



Do You Know Why You Are In a Recession?

By Patrick Morley

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The following article is adapted from Pat Morley's book, **How to Survive the Economic Meltdown**.

John was highly leveraged when the stock market crashed. By Friday morning of Wall Street's worst week, John's equity was paper thin.

He said, "If the market goes down another 100 points today, they will call my margin account and I'll lose everything. On Monday morning, I'll have to start over."

As we talked on, John explained, "You know. I think I needed this. I'm only in my early 40s, but I've made so much money that I stopped working about a year ago.

"Basically, I've been sitting around on the couch watching movies and getting fat. My life was headed nowhere. God has my undivided attention."

The most difficult lessons to learn are often the ones we already know.

Living By Your Own Ideas

Like John, during good times a lot of people get lax about doing life God's way. In fact, a lot of people have never really been trained to understand God's way.

I see this every Friday morning at The Man in the Mirror Men's Bible Study that I teach here in Orlando. Every week we have four to eight visitors. They sit at a "first timers" table with me.

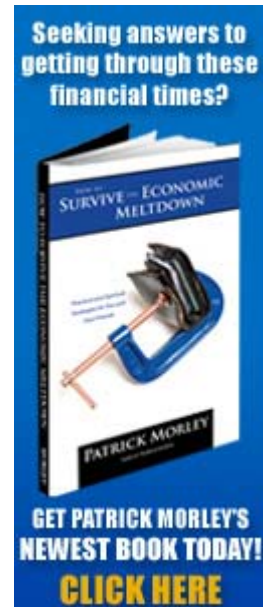
Invariably, many of them have professed faith in Christ. But they want the best of both worlds. They want the benefits of Christ, but they also want to taste the good things the world has to offer. They want to have their cake and eat it too.

They read the Bible for comfort, but their *Forbes* for direction. They have been shaped more by the herds of commerce than the footsteps of Christ.

As a result, they have spent the last five, ten, fifteen or more years living by their own ideas. Their lives have not turned out the way they planned. And now they are miserable.

Biblically, these men have let the worries of this life and the deceitfulness of money choke the word and make it unfruitful (Matthew 13:22); they've let the yeast of culture work through the whole batch of dough (Galatians 5:9); they've done that which is permissible but not beneficial (1 Corinthians 6:12); and they're high risk for a great crash because they built on sand and not the rock (Matthew 7:24-27).

It's not as though these men want to struggle or fail. But their *capabilities* are not equal to their *intentions*. As Denzel Washington, playing a recovering alcoholic ex-military bodyguard in a Latin American country, said in *Man on Fire*, "You're either



trained or you're not trained." Spiritually, most men are not. As a result, they end up Christian in spirit, but secular in practice.

So what are the root problems? There are two: *idols* and *lies*.

Idols

An idol is anything of which we say, "I *must* have this to be happy."

Every morning you go into a world that all day long tempts you to exchange the glory of God for an idol (Romans 1:23).

I race a vintage Porsche and have used racing as a platform to build relationships with men and share my faith. One day a man who never misses a chance to race asked me quite seriously, "When does my passion for racing become an idol?" Good question.

All idolatry is rooted in *unbelief*. This unbelief can take many forms, but at its root is the powerful lie, "Jesus Christ alone is not enough to make me happy. I need something else."

An idol is something we worship. The issue is looking to anything except Jesus Christ for identity, meaning, and ultimate purpose. An idol is anything that becomes the object of inordinate affection—anything that competes with our full surrender to Christ.

John Calvin said that men are "idol factories." Perhaps nothing interferes with our faith more than the root problem of making idols—it's the "next step" after believing a lie (see next section).

We can make idols of almost anything, but common examples today include:

- Money
- Titles and positions (especially if the job doesn't generate a large income)
- Homes (i.e., attaching personal worth and identity to a dwelling)
- Country club memberships (i.e., being part of the "right" crowd)
- Ministry titles (e.g., elder, deacon)
- Relationships (e.g., idolizing a wife)
- Affiliations with important people
- Cars, boats, planes, motorcycles
- Our bodies (i.e., physical appearance)
- Superior intelligence
- The praise of men (what C.S. Lewis called "to win worship"¹)
- Even our own righteousness!

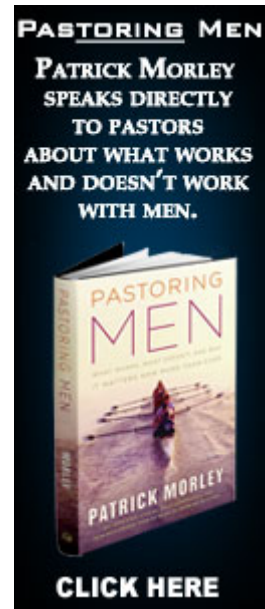
Idols make promises they cannot keep, which is why a man can be on a winning streak and still feel empty.

Lies

All of us either live by the truth or a *good* lie.

Every morning you go into a world where all day long you are tempted to exchange "the truth of God for a lie" (Romans 1:25).

There are two languages in the world: *truth* and *lies*.



The first language—the native tongue—of every person is the language of lies. When we receive Christ we become *bilingual*. We learn a second language—the language of truth. But what happens when we don't regularly practice speaking a second language? We revert to our native tongue.

How do we fall back into our native language? No one, Christian or otherwise, will choose to live by an obvious lie. Which counterfeit dollar bill is most likely to make it into circulation? It's the one that looks like the real thing.

In the same way, the only lies that make it into circulation are ones that appear to be true. A good lie is probably only one or two degrees off course. Otherwise it would be rejected.

The problem with a good lie is that it will work—for 10, 20, even 30 years. But ultimately it will fail you, and often at the worst possible moment—like now, during an economic meltdown.

What does a good lie look like?

Two Really Good Lies

I've fallen for two really good lies in my lifetime.

The first lie became my worldview when I started in business: "Money will solve my problems, and success will make me happy."

I would set a goal, work real hard, six months would go by, I would meet the goal, experience euphoria, then two weeks would pass, the novelty would wear off, and I would have to do, what?

Set a new goal. And the new goal had to be, what? Bigger, brighter, better, higher, faster, sleeker, shinier, etc.

Then I would work real hard, six months would go by, I would meet the goal, experience euphoria, two weeks would pass, the novelty would wear off, and I would have to set another goal. Again, bigger, better, and so on.

The more I accomplished the more miserable I became.

I was committed to a "set of Christian values." After all, I grew up in the church and was a moralist. But I was surprised to discover that my wife, Patsy, was committed to a personal relationship with Jesus Christ. Over time, I too embraced Christ as my Savior.

However, at the time I was a materialist, and no one told me to stop. So I was both a Christian and a materialist, which led to my second error.

Lie #2

The second lie I bought, which also became my worldview, was, "I want the best of both worlds." I wanted everything Christ had to offer, but I still wanted the best the world had to offer too.

At the ten year mark in my spiritual journey, I realized that my faith was producing a different kind of result than many of my friends.

I called a "time out" that I thought would last a couple of weeks. Instead, I spent the next two and a half years staring at my navel. One day I read Matthew 13:22:



The one who received the seed that fell among the thorns is the man who hears the word, but the worries of this life and the deceitfulness of wealth choke it, making it unfruitful. (Matthew 13:22)

I said, "That's my life." I was reading my Bible (the seed), but I had worries piled high trying to cram in as much of the world as I could. And money had choked off much of what I was reading in my Bible.

Once I realized my loyalties were divided, I surrendered and made Jesus "Lord" of my life as well as my "Savior." Of course, Jesus is always the Lord, whether we acknowledge it or not. But we can live in rebellion against Him, as I had been doing.

Do you know how you got off track?

Solving the Right Problem

What is the fundamental problem you should be trying to solve? If you don't get this right, you risk prolonging your pain.

Our nation is facing a problem of biblical proportion. As a nation, we have been living beyond our means. We have too much national debt. Many of us have too much personal debt.

As a result, most observers would say we have a financial problem. And we do.

But this "presenting" problem is really the symptom of a deeper problem.

Fundamentally, we have a spiritual problem. It is a problem of the human heart. We have disobeyed God. Moses started talking about this about 1,400 B.C. He said,

See, I am setting before you today a blessing and a curse—the blessing if you obey the commands of the Lord your God that I am giving you today; the curse if you disobey the commands of the Lord your God and turn from the way that I command you today by following other gods, which you have not known. (Deuteronomy 11:26-28)

We see this same sentiment throughout Scripture—Old Testament and New Testament. We are told not to follow the practices of the world, adopt worldly customs, intermingle with the world, make treaties, imitate detestable ways, covet gold and silver, become engrossed with the things of this world, love money, love the world or anything in the world, or worship other gods (Leviticus 18:3, 20:22; Exodus 34:12,16; Deuteronomy 7:2-4, 7:25, 8:19, 18:9; Joshua 23:12-13; 1 Corinthians 7:31; 1 Timothy 6:9; 1 John 2:15-16).

And what happens if we do? We become ensnared, we turn back, we do what seems right in our own eyes, we form worldly alliances that become a temptation and a trap, our hearts become stubborn, we cling to deceit, we exchange the truth of God for a lie, and we end up worshipping other gods.

Intermingling with the Culture

There are a lot of Scriptures that explain how people get caught up in the world. Psalm 106:35-36 puts it this way:

But they mingled with the nations and adopted their customs. They



worshipped their idols, which became a snare to them.

You already know that you can't serve both God and money, right? But that doesn't stop us from trying, does it?

The Apostle Paul put it this way: "You were running a good race. Who cut in on you and kept you from obeying the truth?" (Galatians 5:7).

Two verses later, he answered his own question. The problem is, "A little yeast works through the whole batch of dough" (Galatians 5:9).

And that leaves us where we are today. None of us planned to be in a prolonged recession. But here we are.

One of the essential questions you need to answer is, if applicable. "Do you understand how you got off track?"

Is the problem that you have lived by your own ideas? Did you make an idol? Did you believe a lie? Did you adopt worldly customs and get snared? Understanding the problem you need to solve is crucial.

If you are trying to solve the wrong problem, then you can only succeed by accident.

For a comprehensive look at how to solve the right problem—or understand how you got innocently caught up in this mess, go to www.survivethemeltdown.org and download a free PDF copy of *How to Survive the Economic Meltdown*—my gift to you.



Dr. Patrick Morley

After building one of Florida's 100 largest privately held companies, in 1991, Dr. Patrick Morley founded Man in the Mirror, a non-profit organization to help men find meaning and purpose in life. Dr. Morley is the bestselling author of *The Man in the Mirror*, *No Man Left Behind*, *Dad in the Mirror*, and *A Man's Guide to the Spiritual Disciplines*.

¹ C. S. Lewis, *The Weight of Glory* (New York: Simon and Schuster, 1962), 15–16.

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