

Fourth Quarter Strategies – Saturday, May 21, 2016

This may seem quite controversial to some who read this, but I'm willing to risk offending a few folks on this particular topic. Having recently decided on a new energy saving vehicle, I was once again asked if I preferred to purchase or lease. In the past, I've always purchased my vehicles and as before I stood my ground on not leasing. These days most people seem to lean toward leasing versus buying. As a business owner, my preference is to purchase and write off the vehicle as a business expense annually. It seems to work best for me since most of my mileage is business-related. And frankly, I like to at least feel like the vehicle is mine and know that I can later trade it in when I'm ready rather than be tied to a lease agreement. From a budgetary standpoint, one can make a case for leasing since your dollars will certainly go farther. But, I believe this is exactly what auto dealers prefer since they still control the vehicle and the contract.

Let's look at buying versus leasing in a much broader perspective. One commodity that seldom is purchased these days is smart phones. Whether I-phone or Droid, most people are buying into payment plans that allow you to always have the newest model not long after it hits the market. I've held onto my particular smart phone for the past four years and I'm not looking forward to the day I'll have to purchase a new one. I love my QWERTY keyboard and the phone gives me all the capability that I need. My biggest concern is being locked into a contract that leads me into the temptation of always having the perceived best product for all the things I'll probably never utilize on my electronic device.

Now let's take this to what I believe is extreme. I can't imagine renting furniture, appliances and entertainment centers to furnish a home. Since these "rent-a-something" stores seem to be on the rise, there must be an increasing demand for them to exist! All I can figure is this world is obsessed with having bigger, better and nicer things at any cost. Consumerism is certainly running rampant! In 1 Timothy 6:10, Paul states "The love of money is the root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs." (NIV) This is not a disease of the wealthy. You don't need to have money to love money and the temporary satisfaction it seems to provide. Consumer debt often follows and as Paul puts it *much grief* comes with it. The question we need to ask ourselves is simply, "Do I really need this?" Yes, we may want it very badly, but that's not a need.

In 1943, Psychologist/Behaviorist Abraham Maslow presented his Hierarchy of Needs to the world and the world took his theory to heart. We've come to realize that first we have "biological and physiological" needs. We also have basic "safety" needs and "love and belongingness" needs. At a higher level, Maslow determined we all have "esteem" needs. And finally, he proposed we all have "self-actualization" needs. Unfortunately, when we put "self" above God we are setting ourselves up for a fall! Proverbs 28:14 reminds us, "Blessed is the man who always fears the Lord, but he who hardens his heart falls into trouble." (NIV) In my understanding, putting something other than God on His throne certainly fits the concept of a hardened heart.

Whether we buy or lease to fulfill our perceived needs, I hope I've painted a vivid picture that might help you get a better handle on this unhealthy behavior. Perhaps the best way to end this discussion is to listen to the words of Jesus. In Matthew 6:33-34 He tells us "But seek first His kingdom and His righteousness, and all these things will be given to you as well. Therefore do not worry about tomorrow, for tomorrow will worry about itself. Each day has enough trouble of its own." Christ-actualization has been working for me for more than thirty years and He's never let me down. [Consider placing your full trust in Him this day forward!](#)

Here to serve,

Passages to Ponder: Proverbs 3:5-6; Proverbs 28:14; Matthew 6:31-34; 1 Timothy 6:9-10; 2 Peter 3:17-18

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Proverbs 28:14 New International Version (NIV)

¹⁴ Blessed is the one who always trembles before God,
but whoever hardens their heart falls into trouble.

Proverbs 3:5-6 New International Version (NIV)

⁵ Trust in the LORD with all your heart
and lean not on your own understanding;
⁶ in all your ways submit to him,
and he will make your paths straight.

Matthew 6:31-34 New International Version (NIV)

³¹ So do not worry, saying, 'What shall we eat?' or 'What shall we drink?' or 'What shall we wear?' ³² For the pagans run after all these things, and your heavenly Father knows that you need them. ³³ But seek first his kingdom and his righteousness, and all these things will be given to you as well. ³⁴ Therefore do not worry about tomorrow, for tomorrow will worry about itself. Each day has enough trouble of its own.

1 Timothy 6:9-10 New International Version (NIV)

⁹ Those who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge people into ruin and destruction. ¹⁰ For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs.

2 Peter 3:17-18 New International Version (NIV)

¹⁷ Therefore, dear friends, since you have been forewarned, be on your guard so that you may not be carried away by the error of the lawless and fall from your secure position. ¹⁸ But grow in the grace and knowledge of our Lord and Savior Jesus Christ. To him be glory both now and forever! Amen.