What is Enough?

Mary Simons has been Jane’s friend and fellow Bible study partner for the past four years. Last night, after the group’s study time, over some dessert, she commented to Jane,

“Something has come up that, while it may sound trivial, has prompted me to start thinking. Bear with me on this. Steve and I just received an analysis of our financial savings from our investment adviser. He told us that, in contrast to the news many couples these days may receive, we are in very good shape to meet our expected financial needs. What is really bothering me, Jane, is not only the time we continually spend in this planning process but also our financial position which is considerably above our projected needs? Could we be placing too much emphasis on both of these?”

Jane responds, “A great and tough question for a quick answer. Actually, this is interesting to me also because I am at the other end of the scale. I have never done any formal financial planning and have no idea if my finances are going to be sufficient.”

Any observer would characterize the Simons’ life style as well-to-do. Both in their mid-40’s; they live in an affluent suburb of Cleveland. They come from families that were financially comfortable albeit not wealthy. Both sets of parents are long time Christ followers. As Mary has often brought up, this foundation of faith through their parents formed the long lasting bond that Mary and Steve have also shared during their almost twenty years of marriage.

Mary continues, “While our parents have been long dedicated in their commitment to Christ, family financial concerns have never been discussed at the times we have gotten together with our parents in the years after our marriage. Sure, Steve and his dad will talk about the stock market and investing in general. But, specifically delving into their respective families’ finances seems to be taboo for both Steve and his dad.”

Recognizing the financial problems faced by others including some of their friends, Mary relays that Steve and she have committed themselves to an ongoing planning process. Steve works in the financial sector and is therefore a strong advocate that they stay involved in this routine.

Mary goes on to tell about their advisor’s assessment of their financial situation upon retirement. This resulted from an analysis of their investment portfolio throughout many different simulated future financial market scenarios. Given the income amount that they felt would cover their main financial needs in retirement, the simulation looked at a wide range of investment returns over many different economic projections. The results indicated a sufficient amount of funds in all the projections.
She concludes, “The result of this testing was wonderful news. It indicated that, in almost all of the scenarios, our investment program meets our retirement needs.”

In addition to retirement planning, Mary and Steve have established a separate investment account to cover the college costs of their children and a long-term care insurance policy for possible health problems. Finally, a combination of the above retirement investment fund and a life insurance policy would provide Mary with a lifestyle similar to their current one if Steve passed away.

Being somewhat overwhelmed by all that Mary brought up in their short conversation, Jane says, “As I see it, the upshot of all this is that you and Steve first take your financial planning very seriously. The real issue is whether all this planning has taken Christ out of the equation. You may be spending too much time engaged in this planning process rather than prayerfully leaving these issues up to Christ. Is that about it?”

Mary responds with, “Absolutely. I had never thought of it that way. This might be an interesting reason for us to have breakfast next week. How about if we study the scriptures that may be relevant and then get back together next Wednesday morning and discuss what we find. What I find most interesting here is that this Biblical insight should be applied to both you and Steve and me who are at opposite ends of this issue. Obviously, you are not going to be looking to stop all planning. It is a question of a scripturally founded balance.”

**Assignment**

With your researched scriptural wisdom, advise Mary and Steve on how to handle their delicate balance between planning and relying on Christ for their future.
My Scriptural Research:

Group Scriptural Research:

Decisions / Recommendations:

Primary Scriptural References: