financial one—should grow in value and provide increasing returns over time.

In this chapter, we'll explore eleven virtues that shape a meaningful life, and how embracing them can transform our relationships, decisions, and legacy. These virtues are honesty, humility, patience, kindness, forgiveness, gratitude, perseverance, empathy, generosity, courage, and self-control.

### **Chapter 3. Physically Fit**

#### *Whole-Body Stewardship — Thriving in the Fourth Quarter*

Being physically fit is not a one-size-fits-all term. Age, genetic predisposition, and lifestyle choices are all components of how we age physically. As we enter our fourth quarter, our definition of what physical fitness means will change, while the need for fitness increases.

The vast majority of medical issues that impact the quality and length of our lives occur in the final quarter of our earthly existence. As life expectancy in the US approaches seventy-eight years—the average age for men and women combined—we had better be aware of, and prepared for, the myriad of problems that can occur in old age, and the measures that can be taken to avoid or mitigate them early on.

This chapter will address a small portion of the most common issues that our geriatric population faces. However, it is important to understand that every individual is unique, and all medical care needs to be custom-tailored to the specific patient by a well-trained, conscientious, and compassionate physician—one who takes into account every facet of the patient's health, life, and social context. [Note: This chapter must not be considered medical advice for any specific person, save for the fictional characters in the story below.]

A few general guidelines will be addressed, ones that can make all the difference in how to flourish in what can be the best years of your life. We will address five

general areas of geriatric care: preventive measures, chronic illness, terminal illness, and caregiver survival tips.

Our second co-author of this chapter, a Registered Dietitian Nutritionist, Certified Specialist in Oncology, discusses various conditions and disease states. She identifies and details that the majority of us have developed eating habits requiring change to improve our nutritional status, especially as we live through our fourth quarter of life. Additionally, ongoing research in nutrition has revealed important findings that can impact our overall health, such as the vital role of adequate fiber intake, the role of the gut microbiome, the body's inflammatory response, and how these relate to chronic illness. Studies have also highlighted the benefits of antioxidants, and phytonutrients (plant-based compounds), as well as the impact of certain foods and beverages on cancer risk.

There's another important aspect to living well in the fourth quarter of life: enjoying food and sharing it with those we care about most. We can do that with discipline and the desire to optimize our health through knowledge. Collectively, we share strong similarities, but each of us is different; therefore, understanding those differences empowers us to make better choices and live better.

## **Chapter 4. Vocationally Aligned**

### *Intentional Living — Realigning What You Do with Who You Are*

Let's parse the phrase "vocational alignment" to get a better grasp of this hallmark. First, the word "vocational" is typically associated with a job. We expend our time and energy and receive a paycheck as a result. While that's part of the definition, it's not exclusive.

I define "vocation" as whatever you give your time, energy, and attention to. Sometimes it results in a paycheck, ownership, or equity stake. But not always. For example, I get down on the floor with my three-year-old grandson, Wesley, and play with Legos or Matchbox trucks. In that moment, I'm giving Wes my mental, physical, and emotional investment. That's my vocation at that point in time. This definition is significant because it opens up our minds to think about the bigger picture. From the moment we wake up and become aware of the day until the moment we drift off to sleep, we are giving our resources, focus, and effort to multiple endeavors. For the business owner or executive in a long-term career, most of their waking hours have been spent in one main area. As a result, they think that vocation is just a job. It's not. It's a whole lot more.

The second word is “alignment.” This presumes there is something to which we are in need of aligning. Our lifespan is full of seasons and stages. Seasons come and go.

The reason we parse the words “vocational” and “alignment” is that over time, as we progress through seasons and stages, our vocations become misaligned. It’s in each stage that we need to consider what needs to be added, deleted, or changed in order to reach a point of alignment.

What is the *moonshine principle* and why is it important for refinement in our fourth quarter? When the moonshine principle is presented to someone wrestling with this foundational question, I point out what I learned personally. In the metaphor, the person is the sun; the role of the business owner or executive is the moon. The role is a *reflection* of their identity. We are not defined by *what we do*. We are defined by *who we are*. What we do is the *expression*—what other people experience of who we are. This chapter goes into great detail exploring the moonshine principle offering clarity between “vocation” and “alignment” for the fourth quarter, which brings greater fulfillment and purpose.

## Chapter 5. Financially Free

*Wisdom and Wealth — Simplifying for a Purposeful Life*

The later chapters of life offer a chance for clarity, simplicity, and intentional living. Health and purpose take priority, and money management—when planned with wisdom—becomes the fuel for a fulfilling journey rather than the destination.

Unfortunately, most people were never taught how to manage their finances effectively. They navigate rising costs, complex retirement rules, and fears of running out of money, often without a clear roadmap. Some oversave yet remain anxious. Others delay planning and hope for the best. But the truth is this: the outcomes of your fourth quarter will be shaped more by your decisions than by your circumstances. Contentment, not accumulation, is the mark of real wealth. Let’s explore the five hallmarks of a strong, purpose-driven final quarter. This is your opportunity to align your finances with your values and live the life you were meant to enjoy.

Managing the five hallmarks of money management will assist you in living a fourth quarter with confidence:

1. *Simplify and Protect Your Estate*

2. ***Secure Your Income Streams***
3. ***Determine Your Budget and Optimize Investments***
4. ***Plan for Long-Term Healthcare***
5. ***Live Purposefully***

The final quarter of life is not the finish line; it's the culmination. With intention and preparation, it can be the most meaningful season of all.

## **Chapter 6. Spiritually Anchored**

*Unshakable Foundation — Our Source When Life Shifts*

What are you calling your anchor? Every person anchors their life to something. Some will center their lives on building careers and chasing security in wealth, others with relationships, believing family or romance will always steady them. Others lean on education, knowledge, or philosophy, hoping intellect will chart their course. Many simply trust themselves—their own resilience or determination. Still others turn to spirituality in vague forms—energy, the beauty of nature, or a “higher power” that offers comfort but remains undefined.

Anchors matter because life is full of storms. When the winds rise, when loss or betrayal strikes, when illness or disappointment comes, your anchor will either hold or it won’t. I’ve seen too many people build their lives on something that looked steady, only to discover in crisis that it could not bear the weight.

Builders understand the importance of beginning their projects with straight lines, which culminate in a building that is aligned and strong. Before laying bricks, before raising walls, they pull out a simple yet vital tool: the plumb line. It consists of a string with a weight at the bottom, used to ensure straight, vertical alignment. Builders have relied on this tool for centuries because gravity, which pulls the weight down, cannot be cheated or altered. It always points to the true vertical. The principle is clear: If you want the building to stand tall and firm, you must begin by using a reliable, unchanging standard. Life works much in the same way.

The plumb line is not a symbol of cruelty but of grace. God reveals His standard so that His people may see where they’ve strayed and turn back. Just as a wise builder corrects as soon as the plumb line shows a problem, so a wise believer welcomes God’s correction. To resist is to risk collapse. To realign is to preserve strength.

Once anchored, our vision and perspective of life dynamics change because now they are seen through a different lens. This chapter explores dynamics that all of us have lived through or will live through. How we process through or cope with these dynamics will depend upon what you call your anchor in life.

1. **Healing from the Past**
2. **Offering forgiveness**
3. **Receiving forgiveness**
4. **Walking in forgiveness**
5. **Scars and healing**
6. **Living your faith**
7. **Living in victory**

## **Chapter 7. A Lesson in Teachability**

*The Learner's Heart — Staying Open, Growing Wiser*

Continual learning is at the heart of lifelong discipleship—the kind of life Scripture calls us to as followers and leaders in Christ. Proverbs 9:9 reminds us to “Instruct the wise and they will be wiser still; teach the righteous and they will add to their learning.” And in Proverbs 12:1, we’re offered a clear truth: “Whoever loves discipline loves knowledge, but whoever hates correction is stupid.” It couldn’t be said any plainer than that.

Teachability relates to the humble, hungry spirit of a learner—someone who acknowledges the limits of their own wisdom and honors God’s design for ongoing transformation. It’s not just a helpful trait in leadership, it’s a safeguard. A teachable heart keeps us surrendered to the voice of the Holy Spirit.

## **Chapter 8. Leaving a Legacy Letter**

*Your Story That Speaks — Writing a Legacy That Lives On*

Creating a legacy is the result of a lifetime of decision-making, shaping the story you leave behind—a written, oral, and lived history. Writing a legacy letter may take hours or even days of revisions, but its impact can resonate for generations. Any legacy—good or bad—tells a story. Legacies develop over time, shaped by areas of life such as faith and spirituality, character and personal values, relationships and influence, acts of service, fiscal responsibility, wisdom from life’s lessons, and education. Each of these aspects contributes to the personal and lasting impression we leave behind.

Clarity in life—whether in relationships, spiritual growth, vocational direction, or other areas—comes through reflection, examination, and adjustment. Writing a legacy letter follows the same process. Too often, we move through life reacting to circumstances rather than proactively shaping our journey. We respond to challenges in the workplace, health concerns, financial burdens, and relationships without taking the time later to reflect deeply on our experiences.

This is why a legacy letter is so powerful. It provides an opportunity to express love and gratitude, and reflect on our life journey, core values and beliefs, and wisdom gained. We can also add prayers of blessing and unspoken thoughts—messages we want to leave for family, friends, colleagues, and communities.

Join me by examining what components a legacy letter contains empowering you to author your own to family members and valued friends. Make this letter part of your legacy!

## Why This Book Matters Now

The later seasons of life can be some of the most meaningful—if we choose them to be. *6 Hallmarks of a Fantastic 4th Quarter* offers a practical and inspiring guide to living with purpose, courage, and clarity when it matters most. It's about refining, not retreating; rediscovering what gives life joy, value, and direction. Through real stories, thoughtful reflection, and actionable insight, this book helps readers embrace change, strengthen relationships, and finish life's journey with confidence and peace. The fourth quarter isn't the end—it's the masterpiece of a life well lived.