

important matters of the law—justice, mercy and faithfulness. You should have practiced the latter, without neglecting the former (Matthew 23:23).

Jesus said, in essence, “Look at you! You scrupulously give ten percent of every nickel you earn, but you’re careless about your behavior! You need to add ethical behavior, *without neglecting the tithing you already do.*”

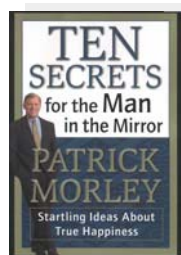
A wise man will heed what Jesus says. Also, a shrewd man will not fail to take to heart the promises in the two Old Testament passages above.

APPLICATIONS:

1. Is there something you don’t use on a regular basis that it might be better to sell? If married, why not ask your wife this question and pray together about the answer?
2. Is there something you own just because you can that you really don’t need?
3. What percent of your income do you give to God’s work? Do you believe you should give at least 10 percent? Why or why not? What sacrifices would you have to make to get to 10 percent?

Want to read more? Order Patrick Morley's new book, *Ten Secrets for the Man in the Mirror* and gain further insight to what is keeping you from the true happiness God intends.

Hardcover Book 2100800 \$12



Business leader, author, and speaker, Patrick Morley helps men to think more deeply about their lives, to be reconciled with Christ, and to be equipped for a larger impact on the world.

©2000. Patrick M. Morley. All rights reserved.

Would you like three sample monthly issues of this complimentary newsletter or information about our dynamic, church based men’s events and follow-up? Call us at 1-800-929-2536.

A Look in the Mirror™ is distributed at no charge to our ministry partners. Additional copies are 25¢ each, with bulk pricing for large orders. A custom binder containing all the back issues is available for \$17.

MAN
— IN THE —
MIRROR

180 Wilshire Blvd.
Casselberry, FL 32707
Catalog Orders: 1-800-929-2536 ext. 2
For more info: (407) 331-0095 Fax: (407) 331-7839
www.maninthemirror.org



A LOOK IN THE MIRROR™

AN EQUIPPING NEWSLETTER FOR MEN

Number 66

Money and Possessions

Patrick Morley

excerpted from *Ten Secrets for the Man in the Mirror*, Zondervan Publishers, 2000

As American men, much of our time and energy is spent on the things we already own or on making money to pay for more. Materialism is the great American Epidemic.

What should we think about this? Beyond exhorting us to share with the church and the poor, and to not make money a god, the Bible gives us great freedom over money and possessions. While all things are permissible, however, not all things will leave us happy. Here are several ideas – they’re not for everyone, but worth considering. You can add to the list, I’m sure.

DON’T OWN THINGS YOU DO NOT USE ON A REGULAR BASIS

First, don’t own things you do not use on a regular basis. Recently I heard of a man who owns three homes—a city home, an island estate, and a Florida condominium. He commented that for twenty years his family celebrated the fourth of July weekend by opening up their island home. His children are grown and married now, but they and their families still converge for that special weekend.

For years he and his wife went to the property a few days ahead of time to kill mice, hack back vegetation, stock the shelves, rig the utilities, and so on. Last year, however, he just couldn’t face it, so he asked one of his sons and his family to go in early and take care of it. It’s no longer fun for him.

If a man owns three homes—or four—and he uses all of them, and God has blessed him so it’s not financially imprudent, it’s a wonderful thing.

For me, personally, however, I made a decision 25 years ago not to own anything I don’t use on a regular basis.

For seven years we owned a weekend lake house just outside of town. Virtually every Friday afternoon we would “kidnap” our children and spend the weekend doing country things.

When our daughter turned eleven, though, her in-town friends became very important to her. We only went to the lake house once that year, so I decided to sell the property to a neighbor who had expressed an interest in purchasing it. There was nothing wrong with owning the property; there was no

requirement to sell the property; there was no special virtue to own or not own the property. It did, however, keep us lean and responsive to God's leading in our lives.

During and after the time we owned the weekend lake house, we lived in a suburban home with a tennis court and swimming pool. We used them all the time, but then for a few years, we didn't. So we sold the home to a family who now enjoys them very much. And since we missed the water, we moved our primary residence to a home on a lake.

There is no particular virtue in not enjoying what blessings God allows. There is no particular requirement to live below your means.

This idea—not to own anything you don't use on a regular basis—is not for everyone. Nor does it make one man more spiritual than another. However, it has freed me up tremendously. Why? Everything you and I own requires maintenance, worry, insurance, money, and represents an opportunity cost. Do what you don't want to do so you can become what you want to be.

Everything you
and I own
represents an
opportunity cost.

DON'T OWN THINGS JUST BECAUSE YOU CAN

Second, don't own things just because you can. A neighbor about a mile down the shore from us owns a wood 1957 Chris Craft Sportsman inboard boat. Simply put, it's magnificent. He has completely restored the mahogany to its original luster. I love the throaty purr of its antique Chris Craft engine when he drives by.

Three years ago I mentioned to him that I would be interested if he ever wanted to sell his boat. Then, six months ago, I noticed he wasn't taking the boat out anymore. After many weeks I stopped by one day, found out he was having some family health problems, and once again mentioned my interest.

Over a two week period we agreed upon what I considered a fair price, subject to a test drive and becoming comfortable with the boat. We took the boat out for a spin. As it turned out, lack of use had left the boat in need of several maintenance items. He agreed to have them fixed, and then we would take another test drive. Because the mechanic was busy, it took nearly a month to have the repairs made.

During that time I continued to pray about selling our boat to buy the antique Chris Craft. One day the question came to mind, "Why not deny yourself this boat?" Since I had been thinking about this boat for three years, that thought came as quite a jolt. However, I had also been wondering if I should buy it just because I could.

Over a period of several days I came to the conclusion that, for me, it would be a good lesson in self-restraint and personal discipline to forgo the purchase. The seller was disappointed, but I felt a tremendous release in my spirit. On the other hand, there were other financial purchases I was considering at the time with which I went ahead and felt just fine. Do what you don't want to do and you will become what you want to be.

THE MORE YOU GIVE AWAY THE HAPPIER YOU WILL BE

Third, the more you give away the happier you will be. Because *Man in the Mirror* is a 501 (C) 3 charitable organization, we receive financial gifts from donors. Over the years I have developed many beautiful friendships with many of these donors. Here is an iron law: The greater proportion of a man's income he gives, the happier he is. I believe this is well born out by Scripture.

On the other hand, I was one day asking a man with a net worth of approximately \$5,000,000 if he would help fund a particular project. He said, "Patrick, I would love to help you. But I just don't feel like I can right now. I'm trying to get myself to a point where I'll feel financially secure." After further discussion, it became clear he was only giving the minimum possible amounts to charitable and religious causes. And then largely because of social and business pressures.

Ironically, for some men, it's almost as if the more money they have, the more afraid they are that it's going to run out. If that has been your concern, I believe the Bible makes it clear that if you are generous toward others God will be generous toward you. You are not going to run out of money.

The greater
proportion of a
man's income
he gives, the
happier he is.

Many men think the concept of tithing—giving away ten percent of your income—is an Old Testament idea that no longer applies. It certainly is an Old Testament idea, as these two passages illustrate:

Honor the LORD with your wealth, with the firstfruits of all your crops; then your barns will be filled to overflowing, and your vats will brim over with new wine (Proverbs 3:9-10).

"Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this," says the LORD Almighty, "and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it" (Malachi 3:10).

Yet, tithing is also a New Testament concept, fully ratified by Jesus himself. Jesus was never more angry than when he dressed down the religious leaders of his day in Matthew chapter 23. Look at one thing he said,

"Woe to you, teachers of the law and Pharisees, you hypocrites! You give a tenth of your spices—mint, dill and cummin. But you have neglected the more