

A man in a grey suit, white shirt, and dark tie is running on a red athletic track. He is wearing a dark fedora hat and holding a brown leather briefcase in his right hand. His left hand is on his hat. The background shows a clear blue sky and distant mountains. A large white circle is overlaid on the center of the image, containing the text.

**COMING DOWN  
THE HOMESTRETCH:**

**MY  
25-YEAR  
PLAN**

**RAY  
PRITCHARD**



This project started because Mike Calhoun thought I needed to get my act together.

It happened like this. I was teaching at Word of Life Bible Institute in upstate New York in the dead of winter with a foot of snow on the ground. I flew in on Monday and got started Tuesday morning. After teaching for three hours, I went out to eat lunch with a few faculty members plus my longtime friend Mike Calhoun. I don't remember much about the meal or the conversation because I was tired and cold and not feeling great.

The next day I was having lunch in the Bollback Student Center when I happened to see Mike as we passed in the aisle. He was going one direction, and I was going the other. He greeted me and then said he had something to say to me. Mike and I have been friends for over 40 years. He can say anything he wants to me.

"Pritchard, I don't want to hear you talking like you did yesterday."

Because Mike is a true friend, I was not bothered when he said that. I guess I must have sounded a little too negative. Maybe I kvetched a little too much. So he told me (cheerfully, but firmly) he didn't want to hear that sort of thing from me anymore. Recently he had spoken with a famous pastor who is now in his 70s. That man asked Mike a simple question: "When are football games won or lost?" The answer is obvious. Almost every game is won or lost in the last few minutes of the fourth quarter.

You can't win the Super Bowl in the third quarter, but you can lose it in the third quarter. (This was just after Atlanta had blown that huge lead to Tom Brady and the New England Patriots.)

Mike leaned in (we were still in the aisle with students passing on both sides of us) and said, "Ray, you and I aren't young anymore. We can't kid ourselves. We're down to the last few minutes of the fourth quarter. But the thing is, we don't know exactly how much time we have. We don't know if we have five minutes left, or three minutes, or maybe just 30 seconds." Then he added, "We have to play like our whole life is on the line because it is. We don't have time to complain about anything. Coaches tell players to 'play through the whistle.' That's what we have to do. We've got to get in the game and play hard and fast because we know our time is short. If we do our part, soon enough the game will end, and the Lord will tell us the final score."

*I don't think Mike knows how important those words were to me.* I am 66 years old. I became a Christian 50 years ago. Marlene and I have been married for 44 years. Our three sons are all in their mid-to-late 30s. Our oldest son turns 40 in November. Now to be sure, I don't feel old every day, but I can't deny the passage of time. Mostly I feel the loss of energy. When I was 30, my energy seemed like an inexhaustible well. Today it feels like a balloon that has sprung a leak. I've got energy, but not nearly what I had ten years ago. It goes out quicker, and it takes longer to blow up the balloon.

All of this may be of only passing interest, but I think it's wise to ponder where you are in the "race of life." I made the first turn decades ago, and I ran the backstretch twenty years ago. Not too long ago, I made the final turn. I'm coming down the homestretch. As I peer into the fog, I can't see the finish line, but I know it's somewhere in front of me.

## A 25-YEAR PLAN

That brings me to this project. I came across this idea in a book written by my friend Tom Klobucher called [The Gentle Life](#). In 37 short chapters, Tom offers keys to a better, happier, more productive life. His advice covers the waterfront, from "Don't use profanity: Even if others do" to "Laugh a lot: Who wants to be around a sourpuss?" to "Be a teacher: Share what you have learned." One reviewer said it would be hard to find a book with more "actionable pearls" of wisdom. I agree, and I commend the book to you.

But it was chapter 36 that got my attention. Tom says, “Build a plan for your future: No matter how old you are.” In that chapter Tom sets out his “25-year-plan” from 2010 to 2035 when he will be 95 years old. Along the way, he faces the obvious question, “How do you know you’re going to live to be 95?” The answer is, he doesn’t. No one knows the future—only God. But he points out that people who live productive lives see themselves as works-in-progress. They don’t think, “I’m done here” or “I’ve arrived.” Like Joshua of old, they believe there is always more land to conquer.

So how long do I expect to live? I found a website (there are many of them) that allows you to punch in your personal data, hit a button, and then you get your predicted “Death Date.” It’s not all hocus-pocus. A lot of it is based on the actuarial tables. Every time I go to that website, I end up with the same date: July 8, 2025, which is only six years away. That makes you stop and think.

But it doesn’t matter. *It’s not how long you live, but what you do with the years you are given.* All my days were written in God’s book before one of them came to be (Psalm 139:16). I have no advance information about how long I will live.

I agree with Tom Klobucher. It’s a good idea to make a 25-year plan. The things I have written down are not so much “goals” as they are hopes and dreams about the sort of man I want to be as I come down the homestretch of life.

I want to thank Mike Calhoun for giving me the wise insight that the game is won or lost in the last few minutes. And I thank Tom Klobucher for the challenge to write a 25-year plan.

If I live to be 91, here’s my plan.

## **1. STAY IN GOOD SHAPE BY RIDING MY BIKE**

I wrote the first draft of my plan a few days before my bike accident in early January. After three surgeries and a long rehab, it’s going to be a while before I can get on my bike again. In the last few years I’ve averaged riding 3000 miles a year, with a total of over 47,000 miles since 1996.

Here’s the point. As we get older, the body starts wearing out and breaking down. We can’t stop that process, but we can slow it down and delay the inevitable by staying in shape.

That’s why I’m getting back on my bike as soon as I can.

## 2. KEEP GROWING IN THE LORD

Somewhere I read about a mountain climber who died during a steep ascent. To honor him, his friends put on his gravestone, “He died climbing.” That seems like an admirable goal for all of us. I don’t want to coast down the last few yards of the racetrack. I want to run through the tape, going as fast as I can. That’s not a statement about my schedule but about my desire. I want to die climbing. That means growing in my knowledge of the Lord, growing in my dependence on the Spirit, growing in my love for others, growing in my commitment to the gospel, and growing in the spiritual graces.

## 3. INVEST IN THE NEXT GENERATION

You can look back and be depressed, or you can look ahead and start smiling. *I choose to look to the future.* I’m restless in my soul to help train the rising generation of young Christian leaders. That’s why we travel to Uganda, Kenya, India, China, the Philippines, South Korea, and Ukraine. Travel isn’t getting easier, and now that I have all this hardware in my ankle, I’m going to be questioned by the TSA every time. No big deal. Here’s the reward. I get to spend a week teaching 20-30 bright, gifted young people who want to learn God’s Word. As I teach them Galatians or James or Daniel or 1 Peter, God’s Spirit causes the lights to go on. I know they will take what I give them and pass it along to others who will pass it along to others. That’s 2 Timothy 2:2 in action. It starts in the classroom. What a treat! What an honor!

## 4. BE FAITHFUL TO MY WIFE

I made a promise to Marlene long ago, and she made a promise to me. By the grace of God, we are still together, still happy, and still laughing with each other, walking side by side. The truth is, one of us is likely to go home to be with the Lord first. Until that day comes, we walk together through life.

I learned the importance of this in our early days in Oak Park. We ended the service in those days with me walking down from the pulpit to where she was seated. We would then walk out together hand-in-hand during the closing prayer. A woman told me she came to church mostly so she could watch us holding hands as we walked out of the sanctuary. It gave her hope for the future. In a world of broken promises, where people wonder if any marriage can make it, I accept the challenge of staying faithful in word

and deed until the very end. That's the promise I made, and it's a promise I intend to keep.

## **5. MENTOR MY GRANDKIDS**

Ten years ago we had no grandchildren. Then they started arriving—Knox, Eli, Penny, Violet, Zoe, Hannah, Joshua, and Niko. I agree with everyone else about this. You can't know how wonderful grandkids are until you have some. They represent the future. I look at their beautiful faces and think, "I have not wasted my time on planet earth. They will carry on after I am gone." They represent the hope of the future. That's where the action is. So I pray with them and for them and do all I can to build into them while I have a chance. Thank God for FaceTime and Skype and all the other amazing technologies that shrink the distance and bring us close together.

## **6. TRAVEL AS MUCH AS I CAN AS LONG AS I CAN**

I think I got this from my parents. Not that they were world travelers, but my mom and dad traveled a lot in my growing-up years. I remember one moment when a cemetery salesman tried to interest my parents in buying a "family plot" where we would all be buried together. I can still remember my mom laughing and saying, "We can't do that. We expect our boys to scatter to the four winds." I think I've done the most "scattering" of the four Pritchard boys, but we've all done our fair share of travel. It's good for the soul to get out and about and see this big world God made. It's life-changing to visit the Holy Land and walk through the land of the Bible. You gain a new perspective by traveling to India or China or the Philippines.

So far Marlene and I have visited 40+ countries. I have Australia and New Zealand and Chile and Germany (among others) on my bucket list. I plan to travel and teach God's Word as long as I'm able and the doors are open.

## **7. GRACEFULLY ACCEPT MY LIMITATIONS**

One part of growing old is realizing you can't do everything you thought you could do. Live long enough, and you'll end up in a rocking chair trying to figure out how to make the remote control work so you can watch the Great British Baking Show on Netflix. The key here is to "gracefully" accept the limitations that come as time passes. I can't do anything as fast as I could 20 years ago. Either I get grouchy about that, or I accept it as from the Lord.

## **8. LET GO OF THINGS I CAN'T DO WELL**

If I live to be 80, I won't be able to do everything I did when I was 30. The thought of going back in time and starting over is biologically taxing. I have no desire to be 25 all over again. I did it once, and that was enough.

I want to be smart about my limitations and give up those things someone younger can do better than me. I think we're all familiar with the story of men and women who hang on too long because they can't let go. We all need some good friends who can help us navigate those treacherous waters. If we believe in God's sovereignty, then we can let go of some things as the years roll on. If God used us, he can use someone else in our place, and that's okay.

## **9. KEEP WRITING AND SPEAKING WHAT GOD GIVES ME TO SHARE**

This is where the internet comes in. I started my writing career by doing a weekly column for the Sunday bulletin at Redeemer Covenant Church in Downey, California. We used a "spirit duplicator" and later a mimeograph machine, both of which have long since gone to the Museum of Forgotten Technology. Today we have the internet, which means I can write something like this document, post it, and have it immediately available to billions of people. What a gift. That's why I plan to keep writing as long as I can.

I plan to keep speaking as long as God opens the doors. The day will come when younger men will take my place in the various conferences. If you live long enough, someone comes along who is half your age with twice your energy who can say what you say better than you can say it. Is that okay? It has to be. I plan to keep writing and speaking while the doors are open. In my perfect world, I'll do my final Facebook Live at 9 AM on the day of my 2 PM funeral.

## **10. LOOK FOR WAYS TO STRETCH MY FAITH**

Joel 2:28 says that in the Pentecostal age, old men will dream dreams. Like Moses of old who saw the Promised Land and knew his people would enter it even though he couldn't, it is given to older saints to catch a glimpse of the future. I love it when Christians in their 80s and 90s dream big dreams for the kingdom of God. That's what I want for myself. I want to be like Caleb, who claimed the hill country for himself even though he was 85 years old. That's the spirit! Live until you die, and don't die until you're dead.

## 11. BE GENEROUS WITH MY TIME

That means being ready to talk to those who want to talk to me. Somewhere I read about a man who was frustrated with all the interruptions that wrecked his schedule. People just kept wanting to talk to him. It bothered him until he remembered that the interruptions were God's way of readjusting his schedule. I want to be easy to find, easy to talk to, and quick to share what I have with whoever needs it.

## 12. KEEP MY WORD

We're all busy. I don't know anyone who doesn't have too much to do. *We all feel the pressure, especially those of us who talk a lot.* It's easy to make promises we don't intend to keep. We "sort of" tell the truth. We promise to be there at 8:30, knowing we will be at least 15 minutes late. We say we'll write a report, but things get hectic, and we let it slide.

There is a simple solution: *Make fewer promises but keep the ones you make.* Years ago I heard it put this way: Underpromise but overdeliver. Most of us do the opposite. We overpromise and underdeliver. That's why we have to keep making excuses. The best companies understand this principle. They may say, "We guarantee delivery in three weeks," knowing they can deliver it in two weeks. What happens when your order arrives early? You brag about that company because they did better than they promised. Most of us will say, "We can do it in 7 days," when we know it's going to be more like two weeks at the earliest. Then we wonder why people get frustrated.

As I sail on into the latter stages of my life's journey, I'd like to make fewer promises, and then keep the ones I make.

## 13. BE A CHEERLEADER—NOT A GRUMPY OLD MAN

Proverbs 17:22 reminds us that "a joyful heart is good medicine." I understand this in a new way because Marlene and I have entered the stage of life where we pack our medicine before we pack our clothes. I want to have a cheerful spirit that God can use to be healing medicine to those around me.

We all know the stereotype of the grumpy old man sitting on the porch, with a sour expression on his face, just waiting for a chance to tell the teenagers to get off his lawn. *Even the most cheerful people can become*

*grumpy very quickly.* Sometimes health issues wear us down, or we feel discouraged by the loss of our loved ones, or we feel the world growing very small around us. Live long enough, and you're likely to end up sitting in a chair by the window, with nothing more to do than watch the dogs chase the birds.

I pray for grace to be an encourager who cheers others along the race of life. I had a seminary professor who liked to say, "It takes no size to criticize." May the Lord deliver us from a grumpy, cramped, unhappy view of life.

## **14. BE A TRUSTED ADVISOR TO FAMILY AND FRIENDS**

I want the people who know me best and love me most to know they can come to me any time, day or night, and they don't need an appointment. I especially want my kids and grandkids to know I will be there for them as long as I can. I can't be an advisor for the whole world, but I can listen and give my thoughts to the people closest to me.

## **15. REMEMBER TO SAY "THANK YOU" EVERY DAY**

*Marlene has taught me a lot about this.* Many years ago, when I was going through a hard period, she suggested we play the "God sighting" game. It's very simple to do. You just look around and see where you can find God's fingerprints in your life. I was so discouraged that I couldn't imagine seeing God anywhere. Very soon I started to see him in small things. A phone call from a friend. The sun shining. A kind email. A friend who dropped by. A note from one of our boys with good news. A hymn that brought us joy. Sometimes it was just a small thing God would do, something that caused us to say, "That was the Lord who did that for us." *We learned if you keep your eyes open for God, soon you'll see him everywhere.* We often focus too much on the spectacular answers to prayer. God says, "That's not always where you're going to see me. Look for my fingerprints in the small things and listen for the whisper of my voice." *God always speaks loud enough for the willing ear to hear.*

I found myself praying over and over, "O Lord, open the eyes of my heart that I might see you everywhere." And you know what? It enabled me to see God at work in places where I had never seen him before.

I want to see God's fingerprints everywhere, and then I want to be quick to say, "Thank you, Lord!" because his mercies are new every morning.

## **16. PRAY ALWAYS FOR MY WIFE, MY KIDS, AND MY GRANDKIDS**

The longer I live, the clearer it becomes that the greatest gift I can leave to the world is a family that loves God and tries to live by his Word. My books will soon be forgotten, and my sermons will not last forever. But if I can leave behind the legacy of a godly marriage, a happy family, of children and grandchildren who love each other and love the Lord, then I will not have lived in vain. I must work and pray to that end.

## **17. MEMORIZE SCRIPTURE SO I'LL HAVE IT WHEN I NEED IT**

I regret coming to this so late in life. About three years ago I began memorizing Scripture in earnest. I started by memorizing ten of the Psalms. Then I worked on Galatians, 1 Thessalonians, James and Isaiah 55. I've managed to get through a large part of 1 Peter. I use several translations, and I go at my own speed. The benefits seem enormous to me. As I hide God's Word in my heart, I find my faith strengthened and my courage deepened. I think it's helped my preaching. It certainly has been good for my soul. If I live long enough, the day may come when I can't read on my own. I want to have God's Word tattooed on my soul so I will be ready when that moment comes.

## **18. BEFRIEND THE YOUNG AND ENCOURAGE THEM**

The future belongs to the young. They will be here after I'm gone. Therefore, I want to spend these years building into the next generation and helping them any way I can. That means befriending them, listening to them, laughing with them, praying with them, learning from them, and imparting whatever wisdom God gives me.

## **19. DRESS WELL, LOOK SHARP, DON'T GET SLOVENLY**

As the years pass, it's easy to stop caring about how you look. Last summer Marlene bought me some jazzy socks. Really wild stuff with bright colors and bold designs. She said it was time to jazz up my wardrobe. I thought about it, and she's right (as she always is about things like that). I've worn boring blue and brown and black socks all my life.

No more!

Now I have a dresser drawer full of incredibly bright socks. I don't know if they make me look better, but I smile when I put them on, and I think that's half the battle.

## 20. HAVE A BLAST WHILE I LAST

I learned this principle from Shirley Banta, the legendary church secretary in Oak Park who had served my two predecessors and then stayed on to help me get my feet on the ground. She used to say to me, “Remember, Pastor Ray, have a blast while you last.” That speaks to your overall attitude toward life. Ecclesiastes 9:10 says, “**Whatever your hand finds to do, do it with all your might.**” That’s not just good advice. It’s a command from the Lord. Don’t just sit on the couch watching TV. Don’t mope while life passes you by. Get in the game!

We often quote the first part of verse 10, but seldom do we mention the last part of the verse: “**For in the grave, where you are going, there is neither working nor planning nor knowledge nor wisdom.**” That’s a downer, isn’t it? No, not really. It’s just sober reality.

Have a blast while you last because you won’t last forever. We will all do some “box time” eventually. *Life is not a dress rehearsal.* We only get one chance to do whatever we’re going to do on planet earth.

## 21. WHEN I’M WRONG, ADMIT IT

I expect to make many mistakes in the years to come. I say that because I’ve made plenty of mistakes in the last 66 years. I expect that trend to continue despite my best efforts. But I don’t want to go through life making excuses or blaming other people. I’ve discovered I can’t get better until I own my mistakes. I want to keep short accounts with the Lord and with my friends and loved ones.

## 22. MAKE NEW FRIENDS ALONG THE WAY

A man in his 80s remarked to me that it’s hard to make new friends at a certain point in life. We all like to hang around with the people we know best. Nothing wrong with that. But how much better to open the doors of your heart and let God give you some new friends. It’s too late to make any more “lifetime friends,” but there’s plenty of time for new friends.

## 23. LIVE WITHOUT FEAR

*This strikes me as a big deal because it’s easy to live in fear when you get older.* You worry about your health, you worry about your finances, you worry about your spouse’s health, you worry about your kids and grandkids, and you worry about being put on the shelf and forgotten.

And the truth is, there are many reasons to worry as you head down the long straightaway that leads to the finish line. So many things could happen that you can't predict. How do you live without fear? *First, you can't isolate yourself because isolation breeds distorted thinking.* We need the stimulation of people who love us and like to be around us. *Second, we need to find happiness in doing small things.* It's not just keeping busy. It's believing the work of today is God's work, whatever it happens to be. *Third, we need to surround ourselves with good music.* As I type these words, I'm listening to Majesty Radio from Moody Bible Institute in Chicago. I just heard an up-tempo version of "Power in the Blood" that had me tapping my toes and singing along. As Luther remarked, the devil hates good music. When Christian music comes in, he must leave. So turn up the good stuff and drive him nuts!

## **24. KEEP WATCHING FOR THE LORD'S RETURN**

My friend John Tahl died last week at the age of 91. When we talked on the phone a few days earlier, we both knew the end was near, but John didn't think it would come so quickly. At one point I said, "John, why don't we skip all this funeral business and go straight to the Rapture?" He laughed and agreed it would be a wonderful idea.

As I look at the world rushing headlong into the abyss of judgment, I can't help but think the coming of the Lord must be near. Multitudes of Christians before me have said the same thing. I'm taking my stand with them. I'd rather expect Jesus to come in my lifetime and be wrong than to be so in love with the world that I'm not ready to see him when he comes.

## **25. BE READY TO DIE WHEN THE MOMENT COMES**

This goes back to my conversation with Mike Calhoun. At the age of 66, I'm closer to 91 than to 31. A lot of sand has already slipped into the bottom of the hourglass. I'm in the final minutes of the fourth quarter. My whole life hangs in the balance. I have not yet finished the race or won the prize. As I come down the homestretch of life, I'm not sure where the finish line is, except that it's somewhere in front of me.

*My job is to keep running hard until I cross the finish line.* If that happens today, I'll be surprised but not disappointed. If it happens 25 years from now, I'll be surprised in another way. We live in a time of amazing technological progress. Recently Israeli researchers said they may have

a cure for cancer within a year. I hope it's true. God speed the day when cancer will be a distant memory.

My friend Jack Graham said it this way: "If you're not dead, you're not done. God still has work for you to do." That thought cheers me up. At the moment, I'm not dead; therefore I'm not done. God still has work for me to do.

So I plan to laugh a lot, encourage everyone I can, and point people to Jesus as the only hope in this mixed-up world. I plan to run hard and then pass the baton to the next runner in front of me. That's all I can do.

These are great days to be alive—the best days. I've got my 25-year plan. If I make it to 91, maybe I'll do another one. In the meantime, I plan to play through the whistle and run through the tape. I figure if I live each day as if it might be my last, one day I'm bound to be right.

# GOING DEEPER

1. Of the 25 goals listed, which ones seem to resonate the strongest with you?
2. According to Psalm 90:12, what should we ask God for in light of our own mortality?
3. What does it mean to you to “play through the whistle” and “run through the tape”?
4. According to Matthew 6:33, what should our focus be no matter how long we live?
5. What things do you need to let go of in order to focus on what you do well?
6. Take 15 minutes and write down a few of your 25-year goals. What sort of person do you hope to become 25 years from now?

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