

why
SMART
PEOPLE
make
DUMB
CHOICES

DEBORAH | **RICKY**
SMITH PEGUES | **TEMPLE**



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INTRODUCTION: DECISIONS, DECISIONS

IT ALL HAPPENED WITHIN MINUTES. On January 15, 2009, Captain Chesley “Sully” Sullenberger, the pilot of US Airways Flight 1549 outbound from New York City’s LaGuardia airport, would make one of the most important decisions of his life. On takeoff, a flock of birds got sucked into the powerful engines of his Airbus A320 commercial jetliner causing it to lose all power. The plane instantly became a glider. Air traffic controllers quickly concluded that Captain Sullenberger should return to LaGuardia or try to make it to another nearby airport.

However, based upon the speed and altitude the plane was losing, the experienced pilot knew this was not his best option. Rather, he chose to go for a crash landing in the Hudson River to the west of New York City. His plan worked. Everybody hailed it a miracle.

Testifying in June 2009 before the National Transportation Safety Board (NTSB), Captain Sullenberger explained that only the Hudson River was “long enough, wide enough and smooth enough” to put down his crippled jetliner.¹ His split-second decision was a smart one that saved the lives of all 155 people onboard. According to subsequent news reports, it was the first time in 50 years that a major aircraft crash-landed in the water and everyone made it out alive. His smart decision made him an instant hero.

In contrast to the Hudson River miracle, let's roll the calendar back about 20 years. On March 24, 1989, a little after midnight, the *Exxon Valdez* oil supertanker hit a reef in Prince William Sound near Valdez, Alaska, spilling almost 11 million gallons of crude oil over 1300 miles of pristine shoreline. A subsequent investigation by NTSB revealed that the shipmaster, Captain Joseph Hazelwood, left his third mate in charge, who improperly maneuvered the vessel when he allowed it to remain on autopilot during a critical passage. NTSB ruled that the captain failed to provide navigation watch, possibly due to his impairment under the influence of alcohol—or the fact that he was sleeping it off in his cabin at the time of the accident. Captain Hazelwood, obviously a man smart enough to have attained such a position, made a dumb choice. By his own admission, he drank “two or three vodkas” between 4:30 and 6:30 that same night. (Due to the mishandling of the evidence, he was later acquitted of drunkenness charges.) He became a villain and the butt of late night television talk show jokes.²

The accident was one of the most devastating human-caused environmental disasters ever to occur at sea. Thousands of animals and birds died in its wake. The spill had both short-term and long-term economic effects including the loss of recreational sports, fisheries, and reduced tourism. In the years that followed, various sea life showed shorter life spans. All of these consequences resulted from a dumb choice made by a smart person.

If these two examples are of too great a magnitude for you to relate to, perhaps some of the dumb choices below are more relevant:

- Rev. Hancock, a popular TV minister, is addicted to pornography but chooses to keep it a secret. Getting help is too risky. *Dumb moral choice.*
- Bob and Grace, unable to resist the temptation to purchase their dream home during their first year of marriage, sold the modest townhouse Bob had inherited from his mother and secured a loan with an introductory low interest teaser rate. When rates adjusted upward two years later, they could

not afford the increased mortgage payment. They lost all their equity to a foreclosure. *Dumb financial choice.*

- John, a successful businessman, is absorbed with providing the best that money can buy for his family. He invests little or no time in building a relationship with his teenage sons who, resentful of their father's misplaced priorities, turn to drugs and alcohol. *Dumb relational choice.*
- Maggie, a 45-year-old social worker, discovered a lump in her breast. Not willing to face her fear of the worst, she refused to see her doctor. She died within six months. *Dumb health choice.*

The list of dumb-choice scenarios is endless. French philosopher Albert Camus said, "Life is the sum of all your choices." Indeed, wherever we are in our lives today is due primarily to the smart and dumb choices we have made.

What We Mean by *Smart* and *Dumb*

Throughout this book, we will define *smart* as "mentally capable of making a sound judgment in light of the circumstances and possible consequences." If you claim to be a child of God, we will assume that His Spirit dwells in you and has equipped you with the wherewithal to make smart choices. We will define a *dumb choice* simply as one "lacking sound judgment and forethought in light of the circumstances and possible consequences."

We want to caution you not to confuse *dumb* with *stupid*. Labeling someone as stupid cuts to the core of his inherent worth. Stupid implies that he is devoid of intelligence or common sense. However, we believe that dumb is as dumb *does*. Making a dumb choice is what you *do*, not who you *are*. Thus, you can choose to stop dumb behavior at any point. That's why we are writing this book—to show you how to make smart versus dumb decisions. In the pages that follow, we won't hesitate to share our own dumb choices and the related consequences. We hope you will learn from them. Fortunately, the grace of God has

allowed us both to make many wise choices that have kept our marriages and our lives generally on track. We will humbly share those experiences as well. We'll also explore the human side of some smart biblical characters and their unwise decisions.

In an anonymous survey of our email community, 240 respondents shared with us the dumbest choice they have ever made. You're sure to learn some life lessons from their confessions and testimonies that we will weave throughout the book. Their names, as well as those of other contributors, have been changed to protect their privacy.

We will explore ten negative emotions that drive dumb choices, and we will reveal the seven secrets for making a great decision. We will show you how to engage in a critical self-interrogation so you learn to become your own objective counselor. Finally, we will explain how to apply God's Word—and thus His will—as you contemplate various decisions. Our goal is to give you the tools to facilitate wise choices so that you succeed God's way in your personal and professional life. The principles we set forth may appear to be simple, but they won't always be easy. Let's get started.

Part 1

REAL LIFE

CONFESSIONS
and

CONSEQUENCES

DUMB MORAL CHOICES

“Moral excellence comes about as a result of habit. We become just by doing just acts, temperate by doing temperate acts, brave by doing brave acts.”

ARISTOTLE

YOU’VE PREPAID FOR \$20 WORTH OF GAS. Instead, the attendant gives you \$25 at the pump. Do you pay the difference? You fought for a seat on a train, then a woman approaches with two children searching for a seat, but there is none. They stand next to you. Do you give them yours? A married coworker flirts with you. Your marriage has been a little rocky lately. Do you flirt back?

Morals. It’s our personal code of conduct shaped by our conscience, values, societal and business mores, and our religious slant. Our sense of right and wrong influences our behaviors. Morals define our personal character and mold our convictions. In addition, morals are based on psychological values rather than physical or tangible effects. Therefore, morals color how we view life.

When I (Ricky) was 12 years old, my friends and I would stop at a neighborhood convenience store in Los Angeles for a honey bun pastry. I always paid for it, but this particular day, I decided to steal it. So

with the stealth of a professional thief, I slipped the honey bun into my pocket and left the store. It was easy. It could have been the beginning of my life of crime except for one little thing: I felt horrible instantly. My mom had drilled into me that good people don't steal. However, my curiosity overruled my morals. My conscience, however, sucker punched me in the end.

For months, I avoided the store out of pure shame. Then one day I went back to pay for the item, but the store had closed. *Oh no*, I thought.

Some poor moral decisions can lead you down the slippery slope of deceit, ending with missed opportunities, destroyed dreams, and wrecked lives.

My act of thievery drove the store out of business. Of course, this was impossible since the honey bun cost only ten cents. However, it was the principle of the matter. To this day whenever I am in the area, I drive by to see if that little convenience store has reopened so I can finally pay for that honey bun. Stealing was a dumb choice. This small incident had a huge impact on my life; I now have no tolerance for thievery of any kind.

Are you living with the consequences of your poor moral choices? Ready for change? Let's look at others who have made similar choices. Then, we'll explore ways to strengthen your moral convictions.

Crossed Moral Lines

Anyone can make a poor moral decision. If he learns a lesson from that poor choice, it can prevent him from repeating the action. However, some poor moral decisions can lead you down the slippery slope of deceit, ending with missed opportunities, destroyed dreams, and wrecked lives. According to the wise words of Solomon,

The godly are directed by honesty;
the wicked fall beneath their load of sin.
(Proverbs 11:5 NLT)

In our informal Internet survey, people told us how they compromised their values. It was interesting to read what some will confess when they can remain anonymous. Here are some of their responses:

- “My job sent me to a training class, and the instructor released the class early. Instead of going back to work, I went home and did not inform my supervisor according to company policy.”
- “I decided to have an abortion; not just one, but two.”
- “I met my first love at a hotel after 20 years to get closure because I thought I was dying or would die from cancer, and ended up committing adultery. Mind you—I had counseled other women in this area.”
- “When I was younger, I joined a gang and did horrible things that almost led me to my grave.”

These moral dilemmas are but a sample of decisions people make daily. It doesn't matter who we are or what we do. We all can make poor choices if we're not careful. Look at former U.S. President Bill Clinton. He had built his entire career on his astute leadership. He climbed his way from politics on the state level in Arkansas until he won the 1992 presidential election. According to his official White House biography, during his two terms:

The U.S. enjoyed more peace and economic well-being than at any time in its history. He was the first Democratic president since Franklin D. Roosevelt to win a second term. He could point to the lowest unemployment rate in modern times, the lowest inflation in 30 years, the highest home ownership in the country's history, dropping crime rates in many places, and reduced welfare rolls. He proposed the first balanced budget in decades and achieved a budget surplus. As part of a plan to celebrate the millennium in 2000, Clinton called for a great national initiative to end racial discrimination.¹

However, in 1998, he engaged in an indecent act with a young, female White House intern. Consequently, he became only the second president in history to be impeached by the House of Representatives. He was brought before the Senate and found not guilty. From that time until he left office, he received unprecedented low approval ratings. His behavior soured his reputation among many Americans because it is generally held that the president should be above moral reproach.

Over the years, Clinton has worked hard to rebuild his reputation. It's been a slow and arduous process, but because of his humanitarian work with the Clinton Global Initiative and his intervention in world affairs, he has begun to reshape a legacy that one poor choice almost destroyed.

Poor Moral Choices in Action

Not everyone gets a second chance. Sometimes you get only one swing of the moral bat. If you strike out, you lose everything. One couple during the formation of the early church who felt the fatal sting of moral failure was Ananias and Sapphira. After hearing the powerful preaching and testimony of Peter and John, the new church prayed for the boldness to speak the Word and for miracles to happen in the name of Jesus Christ. Following that prayer, the new Christians were filled with the Holy Spirit and a passion for becoming united:

The apostles testified powerfully to the resurrection of the Lord Jesus, and God's great blessing was upon them all. There were no needy people among them, because those who owned land or houses would sell them and bring the money to the apostles to give to those in need (Acts 4:33-35 NLT).

However, Ananias and his wife, Sapphira, did not totally share the spirit of generosity. They sold a plot of land and kept part of the proceeds. This would have been fine if, when they presented their offering, they had said they were giving *only part* of the proceeds to the church. Instead, they told the apostles they were giving *all* the money.

So when Ananias presented the donation, Peter saw straight through his deception:

“Ananias, why have you let Satan fill your heart? You lied to the Holy Spirit, and you kept some of the money for yourself. The property was yours to sell or not sell, as you wished. And after selling it, the money was also yours to give away. How could you do a thing like this? You weren’t lying to us but to God” (Acts 5:3-4 NLT).

After Peter said this to him, Ananias dropped dead. Peter had several young men remove his body and bury him immediately. About three hours later, Sapphira arrived not knowing what had transpired. Peter asked her if the money she and her husband had given represented their total proceeds from the sale of the land. Here was her opportunity to tell the truth. But she refused. Peter caught her in the lie and she, too, died instantly. The same young men who buried her husband then buried her.

Reading this account always sends shivers up my spine and reminds me of the wise words of Solomon,

Good character is the best insurance;
crooks get trapped in their sinful lust.
(Proverbs 11:6 MSG)

This couple died because of their selfish motive for giving and then lying to God about it.

Stronger Habits for Better Choices

Weak morals do not have to characterize your way of life. According to an article in the *New York Times*, a sense of right and wrong is inherent in our makeup as human beings:

The idea that the moral sense is an innate part of human nature is not far-fetched. A list of human universals collected by the anthropologist Donald E. Brown includes many moral

concepts and emotions, including a distinction between right and wrong; empathy; fairness; admiration of generosity; rights and obligations; proscription of murder, rape and other forms of violence; redress of wrongs; sanctions for wrongs against the community; shame; and taboos.²

This goes along with what Paul wrote to the church in Rome:

Even Gentiles, who do not have God's written law, show that they know his law when they instinctively obey it, even without having heard it. They demonstrate that God's law is written in their hearts, for their own conscience and thoughts either accuse them or tell them they are doing right (Romans 2:14-15 NLT).

Both of these statements indicate that we have no excuse for not knowing right from wrong because it's already in us to know.

This is the painful lesson golfer Tiger Woods learned. Prior to his much-publicized infidelity, he had earned well over a billion dollars for his prowess on the greens. But because of his moral missteps, he embarrassed his family and lost contracts with many of his sponsors. On his official website, Woods writes:

I am deeply aware of the disappointment and hurt that my infidelity has caused to so many people, most of all my wife and children. I want to say again to everyone that I am profoundly sorry and that I ask forgiveness. It may not be possible to repair the damage I've done, but I want to do my best to try...

After much soul searching, I have decided to take an indefinite break from professional golf. I need to focus my attention on being a better husband, father, and person.³

No doubt this was a hard statement for him to make; however, doing so demonstrates what we all must do when facing such dilemmas. First, he apologized for his transgression. Second, he acknowledged that his poor choice had damaged several relationships. Third, he vowed to

try to repair what had been ruined. Finally, he removed himself from the environment that held the temptation.

When we find ourselves in such situations, this is the best course of action to take. However, if we engage in a little introspection, we may be able to avoid the mess altogether. The following questions can serve as a guide to thinking ethically:

- What benefits and what harms will each course of action produce, and which alternative will lead to the best overall consequences?
- What moral rights do the affected parties have, and which course of action best respects those rights?
- Which course of action treats everyone the same, except where there is a morally justifiable reason not to, and does not show favoritism or discrimination?
- Which course of action advances the common good?
- Which course of action develops moral virtues? ⁴

By asking these questions, we can avoid destroying reputations and ripping apart our relationships. We all have struggled on the fast moving waters of moral temptation. Often, the current sweeps us up and blinds us to the flood of possible bad choices. However, if we follow the steps above, we can make wiser decisions.