

MAN IN THE MIRROR BIBLE STUDY
THE HUSBAND IN THE MIRROR
MONEY AND LIFESTYLE: "YOU SPENT HOW MUCH ON WHAT?"

Patrick Morley
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We are doing a series called The Husband in the Mirror. The talk this morning will be a very important talk to some of you. Actually, it may be important to all of you, we'll see. But, for some of you, this will be a seminal talk in your entire life. You're going to make some decisions this morning that will alter your destiny, I believe. We'll see if that happens or not.

According to Ron Blue, 11 out of 12 people whose spouses are deceased are women. For every 12 people who have had a spouse die, 11 of them are women and only one is a man. Basically, what this means is that you are going to predecease your wife unless you are very unusual. You are going to die before your wife, and you are going to leave a widow.

This week I received, from the Social Security Administration, a long sheet of paper that details how much Social Security income my mother received last year. My mother died on May 1st so she received four months of income. If you wanted to know how much she received the whole year, you would multiply this by three - \$2,390. Her income last year was \$7,000 annualized. I, frankly, do not know how Social Security works, so maybe if my dad had died first, she would have received more. My dad's Social Security for last year was \$13,000. Hey, guys, that's not enough. That's not enough to do anything.

This morning I downloaded from the Social Security Administration the numbers of widows and widowers in the United States. In other countries, all of these numbers could be very different. I suspect that at least in industrialized nations they would be similar. The last year that the SSA has data available is 1997. In 1997, there were 4,829,456 widows receiving income from the Social Security Administration. Just under five million widows were receiving income from the Social Security Administration. How many widowers would you guess were receiving Social Security income? It's less than 1/12th, 36,000 widowers and 4,800,000+ widows. Men, I didn't miss a decimal point. Men, you are going to die before your wife unless you are very exceptional.

This presents a problem that we ought to at least try to figure out how to solve. That would be the question, "What is your financial duty to your wife? What is a man's financial duty to his wife?" Again, we are doing a series, The Husband in the Mirror, and this morning I want to explore with you a man's financial duty to his wife.

First, let's make a few observations. You have a listener's outline, and this will be Point No. 1. The first observation is that money is important. When the 10th of the month rolls around, your landlord isn't looking for Jesus. He wants cash. Money is extremely important. In fact, my experience is there are basically three groups of people that think money is not important - those who already have their money, they will be glad to tell you, "Money is not important," because they already have theirs. Or those who want to spiritualize about money, and they say, "Oh, we're Christians, money is evil and money is dark." Then the third group is those who can't make any money, so they want everybody else to be just as miserable as they are.

Those are the three groups who say money is not important. I would suggest to you that money is very important, and it is a spiritual subject, and, yes, are you ready for this? Money is sacred. Money can be sanctified. There is nothing evil about money. Money is a tremendous blessing. If you have money you know what a blessing it is to be able to have an orderly house. If you don't have money and you are in financial chaos, and we all have been from time to time, you know what a curse it is not to have your financial house in order. Money is very important. That is observation Number 1.

Observation No. 2, money is very risky. The Scriptures tell us, “No one can serve two masters for he will either love the woman, hate the other, or else the other way around. You cannot serve both God and money.” Mark: 8, “What does it profit a man to gain the whole world, yet forfeit his soul?” Luke: 12 tells us that, “A man’s life is not consistent with the abundance of his possessions.”

So, looking around, I would suggest this to you that all the benefits of money are temporal, but all of the risks of money are eternal. So, I would say that both prosperity and poverty are both great tests. They’re both great tests, but I would suggest that prosperity is a greater test than poverty because the risks are eternal. So there is a tremendous risk that is associated with an over emphasis on money.

If you would now, let’s take those two observations, “Money is important” and “Money is risky,” and let’s take a look at God’s word and see what the Lord Jesus has to say to us about this incredibly important topic of money. What we’re exploring again now is not the whole realm of money, but what is our financial duty to our wives? The second thing I want us to do is to look at the Bible and some of the verses that would give us an idea of what our duty might be.

Proverbs: 10, Verse 22, “The blessing of the Lord brings wealth, and He adds no trouble to it.” Where does financial blessing come from? Above, from God. Money comes from God but it is not God.

Proverbs: 13, Verse 11, “Dishonest money dwindles away, but he who gathers money little by little makes it grow.” The subject is earning money, and you see a prudence here in the way a man would not go after “get rich quick” schemes, that he would pursue money little by little.

My son and I have been taking this discussion, and he was reading some of the “get rich quick “ books, and he was thinking maybe that’s the direction I should go. I’m must out of college, and I’d like to establish myself, so he was thinking about going that way. Through the counsel of some friends and several discussions, he’s decided to go on a wiser path and take the Proverbs path instead of the “get rich quick” path.

Turn with me to Proverbs: 21, Verse 20. So wealth money from God, we should earn it with prudence, and then we should save some of it according to 21:20. “In the house of the wise are stores of choice food and oil, but a foolish man devours all he has,” to save, to put some aside for the future.

Proverbs: 27, Verse 23. Monies from God we should earn it, we should save it, and we should look after it as stewards. “Be sure you know the condition of your flock and give careful attention to your herd for riches do not endure forever.” So we have a responsibility, we live in a foreign world, there are some wolves and foxes out there and some folk who would separate a man from his money. Some of you have been separated. It is a responsibility to steward the resources that God entrusts. Don’t love the money.

If I had more time I would do a lengthy excursus here on debt. Those of you who have known me for a long time know that I have only ever tried to attach my name to one axiom. Everything else goes to the win. I don’t care who gets the credit for it, but this is Morley’s Money Maxim. This is my original idea, and I want to make sure that I get credit for it. I have one maxim about debt. Here it is. Debt is dumb. I just don’t understand why it doesn’t occur to more of us, earlier in life, that it takes more energy to earn a living and service a debt than it takes to just earn a living. Duh! What’s wrong with that picture? You look at the Scriptures, I won’t go through them, but look at Proverbs: 6, Verses 1 – 5. If you put up security for your debts, if you have signed for them, rush, plead, beg to get out of it, it says.

Proverbs: 22, Verses 26 & 27, “Do not be a man who strikes hands in pledge or puts up security for debts; if you lack the means to pay, your very bed will be snatched from under you.” I don’t think that’s very ambiguous, men. I remember myself, and that was the verse I got hung up on for a long time, until I decided to pretend it wasn’t there. Anyway, I’d hold that sucker up, and I can remember looking for a loophole in that verse because I wanted to build a business in the worst way. In order to do what I wanted to do as a real estate developer, I had to borrow money. I just kept saying, “I’m not going to do it, I’m never to sign for that.” Then the perfect deal comes along, and then I made the decision that this one time, just this one time, I would go ahead. And, of course, those of you who’ve heard me tell this story before

know that after that I signed regularly. Once you've kicked sand to cover the little line that you've drawn, once you've violated your own principles, it's just very easy, and there's a very little barrier to not violate them over and over again.

Anyway, I'm telling you, guys, debt is dumb. Some of you have come to me for advice about debt, and I've told you this. You've gone ahead with your projects, and they've worked out. I am thankful to God. You should know that I prayed that your projects would work out, and I'm glad that they did. But, some of you are hearing what I'm saying today, and you think you are so much smarter than I am that it's never going to happen to you.

I have several, young, business men between the ages of 30 and 40, right now (that's not so young, but anyway) who I've been talking to, and who've been asking me about my experiences. I know what they're thinking. Every one of them is thinking, "It's not going to happen to me." I pray it doesn't, but, some of you right now are in debt, and you're going to come to me one day. No, you're not going to come to me because you're going to be too embarrassed to come to me, but it's going to ruin the best years, the later years of your life because you have taken on a debt based upon a future that did not happen. Trust me, it's cyclical. Think about all of the geniuses who said, "We have a new economy, this internet economy. There are new rules." No, there are no new rules. Now they're back to saying again that there are iron laws of economics that apply. That's my thing on debt; debt with regard to your financial duty to your wife. You have a huge responsibility to consider getting yourself out of debt.

What are all of these verses saying, "Money's from God, earn it, save it, be a good steward." Didn't even talk about generosity, but you can look up in Luke: Chapter 12 in your time together at the tables. What is Jesus saying to us about debt? What is Jesus saying to us about our financial duty to our wives with regard to money?

This is the big idea this morning. I think this is the message and financial duty. Have the courage to live today so there will be something there tomorrow, dead or alive. That's the message. Men, we need to have the courage. It takes courage. We need to have the courage to live today so there will be something there tomorrow, dead or alive. Dead, because you're probably going to die before your wife, or alive, because if you're not dead, you may be disabled, there may be a catastrophic illness, the ill effects of debt. All of these things are potential looming disasters out there, and they all come at a point when you don't have the earning capacity to go out and rebuild it.

The younger of us in the room are thinking, "Well, if I lose it all, I can rebuild it." Yes, thank God. Thank God that you can because that's what happened to me. I have been able to rebuild, and I'll tell you what. It could happen again, but it's not going to happen for any reasons we've talked about this morning. I learned my lesson. I know that many of you have learned your lesson.

There are four lifestyle choices, or spending styles, if you will, and these are generalizations, of course, that you can choose to live. The first one would be to live above your means. The man who is living above his means for him appearances are everything. It's important for him to look good, it's important to be driving the best car, living in the best neighborhood, wearing the best suits, wearing the best clothes. So he's financed himself up to the gills because Jesus isn't enough to make him happy. He really needs these other things to be a happy person. On the outside he looks rich, but when you get to know him a little bit, you realize everything is financed up to the gills. You sense a little tension between he and his wife. What you don't know that behind closed doors there are fights and quarrels all the time, and this is a house of cards, and it will come tumbling down in a little while. A little while, by the way, is 10, 20 or 30 years. Remember a little while is 10, 20 or 30 years. I've been around long enough to see several people who were living above their means who made it work for 20 years, a little while, then it all comes tumbling down.

The second lifestyle would be those who live at their means. This is the guy who's not foolish enough to borrow money for experiences that go away or depreciating assets, but neither is he wise enough to save for a rainy day. So he spends everything he gets. He doesn't have a retirement plan. He doesn't have a savings' plan. There's a lot of tension in the home. There's a lack of contentment. The reason he spends everything he makes is because he has the sense he needs certain things in order to make himself feel okay about himself. So he spends everything he has.

The third kind of lifestyle is the man who lives within his means. The man who lives within his means understands that he is a steward of all that God has made. So he does several things with his money. First of all, he has a good insurance plan so if there were a catastrophic illness, or a premature death, his wife would be taken care of. He does have some sort of retirement plan or strategy so that by earning little by little and saving and all the Scriptures we talked about, he will, at some point down the road, have a proper retirement set up for his wife. This is a man who understands that he has a responsibility to be generous toward the Kingdom of God. He's a tither and occasionally, perhaps, he even gives a little bit more, but he's very cautious to make sure he gives 10% of his income first. As a result, this man experiences a great sense of contentment.

The fourth lifestyle is the man who lives below his means. This is the man, in Romans 12:8 who would have the gift of giving. This is a very special situation. This is a man who could live at a much higher cut on the hog, but he and his wife have intentionally, because they have this gift of giving, decided to live out of a lower standard of living. They drive a 10-year old car, and they give the money they would have spent for the new car to Christ's work. They're having an impact all out of proportion to what one person might ordinarily do. It is a great sense of joy. You can tell these people because they're walking around with a sparkle in their eye all the time. Honestly, I have never known a happy person who doesn't tithe. I don't know any truly happy people who don't tithe. I don't. You know something? I made this requirement this year, and in order to be on the Board of Directors' of Man in the Mirror, you have to tithe. You don't have to tithe to us. Tithe to your church. I don't care where you give the money, but I have found that if a man tithes, the rest of his life is in order, and if he doesn't, there's chaos. Just think about that.

Those are the four lifestyle choices a man can make. Most men really do think, and I'm not even talking about most non-Christian men. I'm really talking also about most Christian men. My own anecdotal experience, and we use this as a big idea in a lesson. I remember because Jim Cunningham said he really liked this big idea. Ecclesiastes 7. The big idea is that most men believe that money will do what it wants and that God won't do what He will. I believe with all of my heart that most men think that money will do what it wants, and God won't do what He will. The great secret of contentment, men, is not getting what you want, it's wanting what you get. Yes? Yes.

You've been going to this little diner now for about three years. She works the other side of the diner from where you always sit, but you've noticed her on several occasions. She's 67, 68, maybe 70 years of age. Every vocation is Holy to the Lord, so being a waitress is a noble vocation, but you just have the sense, for some reason, that this is not her natural place. She seems to move with a certain sophistication. You suspect that her life circumstances were different, but she hasn't always been a waitress. Then, one day, it occurs to you, "I wonder what is a woman her age doing working here in a diner? Why isn't she with her grandchildren?" I'll tell you why she's working there. She's working there because she was married to a man who didn't take care of her financially.

Have the courage to live today so there will be something there tomorrow. Get a life! Is it right for a man to spend so much on his lifestyle today that his wife would be forced, and maybe children, to abandon that lifestyle if he should die prematurely or become disabled, to have to move out of the 4 – 2 and into the 1 – 1 or the studio one. Go back to work, baby. She hasn't been working. Most women do work today, but maybe she hasn't been. Actually, most younger women work, and most older women don't work. Go back to work so you could drive a new car today. I don't think so! Have the courage to live today so there will be something there tomorrow whether you are dead or alive. That is the message this morning. You can tell I feel strongly about this.

I have a friend who died and several times put papers in front of his wife the last few years of his life. Those papers were, basically, co-signing unsecured notes totaling \$60,000. Not that much money, \$60,000. She's still trying to pay off that \$60,000. You want to know something? She's angry with him. You know something else? So am I. She's my friend. How could he do that to her? I told her, you know, when we get to Heaven, I'm going to hold him, you spank him. And, when you get tired, you hold him because I want to spank him, too.

Hey, men, all kidding aside, have the courage to live today so there will be something there for her tomorrow, dead or alive, because that is your financial duty to your wife.

Let's pray:

Heavenly Father, wow – money! It's a great thing, Lord, to have it. It's a terrible thing to not have it. But our wives, even if they do work, are depending upon us to fulfil our financial duties. Lord, I pray that you would take these Scriptures, you would let them sit and do their work in our lives because we revere You and Your word. That we would come to the conclusion that money will not do all the things we thought it would, but that You will if we follow your principles. And that you would help each of us, everyone of us in this room do those things that need to be done to make sure that we have provided for our wives in the case of our premature death, catastrophic illness, disability or whatever else might come our way. We ask this for Your glory and Your glory alone, Jesus. Amen

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