



TRANSFORMATIONAL STEWARDSHIP

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HOW MUCH IS ENOUGH

Asking the question, “How much is enough?” seems almost un-American, doesn’t it? Whatever our current salary or income, we want more. However much we have invested, we want it to grow to become more. No matter how big our business, we want to make it bigger. “More” is woven into the very fabric of the American psyche. The multimillionaire John D. Rockefeller was once asked the question, “How much money is enough?” He answered quite transparently, “Just a little bit more.” In other words, “I will never have enough.” Might this be our conscious or unconscious mindset as well?

Let me ask you a probing question: “Is this ‘never enough’ mindset a spiritually healthy place for a believer to dwell?” The answer is not as black and white as it might first seem. In fact, it might be, “It depends.” How we answer this question really depends on where we land on three important issues. Let’s consider them.

I. Restraining Our Greed

Reading Luke 12:15 (NASB), you may notice something you have never seen before. Jesus says, ‘Beware, and be on your guard against every form of greed; for not even when one has an abundance does his life consist of his possessions.’ Did you notice the phrase *every form of greed*? Jesus is informing us that there are multiple manifestations of greed. The word *greed* literally means “wanting more” or “eager for gain.” Greed is as open-ended as Rockefeller’s answer. With greed, enough will never be enough; greed always wants more. It is not limited to just material things and can appear in various forms—as more money, power/control, pleasure, leisure, food, or fame.

Greed can be like drinking salt water—the more you drink, the thirstier you become; it never satisfies. Greed has two illegitimate children that you have likely met at some point in your life: their names are *Envy* and *Covet*. *Envy* makes us unhappy because we don’t have what others have. It drives us to “keep up with the Joneses” and makes us discontent until we can get the same things others have. We cannot rejoice when others get something because we don’t have it too.

Covet is the more sinister of the two; it actually wants to take from another person what he has. In other words, my gain will be at your loss. Ahab coveted Naboth’s vineyard (I Kings 21). He didn’t want a vineyard *like* Naboth’s (*Envy*). He wanted Naboth’s vineyard (*Covet*). In Exodus 20, we are told not to covet our neighbor’s house or his wife. It is not that we want a house or a wife *like* our neighbor (*Envy*). It is that we want his very house or his very wife (*Covet*). David coveted Uriah’s wife, Bathsheba (II Samuel 11). He didn’t just want a woman *like* Bathsheba (*Envy*), he wanted Bathsheba (*Covet*).

One of the most effective ways to restrain greed and its illegitimate spawn is to set very clear “finish lines” and make them known to others so they can hold you accountable. Some finish lines to consider might include

capping your lifestyle consumption or your net worth. Once you meet or exceed the finish lines, these additional resources will be used for other purposes. We will address this later.

2. Learning to be Content

Greed and contentment are total opposites. A greedy person will never be content, and a content person will never be greedy. So while we learn to restrain our greed, we need to simultaneously learn to be content. The New Testament gives us three areas where we need to be content:

1. Content with your current possessions: ...*Be content with what you have...* (Hebrews 13:5, ESV).
2. Content with your current provisions: *But if we have food and clothing, with these we will be content* (1 Timothy 6:8).
3. Content with your current paycheck: ...*Be content with your wages* (Luke 3:14).

If we get a handle on these three areas of our lives, we will experience a level of financial, spiritual, and emotional contentment and freedom beyond anything we have ever known before. Keep in mind there is a huge difference between being financially *independent* and being financially *free*. You can be financially independent and not be financially free. Likewise, you can be financially free without being financially independent. Many very wealthy people who are clearly financially independent are anything but financially free. They are “slaves” to their possessions. There are also people who do not have “two nickels to rub together” who are far from financially independent; yet, they are entirely financially free.

Our goal is to be financially free. We may never realize financial independence in our lifetime. But what would be wrong with living a hand-to-mouth existence if it is *God’s hand to your mouth*? The most effective way to truly become financially free is to restrain greed and learn contentment.

3. Deploying Our Surplus

What if God continues to bless your hard work and careful management of His resources with more than you need? What should you do with what exceeds your “enough is enough” limit? The answer should be obvious: give it away—all of it. If you fail to set any finish lines, you will not know what is surplus, and if you don’t know what is surplus, you won’t be inclined to deploy it. More than one financially independent person has been unwilling to deploy his or her surplus because there is a chance, however remote, that it might be needed later in life. John Calvin responded to this concern long before America was even founded:

When we look too carefully, and too far forward, in contemplating the dangers that may occur we become more close-handed than we ought to be. This also happens when we are excessively cautious and careful, when we calculate too narrowly what we will require during our whole life, or, in fine, how much we lose when the smallest portion is taken away. The man that depends upon the blessing of the Lord has his mind set free from these trammels and has, at the same time, his hands opened for beneficence.

Obviously, as Solomon said, ...*There is nothing new under the sun* (Ecclesiastes 1:9, ESV).

For those of us who are driven and gifted to make money, it would be a real loss to stop making it. But once we cross our personal finish lines, our drive and our giftedness to make more can now be focused on getting more to God’s kingdom, and not just having more for ourselves. Randy Alcorn says it this way, “God prospers

us not to raise our standard of *living*, but to raise our standard of *giving*.” This should be our goal: *live conservatively so we can give liberally*. Giving is no doubt one way in which Christians ought to be “liberals.” Back to the question: “Is this ‘never enough’ mindset a spiritually healthy place for a believer to dwell?” It depends. If our “never enough” attitude is focused on advancing our own personal kingdoms, then the answer is, “No, this is not a good place for a believer to dwell.” If our “never enough” attitude is focused on advancing and funding the kingdom of God, then the answer is, “Yes, this is a very good place for a believer to dwell.” How much is enough for you? Are you ready to (1) restrain your greed, (2) learn to be content, and (3) deploy your surplus? If so, then get ready for some exciting and radical changes in how you think and live!

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E. G. “Jay” Link has a unique combination of being an ordained minister with a Master Divinity degree in Biblical Theology and a professional Stewardship planning coach who for over 40 years has been working with very affluent Christian families to enable them to optimize their Kingdom impact with all that the Lord has entrusted to them to manage. After retiring from his personal practice, he then served for five years as Director of Taylor University’s Stewardship Planning Ministry, which he launched for them. Most recently, Jay founded Transformational Stewardship to serve Christian ministries, colleges, and churches to better minister to their highest capacity families. He has written six books, hundreds of articles and has provided an extensive training curriculum for hundreds of professional financial and legal advisors in how to provide stewardship planning services for their clients.