

Fourth Quarter Strategies – Saturday, May 20, 2017

Early in my insurance career I learned a very important lesson in closing the sale. Decisions can be made from the head or from the heart. Personally, I consider buying life insurance to be a decision of the heart, but financial considerations must come into play. I often advise my clients to choose lower monthly premiums to ensure their policies will remain in force. My rule of thumb is to initially recommend they consider limiting their commitment to no more than 50% of what they feel they can comfortably afford. This strategy has worked well over the years and I believe this approach can be valuable for many life decisions.

It's quite easy to let the heart take over or let the mind do the same. My experience has shown the best decisions come from a balanced approach. In marriages, the husband and wife need to discuss and hopefully pray about family decisions they will certainly face. In business, there can be great value from getting counsel from others who will bring their experience and wisdom to the table. It's foolish to simply crunch numbers and make a business decision based upon those hypotheses. Years ago, I observed two principals of a medium-sized manufacturing firm eliminate two-thirds of the jobs through cutting costs and outsourcing much of the work done by faithful employees for many years. Seeing these two MBA graduates decimate the founders' successful business strategy caused me to eventually leave corporate life. My decision was made after seeking proper counsel.

In Proverbs 19:20-23 we're told *"Listen to advice and accept instruction, and in the end you will be wise. Many are the plans in a man's heart, but it is the Lord's purpose that prevails. What a man desires is unfulfilling love; better to be poor than a liar. The fear of the Lord leads to life: Then one rests content, untouched by trouble."* Some versions transpose the word "mind" for "heart" in verse 21, since those two words are often considered interchangeable in scripture. As God's most wonderful creation we have been given the ability to think through and feel emotions that help us in the decision making process. Put another way, as we align our hearts and minds with the Lord, we are able to determine His will for our lives.

When our emotions and thoughts are in tune with the Holy Spirit, we find ourselves in a powerful position for making critical decisions. In Romans 8:6-8 Paul tells us about this wonderful new nature we have in Christ. He concludes, *"The mind of sinful man is death, but the mind controlled by the Spirit is life and peace; the sinful mind is hostile to God. It does not submit to God's law, nor can it do so. Those controlled by the sinful nature cannot please God."* In other words, if the heart and mind are not controlled by Christ, the outcome will not be pleasing to God since it's unfortunately centered on selfish ambition.

Since 1984 I've intentionally strived to be filled with the heart and mind of Christ. God has faithfully led me down the right path. In Proverbs 3:5-6 we're instructed *"Trust in the Lord with all your heart and lean not on your own understanding; in all your ways acknowledge Him, and He will make your paths straight."*

Please consider the decisions of your heart and join me in placing your total trust in our Heavenly Father this day forward!

Passages to Ponder: 1 Samuel 13:13-14; Psalm 13:1-3; Psalm 51:10-12; Jeremiah 31:33-34; Ezekiel 11:19-20; Luke 6:45

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1 Samuel 13:13-14 New International Version (NIV)

¹³“You have done a foolish thing,” Samuel said. “You have not kept the command the LORD your God gave you; if you had, he would have established your kingdom over Israel for all time. ¹⁴But now your kingdom will not endure; the LORD has sought out a man after his own heart and appointed him ruler of his people, because you have not kept the LORD’s command.”

Psalm 13:1-3 New International Version (NIV)

For the director of music. A psalm of David.

¹How long, LORD? Will you forget me forever?

How long will you hide your face from me?

²How long must I wrestle with my thoughts
and day after day have sorrow in my heart?

How long will my enemy triumph over me?

³Look on me and answer, LORD my God.

Give light to my eyes, or I will sleep in death,

Psalm 51:10-12 New International Version (NIV)

¹⁰Create in me a pure heart, O God,
and renew a steadfast spirit within me.

¹¹Do not cast me from your presence
or take your Holy Spirit from me.

¹²Restore to me the joy of your salvation
and grant me a willing spirit, to sustain me.

Jeremiah 31:33-34 New International Version (NIV)

³³“This is the covenant I will make with the people of Israel
after that time,” declares the LORD.

“I will put my law in their minds
and write it on their hearts.

I will be their God,
and they will be my people.

³⁴No longer will they teach their neighbor,
or say to one another, ‘Know the LORD,’
because they will all know me,
from the least of them to the greatest,”
declares the LORD.

“For I will forgive their wickedness
and will remember their sins no more.”

Ezekiel 11:19-20 New International Version (NIV)

¹⁹I will give them an undivided heart and put a new spirit in them; I will remove from them their heart of stone and give them a heart of flesh. ²⁰Then they will follow my decrees and be careful to keep my laws. They will be my people, and I will be their God.

Luke 6:45 New International Version (NIV)

⁴⁵A good man brings good things out of the good stored up in his heart, and an evil man brings evil things out of the evil stored up in his heart. For the mouth speaks what the heart is full of.