

THRIVING IN THE THIRD CHAPTER

An Ecclesiastes Guidebook for the Retirement Years

Workbook

*For those who want
to go deeper!*



THRIVING IN THE THIRD CHAPTER: The Workbook

A Companion to the Book: *Thriving in the Third Chapter: Wisdom from Ecclesiastes for Successful Retirement Living*

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ABOUT THIS WORKBOOK

This workbook is a free companion resource designed to help you apply the wisdom of Ecclesiastes to your retirement years. Based on the 12 chapters of Ecclesiastes, each lesson guides you through practical reflection, biblical insight, and actionable steps for thriving in your third chapter of life.

WHAT YOU'LL FIND:

- 12 Lessons corresponding to the 12 chapters of Ecclesiastes and the book *Thriving in the Third Chapter*.
- Biblical Formulas that capture each chapter's core principle for retirement living.
- Solomon's Letters — personal, pastoral letters written as if Solomon himself were speaking directly to you about navigating this season of life.
- Reflection Questions that move you from knowledge to transformation.
- Action Steps to help you live out what you're learning.

AVAILABILITY

This workbook is available exclusively as a free downloadable eBook at AdventSource.org

For more information about retirement resources, support, and community, visit:

- Regional Conference Retirement Plan: RegionalRetirement.org
- Adventist Retirement Plan: AdventistRetirement.org

A NOTE FROM THE AUTHOR

This workbook was created to accompany *Thriving in the Third Chapter*, but it can also stand alone as a tool for personal growth and group study. Whether you're newly retired, approaching retirement, or simply seeking to live this season with greater purpose, these lessons will challenge and encourage you.

The “letters from Solomon” are imaginative reflections based on the themes of each chapter of Ecclesiastes, written as if the wisest man who ever lived were speaking personally to you about the joys, challenges, and sacred purpose of retirement.

Our prayer is that this workbook will bless you, equip you, and inspire you to thrive—not just survive—in your third chapter. May you finish well, live fully, and honor God faithfully in these precious years.

This book was developed through extensive research, reflection, and writing. While editorial resources supported clarity and presentation, all ideas, interpretations, conclusions, and final expressions originate solely from the author, who bears full responsibility for the content.

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Workbook Introduction:

Welcome to Your Third Chapter Journey

You've spent decades building a career, raising a family, and navigating life's challenges. Now you're entering what many call the “third chapter,” that season after the career ends and before eternity begins. But what do you do with this chapter? How do you make it meaningful?

Solomon, the wisest man who ever lived, wrestled with these same questions three thousand years ago. In the book of Ecclesiastes, he shares brutally honest reflections on life, purpose, aging, and what truly matters. His conclusion? Life without God at the center is empty—but life lived for Him is full of meaning, no matter your age.

This workbook is your companion to *Thriving in the Third Chapter*. It's designed to help you move from reading about wisdom to living it out in your daily retirement experience.

HOW TO USE THIS WORKBOOK:

1. Work Through Each Lesson Thoughtfully

Don't rush. Each two-page lesson corresponds to a chapter in the book. Read the chapter first, then complete the workbook lesson. Give yourself space to think, pray, and respond honestly.

2. Pay Attention to the Formula

Each lesson features a simple biblical formula that captures the chapter's core principle. These aren't mathematical equations; they're memorable truths to guide your third chapter decisions.

3. Engage with Solomon's Letters

Solomon wrote a personal letter for each chapter, speaking directly to you as someone navigating this season of life. Read them slowly. Let his wisdom—earned through experience and failure—speak into your situation.

4. Answer the Reflection Questions Honestly

The three questions in each lesson are designed to move you from head knowledge to heart change. Be truthful. No one else needs to see your answers—this is between you and God.

5. Take the Action Steps Seriously

Knowledge without application changes nothing. Each lesson ends with a practical commitment. Choose one thing you'll actually do this week. Small steps compound into transformed lives.

6. What You'll Need:

- Your copy of *Thriving in the Third Chapter*
- A pen (not a pencil—commit to your answers!)
- An open heart and honest spirit
- 20-30 minutes per week for reflection

7. A Word of Encouragement:

Keep it mind, retirement isn't the end of your story—it is a **new chapter with fresh purpose**. God isn't finished with you. He's given you time, wisdom, freedom, and influence that you didn't have in earlier seasons. The question is: **What will you do with it?**

This workbook will challenge you. It will ask hard questions. It will push you beyond comfort into growth. But if you lean in, you'll discover what Solomon finally learned: **The third chapter can be the most meaningful season of your life when lived for God.**

Let's begin.

*“Remember your Creator in the days of your youth, before
the days of trouble come and the years approach when you
will say, ‘I find no pleasure in them.’”*

ECCLESIASTES 12:1





LESSON 1

LIFE WITHOUT GOD IS EMPTY

Finding True Purpose Beyond Career and Possessions

THE FORMULA: MEANING = GOD + SERVICE – SELF-ABSORPTION

LESSON OBJECTIVE: In this lesson, you'll discover why chasing achievements and possessions leaves us feeling empty, and how connecting with God brings lasting meaning to your third chapter of life.



FROM ECCLESIASTES 1: “Meaningless! Meaningless!” says the Teacher. “Utterly meaningless! Everything is meaningless.” – 1:2; “What do people gain from all their labors at which they toil under the sun? Generations come and generations go, but the earth remains forever.” – 1:3–4; “I have seen all the things that are done under the sun; all of them are meaningless, a chasing after the wind.” – 1:14



SOLOMON'S LETTER TO YOU:

My Seasoned Friend,

You've worked decades chasing goals that once seemed ultimate. Now, looking back, do they feel as significant as you imagined? I spent my life pursuing everything—knowledge, pleasure, achievement, legacy. I discovered something startling: apart from God, it's all vapor, here one moment and gone the next.

This isn't pessimism; it's liberation. You're free now from the endless striving that once consumed you. The promotions you didn't get, the recognition that passed you by, they matter less than you thought. What remains? Relationships rooted in love. Moments of genuine connection. The quiet satisfaction of living uprightly before God.

Don't waste this season chasing more of what never satisfied you before. You've seen enough of life's cycles to know what truly counts. Invest in what outlasts you. Find your meaning not in accumulation but in the eternal. That restless search you've felt your entire life? It's resolved only in the One who made you.

With Clear Eyes,
Solomon



REFLECT & RESPOND

1. Solomon had everything yet felt empty. What accomplishments or possessions did you think would satisfy you? How do you feel about them now in retirement?

2. The formula says: $\text{Meaning} = \text{God} + \text{Service} - \text{Self-Absorption}$. Looking honestly at your current retirement, which side of this equation is stronger—your connection to God and service, or self-focused activities?

3. If someone asked you at the end of your life, “What gave your retirement years meaning?”, what do you hope your answer will be? What needs to change now to make that answer true?



THIS WEEK’S ACTION STEP:

Choose ONE specific way you'll invest in eternal purpose this week. (Examples: volunteer at church, mentor someone younger, write a faith letter to your grandchildren, visit someone lonely, etc.)

MY COMMITMENT:



REMEMBER:

Retirement is not the end of meaning but the discovery of it. Without God, life is vapor; but with Him, even the smallest act carries eternal weight.



LESSON 2

LEISURE OR MISSION?

Balancing Pleasure and Purpose in the Retirement Years

THE FORMULA: GENUINE JOY = PURPOSE + SERVICE + GOD-CENTERED LIVING

LESSON OBJECTIVE: In this lesson, you'll learn why pleasure and leisure alone can't satisfy, and how genuine joy comes from balancing rest with purpose-driven service.



FROM ECCLESIASTES 2: *"I said to myself, 'Come now, I will test you with pleasure to find out what is good.' But that also proved to be meaningless." – 2:1; "I denied myself nothing my eyes desired; I refused my heart no pleasure. My heart took delight in all my labor, and this was the reward for all my toil. Yet when I surveyed all that my hands had done and what I had toiled to achieve, everything was meaningless, a chasing after the wind." – 2:10–11*



SOLOMON'S LETTER TO YOU:

Wise Traveler,

I tried it all—grand projects, beautiful gardens, impressive portfolios, endless entertainment and pleasure. I denied myself nothing. And you know what I discovered at the finish line? Empty hands holding fog.

You've earned the right to enjoy your retirement, but don't build your happiness on things that crumble. That new hobby, that dream vacation, that comfortable routine—enjoy them, yes, but don't ask them to bear weight they cannot carry. Only God can fill the God-shaped space within you.

Here's the paradox I learned: when I pursued pleasure as my goal, it eluded me. But when I pursued God and accepted each day as His gift, joy surprised me in unexpected moments. A sunrise. A shared meal. Honest work done well. These simple gifts become profound when received with gratitude.

Your legacy isn't your achievements; it's how you stewarded what God entrusted to you. Find your satisfaction there, and you'll discover the contentment that chasing more never brings.

In Grateful Simplicity,
Solomon



REFLECT & RESPOND:

1. If you're honest, what percentage of your retirement vision is about leisure versus legacy? What does that reveal about your priorities?

2. Solomon discovered that pleasure without purpose leaves us empty. Which activities bring you genuine joy, and which fill time?

3. How could you balance your leisure activities with meaningful service this month? Be specific—name the activity and when you'll begin.



THIS WEEK'S ACTION STEP:

Identify one leisure activity you'll continue enjoying AND one service opportunity you'll add to bring balance to your week.

MY PLAN:



REMEMBER:

Leisure refreshes, but purpose sustains. Retirement is not an endless vacation—it's a season to experience joy in God, lived out through service and love.



LESSON 3

A TIME FOR EVERY SEASON

Embracing God's Timing in the Third Chapter of Life

THE FORMULA: PEACE = ACCEPTANCE OF GOD'S TIMING + TRUST IN HIS PURPOSE

LESSON OBJECTIVE: In this lesson, you'll discover that every season—including retirement—has its own beauty and purpose in God's plan for your life.



FROM ECCLESIASTES 3: *"There is a time for everything, and a season for every activity under the heavens: a time to be born and a time to die, a time to plant and a time to uproot." – 3:1–2; "He has made everything beautiful in its time. He has also set eternity in the human heart; yet no one can fathom what God has done from beginning to end." – 3:11*



SOLOMON'S LETTER TO YOU:

My Fellow Traveler,

You've lived through countless seasons—planting and harvesting, weeping and laughing, holding on and letting go. Now, in this golden season, you may wonder if your time for meaningful contribution has passed. Let me assure you: it hasn't. God has made everything beautiful in its time, and this season carries its own sacred purpose.

Stop rushing. Stop regretting. The years behind you weren't wasted; they were preparation. The years ahead aren't empty; they're an invitation. There's still time to build, to heal, to embrace, to speak. Your schedule may be freer, but your calling remains.

God has set eternity in your heart—that restless longing for significance doesn't retire when you do.

This isn't life's waiting room; it's another chapter of purpose. Trust the divine rhythm. What you're meant to do in this season, only you can do now.

With Timeless Grace,
Solomon



REFLECT & RESPOND:

1. Looking back, what "season" of life did you resist most? How did God use that season to prepare you for where you are now?

2. Ecclesiastes 3:11 says God has “set eternity in the human heart.” What does that restless longing for significance feel like in your current retirement season?

3. What unique purpose might God be inviting you into in THIS season that you couldn't have fulfilled in earlier chapters of your life?



THIS WEEK'S ACTION STEP:

Instead of resisting this season, write down three things that are ONLY possible because you're in the third chapter now (more time, more wisdom, more freedom, etc.). Thank God for this season.

MY LIST:



REMEMBER:

This isn't life's waiting room; it's another chapter of purpose. God has made everything beautiful in its time—including this season.



LESSON 4

THE STRENGTH OF COMPANIONSHIP

Building Relationships and Community in Later Years

THE FORMULA: STRENGTH = RELATIONSHIPS + MUTUAL SUPPORT + GOD AS THE THIRD STRAND

LESSON OBJECTIVE: In this lesson, you'll learn why isolation is dangerous in retirement and how intentional relationships multiply your strength and joy.



FROM ECCLESIASTES 4: *“Two are better than one, because they have a good return for their labor: If either of them falls down, one can help the other up. But pity anyone who falls and has no one to help them up.” – 4:9–10; “Though one may be overpowered, two can defend themselves. A cord of three strands is not quickly broken.” – 4:12*



SOLOMON'S LETTER TO YOU:

Dear Companion,

I've observed something troubling: people who isolate themselves in their later years, seem convinced they've outgrown their need for others. What folly! Two are better than one because they have a good return for their labor. When one falls, the other helps them up.

Don't retreat into loneliness disguised as independence. Yes, you've earned your rest, but you weren't designed for solitary existence. The colleague who became a friend, the neighbor who checks in, the community that still needs your presence—these connections aren't burdens; they're lifelines.

Perhaps you've been hurt by others or grown weary of disappointments. I understand. But a cord of three strands isn't easily broken, especially when God is that third strand. Invest in relationships that sharpen you, encourage you, and keep you engaged with life.

Mentor someone younger. Walk alongside a peer. Let others help you when pride whispers you should manage alone.

Isolation kills. Community sustains. Choose wisely.

In Friendship,

Solomon



REFLECT & RESPOND:

1. Are you isolating yourself in retirement under the guise of “independence”? What relationships have you let fade that you need to revive?

2. The formula includes “God as the third strand.” How does inviting God into your relationships change them? Give a specific example.

3. Who needs YOU to be the one who “helps them up” when they fall? And who in your life do you trust to help YOU when you fall?



THIS WEEK’S ACTION STEP:

Reach out to ONE person this week: either someone you've lost touch with, or someone who could benefit from your friendship and encouragement. Make the call. Set the meet-up date. Send the note.

WHO I'LL REACH OUT TO:



REMEMBER:

Isolation kills. Community sustains. A cord of three strands—you, others, and God—is not quickly broken.



LESSON 5

THE SECRET OF CONTENTMENT

Living with Gratitude and Simplicity After 60

THE FORMULA: CONTENTMENT = GRATITUDE + TRUST - GREED

LESSON OBJECTIVE: In this lesson, you'll discover that contentment isn't found in having more but in being grateful for what God has already given.



FROM ECCLESIASTES 5: “Whoever loves money never has enough; whoever loves wealth is never satisfied with their income. This too is meaningless.” – 5:10; “Moreover, when God gives someone wealth and possessions, and the ability to enjoy them, to accept their lot and be happy in their toil—this is a gift of God.” – 5:19



SOLOMON'S LETTER TO YOU:

Beloved Seeker,

I had wealth beyond measure—more than you could imagine—and discovered it was never enough. There's always one more thing to acquire, one more investment to make, one more financial goal to chase. The treadmill never stops unless you step off intentionally.

Retirement tempts you with a lie: “Just a little more security, just a slightly bigger cushion, and then you'll feel safe.” But Ecclesiastes teaches a liberating truth: enough is a decision, not a number. Contentment comes from gratitude, not accumulation.

Here's what I learned too late: the ability to enjoy what you have is a greater gift than having more. Stop chasing. Start savoring. The meal on your table, the roof over your head, the relationships in your life—these aren't steppingstones to something better. They're the gifts themselves.

Simplify. Give generously. Live gratefully. Trust God's provision. That's where peace lives.

In Contented Trust,

Solomon



REFLECT & RESPOND:

1. Solomon says, “Whoever loves money never has enough.” Are you still chasing “just a little more” in retirement? What would “enough” look like for you?

2. The formula includes gratitude as essential to contentment. List three things you have RIGHT NOW that you once prayed for or hoped to have.

3. Is there something you could simplify in your life (possessions, commitments, expenses) that would actually increase your peace rather than decrease it?



THIS WEEK'S ACTION STEP:

Practice gratitude daily this week. Each morning, write down three specific things you're grateful for. At the end of the week, notice how it changes your perspective.

I COMMIT TO:



REMEMBER:

Contentment is a decision, not a number. The ability to enjoy what you have is a greater gift than having more.



LESSON 6

ACCEPTING LIMITS, RELEASING REGRETS

Finding Peace and Perspective in Retirement

THE FORMULA: WISDOM = ACCEPTANCE OF LIMITS + RELEASE OF REGRETS

LESSON OBJECTIVE: In this lesson, you'll learn how to make peace with life's limitations and release the regrets that steal your joy in the present.



FROM ECCLESIASTES 6: “Better what the eye sees than the roving of the appetite. This too is meaningless, a chasing after the wind.” – 6:9; “Who knows what is good for a person in life, during the few and meaningless days they pass through like a shadow?” – 6:12



SOLOMON'S LETTER TO YOU:

My Reflective Friend,

Life is short, and much of it is beyond our control. You cannot undo the past. You cannot reclaim lost years. You cannot rewrite decisions that brought pain. This is hard truth, but it's also liberating truth.

I've watched people torture themselves with “if only” and “what if.” They spend their remaining years nursing regrets instead of embracing what remains. Don't be one of them. Acceptance isn't resignation—it's wisdom. It's saying, “God, I cannot change what was, but I trust You with what is and what will be.”

You have limits now that you didn't have before. Physical limits. Financial limits. Time limits. Acknowledge them without bitterness. These limits aren't punishments; they're boundaries that force you to focus on what truly matters. Better to be present with what you have than to pine for what you don't.

Release the regrets. Receive today as a gift. That's the path to peace.

With Understanding Grace,
Solomon



REFLECT & RESPOND:

1. What regret from your past keeps resurfacing? Write it down, then write underneath: “I release this to God. It no longer defines me.”

2. What limitation in your current life are you still resisting? How might accepting this limit actually free you to focus on what matters most?

3. Solomon says, "Better what the eye sees than the roving of the appetite." What are you chasing that's keeping you from enjoying what's already in front of you?



THIS WEEK'S ACTION STEP:

Choose one regret or one limitation. Pray specifically about it every day this week, asking God to help you release it and find peace. Write a brief prayer below.

MY PRAYER:



REMEMBER:

Acceptance isn't resignation, it's wisdom. Release the regrets. Receive today as a gift. That's the path to peace.

SPECIAL INSIGHT: THE POOR WISE MAN

THE STORY FROM ECCLESIASTES 9:13–16:

“There was a little city with few men in it, and a great king came against it and besieged it and built great siegeworks against it. But there was found in it a poor wise man, and he by his wisdom delivered the city. Yet no one remembered that poor man.”

This brief parable sits at the heart of Ecclesiastes, capturing everything Solomon has been trying to tell us about life, service, and recognition.

THE PARADOX:

A man performs the **ultimate service** (saving an entire city from destruction).
He possesses the **ultimate qualification** (wisdom that actually works).
Yet he receives the **ultimate indignity** (complete and total ingratitude and being forgotten).
You can be absolutely right, completely effective, and utterly forgotten.

THE CONTRASTS:

The world says: Your value = Your recognition

Ecclesiastes says: Your value = Your faithfulness, regardless of recognition
The deliverance was **real** even though the remembrance was **absent**.
The city **lived**. Children grew up who would have **perished**.
The impact **mattered**, even though the credit disappeared.

THE LIBERATING QUESTION:

If you knew with certainty that no one would remember your contribution, would you still make it?
This question cuts to the heart of why we serve. Are we serving for applause or for obedience? For platforms or for people? For legacy or for love?

THE LIBERATION:

For every mentor unacknowledged...; For every servant **unthanked**...
For every parent taken for granted...; For every pioneer **forgotten**...
For every older adult feeling **invisible**...

This story offers profound freedom:

- Your deliverance was **real**.
- The city lived. That's what **matters**.
- God **saw**. That's what **counts**.
- You were **faithful**. That's what **endures**.

THE APPLICATION FOR YOUR THIRD CHAPTER

Once you accept that effective service may bring no earthly recognition, you're liberated from:

- ✓ The exhausting game of **platform-building**
- ✓ The need for **credit-seeking**
- ✓ The anxious work of **legacy-manufacturing**

Instead, you're free to:

- ✓ **Do what's right** without needing applause
- ✓ **Serve with your gifts** without demanding acknowledgment
- ✓ **Deliver whom you can** without requiring monuments
- ✓ **Release the outcome and the credit** to God

THE PROMISE:

“For God will bring every deed into judgment, including every hidden thing, whether it is good or evil.” – Ecclesiastes 12:14

The poor wise man **will be remembered** where it matters most—before God, who brings every deed into judgment, including **the secret ones**, including the **forgotten ones**.

In God's economy, faithful service is **never wasted**, even when it's forgotten on earth.

THE TRUTH YOU NEED TO REMEMBER:

- ✓ **Wisdom works.** But it doesn't always get credit.
- ✓ **Service saves.** But it doesn't always get statues.
- ✓ **Effectiveness delivers.** But it doesn't always get recognition.

And that's okay.

Because life “under the sun” is vapor, but life “before God” has eternal significance—regardless of earthly recognition.

YOUR REFLECTION:

What service are you withholding because you fear it won't be appreciated or remembered?



REMEMBER:

Your faithfulness matters more than your fame. Serve anyway. God sees.



LESSON 7

WISDOM THROUGH REFLECTION

Turning Experience into Legacy in the Third Chapter

THE FORMULA: LEGACY = REFLECTION + HUMILITY + SHARING LESSONS LEARNED

LESSON OBJECTIVE: In this lesson, you'll discover how honest reflection on your life—both successes and failures—can become wisdom worth passing on to others.



FROM ECCLESIASTES 7: *“The heart of the wise is in the house of mourning, but the heart of fools is in the house of mirth.” – 7:4; “Sorrow is better than laughter, because a sad face is good for the heart. The heart of the wise is in the house of mourning, but the heart of fools is in the house of pleasure.” – 7:3–4; “Do not say, ‘Why were the old days better than these?’ For it is not wise to ask such questions.” – 7:10*



SOLOMON'S LETTER TO YOU:

Dear Wisdom Keeper,

You've lived long enough to know that life's most profound lessons come not from celebrations but from struggles. Funerals teach more than parties. Failures shape us more than successes. The scars you carry aren't marks of shame—they're credentials of experience.

Don't waste your third chapter pretending you got everything right. The younger generation doesn't need your highlight reel; they need your honest story. What mistakes taught you? What regrets refined you? What pain pointed you back to God? That's the wisdom worth sharing.

Stop romanticizing “the good old days.” Every era has challenges; yours wasn't better, just different. And stop hiding your failures out of pride. Humility makes your wisdom credible. Your stumbles permit others to be human. Share what you've learned—the hard-won truths that only age and experience can teach.

Your legacy isn't perfection. It's authenticity wrapped in grace.

With Seasoned Understanding,

Solomon



REFLECT & RESPOND:

1. What's one failure or mistake from your past that taught you something invaluable? Have you ever shared that lesson with someone younger?

2. Solomon warns against saying “the old days were better.” In what ways are you tempted to romanticize the past instead of engaging meaningfully with the present?

3. Who in your life needs to hear your story—not the sanitized version, but the honest account of how God shaped you through both success and failure?



THIS WEEK’S ACTION STEP:

Write down one hard-won lesson from your life (something that cost you to learn). Then share it with one person this week—a child, grandchild, mentee, or friend.

THE LESSON I'LL SHARE:



REMEMBER:

Your legacy isn't perfection; it's authenticity wrapped in grace. The scars you carry are credentials worth sharing.



LESSON 8

TRUSTING GOD'S JUSTICE AND TIMING

Holding Faith When Life Feels Unfair in Later Years

THE FORMULA: FAITH = TRUST IN GOD'S JUSTICE + PATIENCE WITH HIS TIMING

LESSON OBJECTIVE: In this lesson, you'll learn how to trust God's justice even when life feels unfair, and how to wait patiently for His timing rather than demanding immediate answers.



FROM ECCLESIASTES 8: *"When the sentence for a crime is not quickly carried out, people's hearts are filled with schemes to do wrong." – 8:11; "Although a wicked person who commits a hundred crimes may live a long time, I know that it will go better with those who fear God, who are reverent before him." – 8:12; "No one can comprehend what goes on under the sun. Despite all their efforts to search it out, no one can discover its meaning." – 8:17*



SOLOMON'S LETTER TO YOU:

Faithful Friend,

You've lived long enough to see injustice go unpunished and righteousness go unrewarded—at least in this life. The wicked prosper while the faithful suffer. Corrupt leaders thrive while honest citizens struggle. It's enough to make you question everything.

But here's what I learned: God's justice operates on a timeline we cannot see. What looks like a delay isn't absence. What feels like silence isn't indifference. The accounts will be settled, but not on our schedule. Our job isn't to demand immediate justice; it's to trust the Judge.

This season of life tempts you toward bitterness when you see how things turned out—who got ahead, who got away with wrong, who received credit they didn't deserve. But bitterness poisons only the one who holds it. Let it go. Trust God's justice. Wait for His timing.

Your vindication isn't your responsibility; it's His.

In Patient Trust,

Solomon



REFLECT & RESPOND:

1. What injustice from your past still bothers you? Why is it hard to trust God's justice in this situation?

2. Ecclesiastes 8:12 says, "It will go better with those who fear God." How have you seen this prove true in your own life, even when justice seemed delayed?

3. Is there someone you need to forgive—not because they deserve it, but because holding bitterness is destroying YOUR peace? Name them (just for yourself) and release them to God's justice.



THIS WEEK'S ACTION STEP:

Pray daily this week for one person who wronged you, asking God to bless them. This isn't about condoning their actions—it's about freeing yourself from bitterness.

I WILL PRAY FOR:



REMEMBER:

God's justice operates on a timeline we cannot see. Your vindication isn't your responsibility—it's His. Trust and wait.



LESSON 9

CHOOSING JOY EVERY DAY

Living Fully and Joyfully in Retirement

THE FORMULA: FULFILLMENT = LIVING FULLY TODAY + SERVING FAITHFULLY – FEAR OF DEATH

LESSON OBJECTIVE: In this lesson, you'll learn how to seize the present moment with joy and purpose, refusing to let fear of death rob you of life now.



FROM ECCLESIASTES 9: “The living know that they will die, but the dead know nothing.” – 9:5; “Go, eat your food with gladness, and drink your wine with a joyful heart, for God has already approved what you do. Always be clothed in white, and always anoint your head with oil.” – 9:7–8; “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.” – 9:10



SOLOMON'S LETTER TO YOU:

Dear Companion of the Journey,

Whatever your hand finds to do, do it with all your heart. I've observed something profound: life is uncertain, time is brief, and tomorrow promises nothing. But today? Today is yours.

Don't wait for perfect conditions to enjoy your bread and wine, to wear your finest clothes, to love deeply. The work you postponed, the joy you delayed, the relationships you took for granted—now is the moment. Your strength may not be what it once was, but your capacity for wisdom, love, and impact has only deepened.

Death comes to us all, yes, but that truth shouldn't paralyze you—it should liberate you. Stop rehearsing regrets. Stop waiting for someday. The living have hope, and you're gloriously alive!

Savor simple pleasures. Pursue what matters. Love the ones beside you as if each day is the gift it truly is. This present moment is where God meets you.

Seize It With Joy,
Solomon



REFLECT & RESPOND:

1. What joy or pleasure have you been postponing until “the right time”? What if the right time is NOW?

2. Solomon says, “Whatever your hand finds to do, do it with all your might.” What task or calling are you doing half-heartedly that deserves your full engagement?

3. How does the reality of death change the way you approach today? Does it make you fearful and withdrawn, or grateful and intentional?



THIS WEEK'S ACTION STEP:

Do one thing TODAY that you've been putting off—something that brings joy, deepens a relationship, or serves someone in need. Don't wait for “someday.”

WHAT I'LL DO TODAY:



REMEMBER:

Today is yours. Don't wait for perfect conditions. The living have hope—seize the moment with joy and purpose.



LESSON 10

GUARDING WISDOM, AVOIDING FOLLY

Protecting Influence and Integrity in the Final Years

THE FORMULA: INFLUENCE = WISDOM + INTEGRITY – FOOLISH CHOICES

LESSON OBJECTIVE: In this lesson, you'll discover how one foolish choice can undermine a lifetime of wisdom, and how to guard your legacy in the third chapter.



FROM ECCLESIASTES 10: “As dead flies give perfume a bad smell, so a little folly outweighs wisdom and honor.” – 10:1; “Whoever digs a pit may fall into it; whoever breaks through a wall may be bitten by a snake.” – 10:8; “The words of the wise are gracious, but fools are consumed by their own lips.” – 10:12



SOLOMON'S LETTER TO YOU:

Dear Faithful Friend,

I've watched the swift lose races and the wise go unrecognized. Life doesn't always reward merit, and your faithfulness may never make headlines. But here's liberating truth: your worth isn't determined by applause.

In this season, resist the temptation to grow careless simply because fewer people are watching. One small folly can undermine a lifetime of wisdom. Guard against the quiet sins that creep in when we think nobody notices—the sharp word, the neglected duty, the compromise we rationalize. Your character matters more now than ever, not because of who's observing, but because of who you've become.

Do what your hand finds to do with wholehearted devotion, whether anyone acknowledges it or not. The recognition you've earned may never come, and that's acceptable. God sees. You know. Live with clean hands and quiet confidence, avoiding those besetting missteps that tarnish a legacy.

Contentment comes not from being celebrated, but from being faithful.

Stand Resolute,

Solomon



REFLECT & RESPOND:

1. Solomon warns that “a little folly outweighs wisdom and honor.” What small compromise or careless habit could undermine your testimony in retirement?

2. Are you tempted to “coast” spiritually or morally in retirement because fewer people are watching? How can you guard against this?

3. The formula includes integrity as essential to influence. What does integrity look like when no one is looking, no one is applauding, and no one remembers?



THIS WEEK’S ACTION STEP:

Identify one area where you've been spiritually or morally careless. Confess it to God, and put one specific guardrail in place to protect your integrity going forward.

MY COMMITMENT:



REMEMBER:

One small folly can undermine a lifetime of wisdom. Your character matters more now than ever. Guard it carefully.



LESSON 11

KEEP SOWING, KEEP GROWING

Staying Fruitful Through Service and Mentoring

THE FORMULA: FRUITFULNESS = FAITHFUL SOWING + DILIGENT SERVICE + TRUST IN GOD'S HARVEST

LESSON OBJECTIVE: In this lesson, you'll learn that retirement isn't the end of productivity—it's a call to keep sowing seeds of faith, service, and mentorship that will bear fruit for generations.



FROM ECCLESIASTES 11: *"Ship your grain across the sea; after many days you may receive a return. Invest in seven ventures, yes, in eight; you do not know what disaster may come upon the land." – 11:1–2; "Sow your seed in the morning, and at evening let your hands not be idle, for you do not know which will succeed, whether this or that, or whether both will do equally well." – 11:6*



SOLOMON'S LETTER TO YOU:

Beloved Sower,

As long as you have breath, you have seed to scatter. Retirement isn't permission to stop planting—it's an invitation to sow with the wisdom that only decades of living can provide.

You don't know which seeds will take root. That mentoring conversation? That encouraging note? That small act of service? You can't predict what God will use. So keep sowing. Morning and evening, scatter generously. Some seeds will fall on hard ground. Some will sprout but wither. But some—oh, some will bear fruit you'll never see this side of eternity.

Don't withhold your hand because you think you're too old to make a difference. Don't stop because the results aren't immediate or measurable. God brings the harvest; you bring the faithfulness. Keep serving. Keep giving. Keep mentoring. Keep growing spiritually.

Your final chapter can be your most fruitful if you refuse to retire from kingdom work.

Press On,

Solomon



REFLECT & RESPOND:

1. What "seeds" (acts of service, mentoring, generosity, prayer) have you stopped sowing because you don't see immediate results?

2. Solomon says, "You do not know which will succeed." How does this free you to serve boldly without needing to control outcomes?

3. Who is one younger person (family member, church member, neighbor) you could mentor or encourage this month? What wisdom do you have that they need?



THIS WEEK'S ACTION STEP:

Choose one way you'll "sow seed" this week—mentor someone, serve somewhere, give generously, or pray faithfully for a specific need. Do it without expecting recognition or immediate results.

MY SEED TO SOW:



REMEMBER:

As long as you have breath, you have seed to scatter. Your final chapter can be your most fruitful—keep sowing!



LESSON 12

REMEMBER YOUR CREATOR

Anchoring Legacy and Preparing for Eternity

THE FORMULA: ETERNAL READINESS = REMEMBERING GOD DAILY + LIVING FOR ETERNITY

LESSON OBJECTIVE: In this lesson, you'll discover that the ultimate purpose of the third chapter is to remember your Creator daily and prepare for the eternal home that awaits.



FROM ECCLESIASTES 12: *“Remember your Creator in the days of your youth, before the days of trouble come and the years approach when you will say, ‘I find no pleasure in them.’” – 12:1; “Now all has been heard; here is the conclusion of the matter: Fear God and keep his commandments, for this is the duty of all mankind. For God will bring every deed into judgment, including every hidden thing, whether it is good or evil.” – 12:13–14*



SOLOMON'S LETTER TO YOU:

My Cherished Friend in Life's Final Act,

We've walked through much together—the vapor of vanity, the rhythm of seasons, the ache of injustice, the call to faithfulness. You've seen that I tested everything, pursued everything, and concluded with clarity: apart from God, it's all chasing wind.

But here's what remains when the striving stops: God Himself, and the life He calls you to live right now. This retirement season isn't your consolation prize; it's your culmination. Everything you've learned, every scar you've earned, every wisdom you've gathered—it all converges here, in these sacred years when you finally understand what matters.

Fear God. Not with terror, but with reverent awe that shapes every choice. Keep His commandments—not from duty alone, but from love that's matured through decades of His faithfulness. Enjoy your portion. Love wastefully. Speak truthfully. Give generously. Remember your Creator daily, for He remembers you always.

The Teacher has spoken. The conclusion stands. Now live it with the freedom of one who knows how the story ends—in the arms of the God who wrote it.

Your Fellow Pilgrim Home,
Solomon



REFLECT & RESPOND:

1. What does it mean practically to “remember your Creator” daily in retirement? How can you build this into your routine?

2. Solomon's final conclusion is simple: "Fear God and keep his commandments." If you lived the rest of your life by this principle alone, what would change?

3. God will bring every deed into judgment, "including every hidden thing." Does this truth inspire you to live more faithfully, or does it cause anxiety? Why?



THIS WEEK'S ACTION STEP:

Write a brief "spiritual will"—not financial, but a statement of faith you want your family to know. What do you want them to remember about your relationship with God?

MY STATEMENT:



REMEMBER:

This season isn't your epilogue; it's your culmination. Remember your Creator. Fear God. Keep His commands. Live faithfully until you go home.

SPECIAL INSIGHT: THE MYSTERY OF AGING

ECCLESIASTES 12:1-7 – THE POETIC PICTURE OF AGING: Solomon closes his book with one of Scripture's most beautiful and mysterious passages, a poetic meditation on growing old. Rather than speaking clinically about aging, he uses metaphor and imagery to capture its reality, dignity. Let's walk through each image, honoring the beauty and wisdom in what Solomon observed...



FROM ECCLESIASTES 12: *“Remember now your Creator in the days of your youth, Before the difficult days come, And the years draw near when you say, “I have no pleasure in them” – 12:1; “While the sun and the light, The moon and the stars, Are not darkened, And the clouds do not return after the rain;” – 12:2; “In the day when the keepers of the house tremble, And the strong men bow down; When the grinders cease because they are few, And those that look through the windows grow dim;” – 12:3; “When the doors are shut in the streets, And the sound of grinding is low; When one rises up at the sound of a bird, And all the daughters of music are brought low.” – 12:4; “Also they are afraid of height, And of terrors in the way; When the almond tree blossoms, The grasshopper is a burden, And desire fails. For man goes to his eternal home, And the mourners go about the streets. – 12:5; “Remember your Creator before the silver cord is loosed, Or the golden bowl is broken, Or the pitcher shattered at the fountain, Or the wheel broken at the well.” – 12:6; “Then the dust will return to the earth as it was, And the spirit will return to God who gave it. – 12:7*

“Remember your Creator before the difficult days come” (v. 1)

- The Image: Life has seasons, and winter brings challenges summer didn't know.
- The Mystery: Aging is difficult—Solomon doesn't sugarcoat it. Bodies weaken, losses accumulate, independence fades. Yet even in difficulty, we're called to remember our Creator—not as nostalgia, but as an active, daily relationship.
- The Beauty: The God who made you young is the same God walking with you now. He hasn't forgotten you in your aging. Don't forget Him.

“Before the sun and the light, the moon and the stars grow dark” (v. 2)

- The Image: The brightness dims; the light that once illuminated everything begins to fade.
- The Mystery: This likely refers to failing eyesight and the loss of mental clarity. The world becomes hazier, harder to navigate. What was once sharp became soft and uncertain.
- The Beauty: Even when physical sight dims, spiritual sight can deepen. Many saints have seen God most clearly when their earthly vision failed.

“When the keepers of the house tremble” (v. 3)

- The Image: The “keepers” are the arms and hands—once strong protectors of the body, now shaking with age.
- The Mystery: Trembling hands that once built, held, worked, and served now struggle with simple tasks. Parkinson's, arthritis, weakness—the body betrays its keeper.

- The Beauty: Trembling hands can still fold in prayer. Weak arms can still offer an embrace. Strength isn't only physical.

“And the strong men stoop” (v. 3)

- The Image: The “strong men” are the legs—pillars that once held the body upright now bend and bow.
- The Mystery: The posture changes. The stride shortens. Walking becomes labored. What was effortless now requires intention and assistance.
- The Beauty: A stooped back from age carries more dignity than a straight back filled with pride. Humility often comes with the body's humbling.

“When the grinders cease because they are few” (v. 3)

- The Image: The “grinders” are the teeth—once many, now few or gone entirely.
- The Mystery: Eating, that most basic pleasure, becomes complicated. Dentures replace what was natural. Foods once enjoyed must now be avoided.
- The Beauty: What sustains us isn't ultimately food but God's word. “Man shall not live by bread alone” takes on new meaning when bread becomes harder to chew.

“And those looking through the windows grow dim” (v. 3)

- The Image: The “windows” are the eyes—the soul's view into the world, now clouded with cataracts, dimmed by macular degeneration.
- The Mystery: The world you once saw vividly becomes shadowy. Colors fade. Faces blur. Independence requires more trust in others.
- The Beauty: Blessed are those who, though their outer eyes dim, see God more clearly with the inner eyes of faith.

“When the doors to the street are closed” (v. 4)

- The Image: The “doors” may be the ears—shutting out the world's sounds, creating isolation.
- The Mystery: Conversations become harder. Hearing aids help, but don't restore. The constant “What?” and “Can you repeat that?” wear on the soul. Loneliness deepens.
- The Beauty: When earthly voices fade, perhaps we finally hear God's whisper: “I am still here. I have never left you.”

“And people rise up at the sound of birds” (v. 4)

- The Image: Sleep becomes light and broken—the elderly wake at dawn with the birds, unable to sleep deeply or long.
- The Mystery: Rest, that precious gift, becomes elusive. Nights stretch long. Fatigue deepens but sleep won't come.
- The Beauty: Sleepless hours become prayer hours. Insomnia becomes intercession. Early rising becomes early worship.

“When people are afraid of heights and of dangers in the streets” (v. 5)

- The Image: Fear and caution replace the boldness of youth—stairs become treacherous, uneven sidewalks become hazards.
- The Mystery: Falls can be catastrophic. Balance fails. Confidence erodes. The world becomes a more dangerous place.
- The Beauty: Physical caution can cultivate spiritual dependence. “The Lord is my helper; I will not fear” becomes more than a verse—it becomes a lifeline.

“Then people go to their eternal home” (v. 5)

- The Image: Death, spoken plainly but gently—the eternal home awaits.
- The Mystery: The journey ends where it was always meant to—in the presence of the Creator we were called to remember.
- The Beauty: For those who remembered their Creator in life, death is not an end but a homecoming. The aging body was always a temporary tent; now comes permanent dwelling.

YOUR REFLECTION:

Which image from Ecclesiastes 12:1–7 resonates most with your current experience of aging?



REMEMBER:

Aging is hard. Solomon knew it. God knows it. But even in the body's decline, the soul can flourish. Remember your Creator—He remembers you.

WORKBOOK CONCLUSION

You've Finished the Journey—Now Live It

Congratulations! You've completed all twelve lessons and walked through the wisdom of Ecclesiastes alongside Solomon. You've reflected on your life, confronted hard truths, and made commitments to live differently. That's no small thing.

But here's the critical question: **What now?**

Solomon's final words in Ecclesiastes are direct and unambiguous:

"Now all has been heard; here is the conclusion of the matter: Fear God and keep his commandments, for this is the duty of all mankind. For God will bring every deed into judgment, including every hidden thing, whether it is good or evil." – 12:13–14

After all his searching, experimenting, and philosophizing, Solomon lands here: *Fear God. Obey Him. Live with eternity in view. That's it.* That's the whole duty of humanity. And it applies just as much—perhaps even more—to your third chapter.

THE FORMULAS YOU'VE LEARNED FROM THE BOOK AND HERE:

Over these twelve lessons, you've encountered twelve biblical formulas for thriving in retirement. Let's review them:

1. **Meaning = God + Service – Self-Absorption**
2. **Genuine Joy = Purpose + Service + God-Centered Living**
3. **Peace = Acceptance of God's Timing + Trust in His Purpose**
4. **Strength = Relationships + Mutual Support + God as the Third Strand**
5. **Contentment = Gratitude + Trust – Greed**
6. **Wisdom = Acceptance of Limits + Release of Regrets**
7. **Legacy = Reflection + Humility + Sharing Lessons Learned**
8. **Faith = Trust in God's Justice + Patience with His Timing**
9. **Fulfillment = Living Fully Today + Serving Faithfully – Fear of Death**
10. **Influence = Wisdom + Integrity – Foolish Choices**
11. **Fruitfulness = Faithful Sowing + Diligent Service + Trust in God's Harvest**
12. **Eternal Readiness = Remembering God Daily + Living for Eternity**

These are life principles distilled from Scripture, each of the 12 chapters of Ecclesiastes and validated by Solomon's experience. Post them where you'll see them. Return to them when you're discouraged or confused. Let them guide your daily decisions.

Three Closing Commitments for Your Third Chapter

COMMITMENT 1. KEEP GOD AT THE CENTER

The greatest temptation in retirement is to drift spiritually. You have more time, fewer demands, and less accountability. Don't let that freedom become spiritual laziness. Stay in the Word. Maintain your prayer life. Worship consistently. Your relationship with God is the foundation of everything else.

COMMITMENT 2. STAY ENGAGED IN SERVICE

You're not retired from the kingdom. God still has work for you to do—mentoring, volunteering, encouraging, giving, praying. Find your place and serve faithfully. The third chapter is not about withdrawing from life; it's about investing your wisdom and freedom for eternal impact.

COMMITMENT 3. LIVE WITH ETERNITY IN VIEW

Death is coming. That's not morbid—it's reality. Solomon reminds us to “remember our Creator” because time is short and eternity is long. Live today in light of that day. Ask often: “Will this matter 100 years from now?” Let that question shape your priorities.



A FINAL MESSAGE FROM SOLOMON:

If Solomon could speak to you one last time, he might say this:

“My friend, you've walked with me through Ecclesiastes. You've seen my failures, my searching, and my conclusions. Could you not repeat my mistakes? Don't chase what cannot satisfy. Don't wait until the end of your life to figure out what matters.

You're in the third chapter now—use it wisely. Fear God. Keep His commands. Serve faithfully. Love deeply. And when your final chapter closes, may you hear the words every follower of Christ longs to hear: 'Well done, good and faithful servant.' The time is now. Don't waste it.”

GO FORWARD AND THRIVE:

The third chapter of your life is not an epilogue—it's a climax. Everything you've learned, every scar you've earned, every relationship you've built—it all converges here for kingdom impact.

So go. Thrive. Live with purpose. Serve with joy. Walk with God. And when your final breath comes, may you look back with gratitude and forward with confidence, knowing you stewarded your third chapter well.

Now all has been heard; here is the conclusion of the matter:

*Fear God and keep his commandments,
for this is the duty of all mankind. 12:13 (NIV)*

THRIVING
IN THE
THIRD CHAPTER

Workbook



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