



# Design For Ministry™

## Depth Perception

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### **How much is enough?**

The answer to this question always seemed elusive until now. Those interested in an answer always wanted to put a dollar amount on it. They added the cost of living to what the average person might need for retirement. But what costs to include and by whose standards? Enough never could be agreed on – always falling somewhere between a YMCA apartment and Bill Gates' mansion.

I remember my shock at hearing a congregational leader mourn at the lack of money available to young families. "Why they can't even afford a small boat!" she said. Yet who am I to think she has a warped view of wealth? I tend to think someone is poor if they can't afford a handheld computer or an occasional dinner out with their spouse. The fact is, North Americans rank as nobility in this modern age, with the serfs of the world producing the goods we consume, indeed, will mortgage the palace to obtain. There is nothing like living behind the moats of vast oceans to distort our perspective on wealth.

So why is the answer in front of us now? Well, it really isn't unless we change the question a bit. Instead of asking how much is enough, we are better to ask:

### ***How much is too much?***

With this question in mind we can at least recognize the line when we have crossed it, and crossed it we have. The Wall Street Journal (9 October 2002) reports that the average U.S. citizen now carries a debt load equivalent to one year's worth of disposable income, using 14% of each paycheck just to cover the interest. The top fifth of income earners are the worst offenders, owing 120% of their disposable income.

If you are a church leader, a non-profit executive or a denominational administrator, this should send alarm bells ringing. Plan to reduce expenses, shore up endowments, work more efficiently, and to increase your investment in education of younger employees and donors. Fifty years ago, the G.I. generation changed the world by its concern for education, care for the poor, disabled and disenfranchised. Our organizations are living off their generosity still. Now, however, it looks like the next wave of ministry will be inward rather than outward, helping prodigal sons and daughters find their way back home – after spending all their inheritance on wanton living.

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-mark