

How Much Is Enough?

A reporter once asked John D. Rockefeller, “How much money is enough?” And that extraordinarily rich man replied, “A little bit more.”

I have met many people who say they don’t have enough money. But I have never met anyone who claimed to have too much money.

We live in a country with only a small percentage of the world’s population. Yet our country consumes the largest share of the world’s goods. We have extraordinary wealth, yet our government cannot live within its means.

This all raises a key question, and that is, “Just how much is enough?” How much wealth, how many possessions, how much of this world should a Christian own? I don’t know the answer, but I suspect that most of us have enough and that most of us want more.

This topic is one that I would prefer to skip. While I know it needs to be addressed as part of our “theology of money”, I feel somewhat uncomfortable. Let me tell you why.

For starters, I am embarrassed by my own prosperity. I have tried not to be a materialist, but I feel my own failures in that area. I have tried to be generous in what I give away, but I see how much more I have kept. I have always tried, as a pastor, to practice what I preach, but I fear preaching about “how much is enough” because I’m not really sure I want to practice it.

But I also feel uncomfortable with the topic because I find it to be something of a hopeless task. Our society is so materialistic. The values of this generation have so permeated the life of the church. The desire for more is so ingrained into our thinking . . . I wonder if any of us is likely to change.

And, finally, I feel uncomfortable with this topic because I recognize that it defies mathematical definition. There is no dollar amount that is enough and there is no dollar amount that is too much. I sense that those who are at or below the poverty line don’t have enough. And I sense that those who have millions beyond their needs have too

much. But I cannot argue from the Bible that any particular number of dollars is where the line should be drawn.

Now with all of those confessions laid out on the table, let’s get on with the topic. I would like to list from the Bible three suggestions for us to answer the question, “How much is enough?” They may not fully answer the question but at least they will contribute to the building of our theology of money.

The first suggestion is to compare to some economic baseline. That’s based on the assumption that all systems of measurement must have some reference point. For example, temperatures are based on the boiling point and freezing point of water. Altitude is calculated from sea level. Age is measured from the date of birth.

In developing this economic baseline, according to Philippians 4:19 we must begin with “need”. Paul there writes, “My God will meet all your needs according to his glorious riches in Christ Jesus.” That means that in the mind of this author of the Bible there is a distinction between a “need” and a “want”. Therefore, the economic baseline must be in terms of “need”.

Our needs are really quite minimal. They are those things that are absolutely necessary for life. However, “needs” may vary. A baby “needs” milk, but an adult does not. Minnesotans “need” heat to survive the winter. Those who live in the tropics do not need extra heat. In Africa the drugs to combat malaria may be counted as a “need”, but probably not in Alaska.

One Christian tried to sort out between needs and wants in all of his purchases over a year. He concluded that 85% were wants and 15% were needs.

A second consideration in establishing this economic baseline is “provision”. This is found in I Timothy 5:8: “If anyone does not provide for his relatives, and especially for his immediate family, he has denied the faith and is worse than a nonbeliever.” This, of course, is not speaking

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of someone who is willing but unable to provide for a family. Rather, it is referring to someone who is unwilling to provide for a family.

This subject is open to broad interpretation because some would count provision for the family to include designer clothes and ballet lessons. Others would include insulin for a diabetic child. Assuming that the “provision baseline” and the “need baseline” are closely related, then provision means “needs” not “wants”.

If we really want to get specific we should look at I Timothy 6:8: “. . . if we have food and clothing, we will be content with that.” This refers to the essential protection from the elements and essential nutrition. Some may argue that food includes balanced diet and clothing extends to the latest styles, but that is stretching the teaching beyond it’s original intent!

I am not arguing that we should live at the baseline or minimum. That’s probably not reasonable or likely. And I admit that the baseline is somewhat subjective. Bare minimum needs are perceived and measured differently.

What I am suggesting is that our theology of money should seek to draw the baseline somewhere. We need to have a reference point for measurement. And that reference point should never be other people because they will invariably lead us into either pride or covetousness. For example, we look at how much money someone else makes or what car they drive or the house in which they live and we measure our contentment and worth as to whether we have more or less. That is a tragic way to approach the whole topic.

Once the baseline is established, we then determine where we are in relationship to that baseline. This gives some kind of a measurable answer to the question, “How much is enough?”

A second suggestion for trying to answer the question “How Much is Enough?” is to decide what gives life meaning. The Bible is very direct in answering “How much is enough?” in terms of the essential meaning of a person’s life. Let’s look at Jesus’ words in Luke 12:15: “Then he said to them, ‘Watch out! Be on your guard against all kinds of greed; a man’s life does not consist in the abundance of his possessions.’ ”

This absolutely contradicts the monetary message of our society where advertisements, magazines, newspapers, TV and our daily conversa-

tions constantly tell us that the measure of a person’s life IS in the abundance of possessions. Life is defined in terms of what we have.

In the following verses in Luke 12 Jesus tells the story of a man who didn’t know what to do with all his wealth, so he built bigger and better barns. His life was defined by his possessions and he wanted more and more. On the night the barns were completed, he died. God called him a fool!

Next Jesus compares the birds and the animals and points out that God provides food and shelter and all that’s necessary for them—he provides all their basic needs.

All of this leads up to what should give meaning to life in Luke 12:31 where Jesus says, “But seek his kingdom, and these things will be given to you as well.” In other words, we must decide if the meaning of life comes from material things or spiritual things. Are we living for this world or are we living for Christ’s kingdom?

Another Bible author, John, writes in I John 2:15, “Do not love the world or anything in the world. If anyone loves the world, the love of the Father is not in him.” Strong words indeed!

The things of the world are addictive—as addictive as cigarettes, alcohol or cocaine! It is incredibly difficult to get unhooked when we become materialists. We want more and more and more. We rationalize that it’s good for us. We actually convince ourselves that bad is good.

God challenges us to find life’s meaning in terms of him and his kingdom. How much we have, what we earn, the car we drive, the clothes we wear are all comparatively unimportant.

Let me suggest something here that makes me squirm just to talk about it. It is that we, as Christians, have been infiltrated by the world’s values. For many of us it is important what we have, how people think of us, the house in which we live . . . those things that are essentially materialistic. Perhaps we should operate on the assumption that we are dominated by the world’s system and the world’s materialism—unless we can demonstrate otherwise. In this case, I think the safest assumption is that we are guilty until we can prove ourselves innocent!

There is a fascinating story behind the Nobel Prizes awarded for achievement in literature, chemistry, physics, economics, medicine and peace.

Alfred Nobel was a Swedish chemist who made his fortune through the invention and licensing of explosives. His brother died and a newspaper mistakenly thought it was Alfred Nobel so they prepared and published his obituary.

The obituary identified him as the inventor of dynamite and the man who made his money through weapons of destruction. Nobel read this and was profoundly impacted by it. It became THE turning point in his life as he realized what his life meant. He didn't like it. Instead, he devoted his fortune to the establishment of awards for achievements that would benefit the human race. As a result, few, if any, of us today ever think of Nobel in terms of explosives. We associate the name with peace and literature and science.

How will you be remembered? As the woman who lived in the brick house? As the man who drove that particular car? As the person who dressed so extraordinarily well? Or, will you be remembered as the one who lived for God? You see, the answer to the question, "How much is enough?" depends on what we decide really gives meaning to life.

A third suggestion for trying to answer the question, "How Much is Enough?" is to calculate God's reputation. In I Corinthians 10:31-32 the apostle Paul gives a powerful principle that is applicable to money. He says:

So whether you eat or drink, or whatever you do, do it all for the glory of God. Do not cause anyone to stumble, whether Jews, Greeks or the church of God—even as I try to please everybody in every way. For I am not seeking my own good but the good of many, so that they may be saved.

Here Paul establishes two criteria for his behavior. One is the glory of God—the reputation of God in the world. To bring glory to God means to enhance his reputation, to make him look good. The other is witness—Paul's testimony that leads others to God.

This may be hard to understand, but please think with me. How much money or possessions we have and how we handle that money or those possessions should make God look good and should be a witness to bring people to Jesus Christ.

That means that our money should not communicate extravagance or bring embarrassment to Jesus Christ.

So what does that mean practically in terms of extravagance? Suppose that a Christian woman draws attention to herself with the jewelry she wears. Or suppose that a man is perceived as extravagant because of what he buys. The question is—does that extravagance enhance the reputation of God in a needy world? Does that make God look better and make people think more highly of him?

And, what about embarrassing Jesus Christ? Think of a couple that charges so much that their credit card can't be paid or the authorization is rejected. Or picture a family that purchases to the point

that checks bounce at the bank. What happens to their witness? What do the people at the bank or the store think of the Savior and of the power of God in a Christian's life?

It is far better to try to do with less than to damage the name of the Lord with either extravagance or embarrassment. It is far better to give money away than to be a negative ambassador of the Lord.

We have come to the end—and maybe we're all kind of glad! If all this makes us uncomfortable, then I think I have probably succeeded. But, if we're serious about our theology of money we must face the issue of "how much?" I've suggested that most Americans are likely to be over the line rather than under the line. So let's seriously weigh these three suggestions:

- A.) Compare to the economic baseline.
- B.) Decide what gives life meaning.
- C.) Calculate God's reputation . . . and enhance it!

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