

# NEVER ENOUGH

FROM BARISTA  
TO BILLIONAIRE

ANDREW WILKINSON



“After hitting it big, Mr. Wilkinson explains, he lived the big-money fantasy: First you equip your house with top electronics. Then you buy a fast car. Then a vacation house. And maybe another. But before long, he discovered, each new purchase gets old. And, as Mr. Wilkinson tells it, you’re back to looking for the dopamine spike you hope will come with the increasingly expensive, increasingly exotic next purchase.”

Daniel Freedman, ‘Never Enough’ Review: The Burden of Billions  
<[https://www.wsj.com/finance/investing/never-enough-review-the-burden-of-billions-bfc469ac?mod=arts-culture\\_feat1\\_reviews\\_pos1](https://www.wsj.com/finance/investing/never-enough-review-the-burden-of-billions-bfc469ac?mod=arts-culture_feat1_reviews_pos1)>

no  
money  
no  
problems

NOTORIOUS B.I.G



**LOVE  
EQUALS  
AGREEMENT**

**HALF**

**IDENTITY  
IS A SECRET  
PUZZLE**

**SUFFERING IS  
MEANINGLESS**

**CONTROL  
IS THE  
GOAL**

**MONEY  
WILL FIX  
THIS**

**CHEAP  
GRACE**

**TRUTHS**

**BE  
PERFECT**

# HALF TRUTHS

## **MONEY WILL FIX THIS:**

WHAT I REALLY NEED IS A GOOD, HIGH-PAYING JOB (& MAYBE A FEW SIDE HUSTLES) SO I CAN SOLVE MY CURRENT AND FUTURE PROBLEMS WITH A BIG PILE OF GUAP.

1. Money as Security Blanket

2. Money as Measurement

3. Money as...Incidental?

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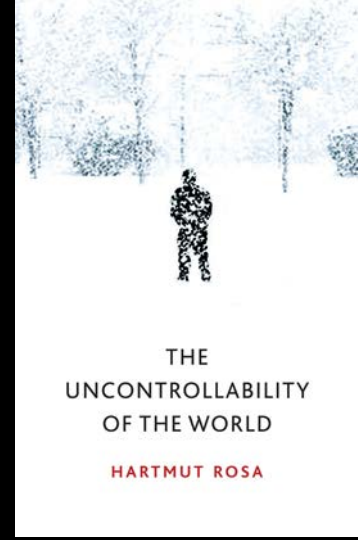
**MONEY  
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“The tremendously powerful idea that the key to a good life, a better life, lies in expanding our share of the world has arisen as a cultural [outcome] ... working its way deep into the tiniest pores of our psychological and emotional life. Our life will be better if we manage to bring more world within our reach: this is the mantra of modern life, unspoken but relentlessly reiterated and reified in our actions and behavior.”



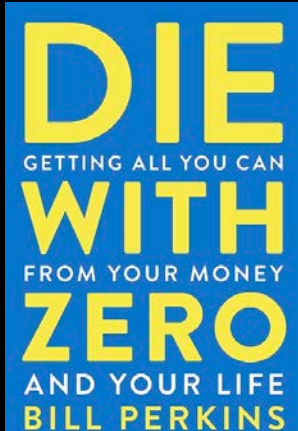




How old are most people when they receive their inheritance? 30? 40? Nope.

The median age for Americans who receive an inheritance is 60 years old. (You know, right around the time you don't actually need it.)"

- Brett Ripley  
Former Hopester, pretty cool guy, and great blogger at  
<[brettwrites.com](http://brettwrites.com)>



“this is not a book advocating for financial stupidity. Bill Perkins actually comes from the finance world. He’s simply reminding us that while mindlessly spending money is harmful, mindlessly saving money can be even worse. While some of you reading this should be more frugal and save more for retirement, some of you financially responsible, ever-deferring Americans need to wake up from autopilot.

- Brett Ripley

Former Hopester, current cool guy, and great blogger at  
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**DIE**  
GETTING ALL YOU CAN  
**WITH**  
FROM YOUR MONEY  
**ZERO**  
AND YOUR LIFE  
**BILL PERKINS**

## Proverbs 23:4-5

<sup>4</sup> Do not wear yourself out to gain wealth,  
Cease from your consideration of it.

<sup>5</sup> When you set your eyes on it, it is gone.  
For wealth certainly makes itself wings  
Like an eagle that flies toward the  
heavens.

# Money is Inferior to...

1. Wisdom (Prov. 8:10-11, 18-19; 24:3-4)
2. Righteousness (10:2; 11:4; 13:25; 16:8; 19:22)
3. Fear of the Lord (Proverbs 15:16)
4. Humility (Proverbs 16:19)
5. Good relationships (Proverbs 15:17; 17:1)

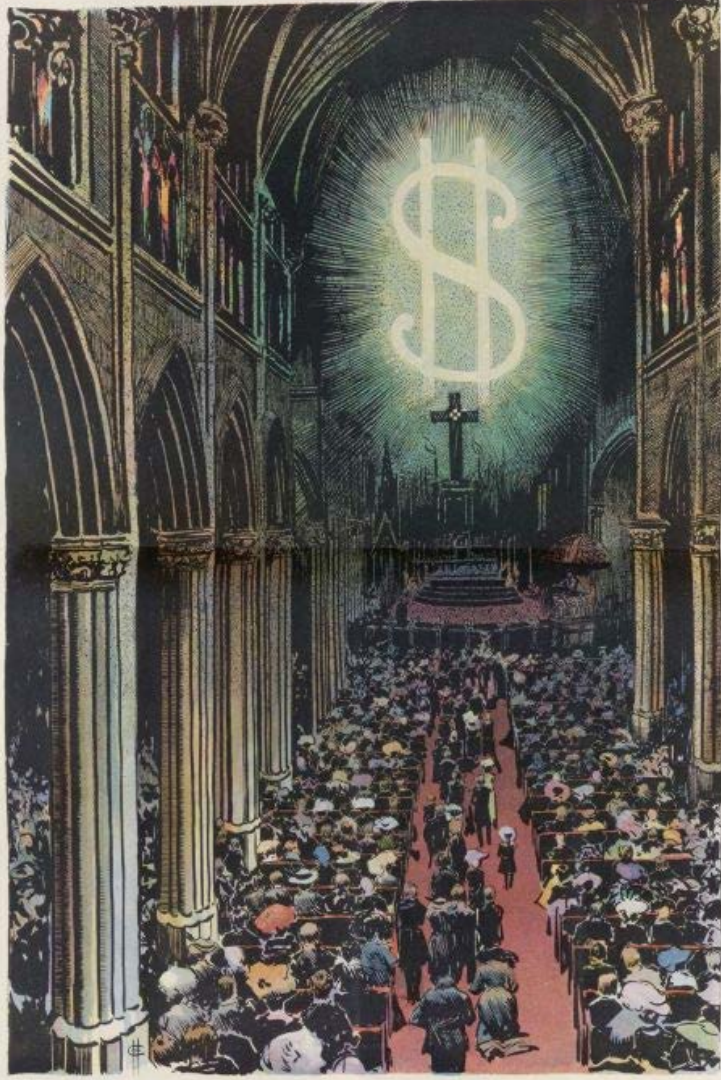
## Proverbs 8:10-11

Choose my instruction instead of silver, knowledge rather than choice gold, for wisdom is more precious than rubies, and nothing you desire can compare with her.



## Isaiah 31:1

<sup>1</sup> Woe to those who go down to Egypt for help and rely on horses, who trust in chariots because they are many and in horsemen because they are very strong, but do not look to the Holy One of Israel or consult the Lord!



*The Almighty* (1907)  
Carl Hassmann 1869–1933





Children are first taught that money is valuable in itself. Next, they are taught that it is power: if they have money, they can do things with it that children without it cannot do. After that, they are taught to value themselves simply because they have it, not because of who they are. And finally, they are taught to value others – and their relationships with others – in terms of the monetary value that can be put on them.”

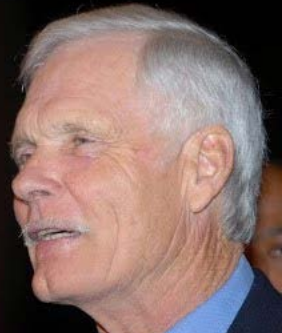
Health,  
Money, and  
Love

*why we  
don't enjoy  
them*

ROBERT FARRAR  
CAPON

“Life is a game,  
money is how  
we keep score”

- Ted Turner



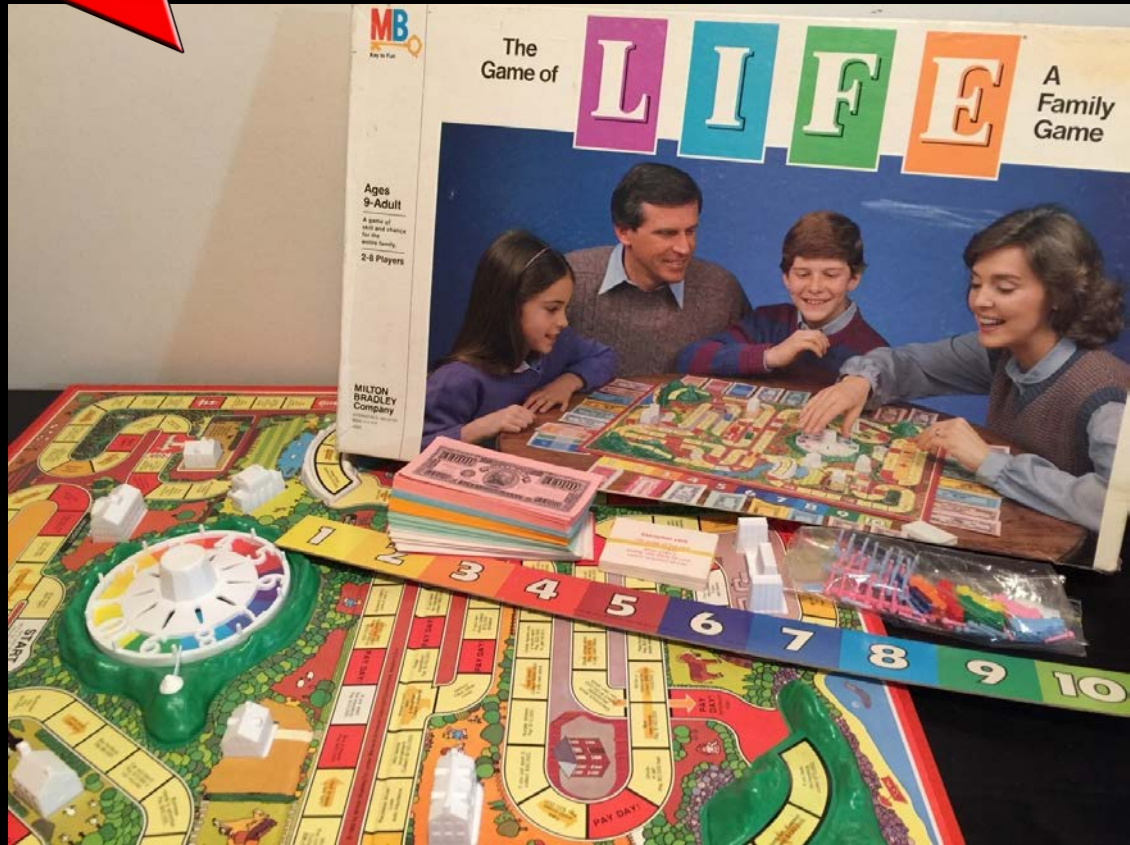
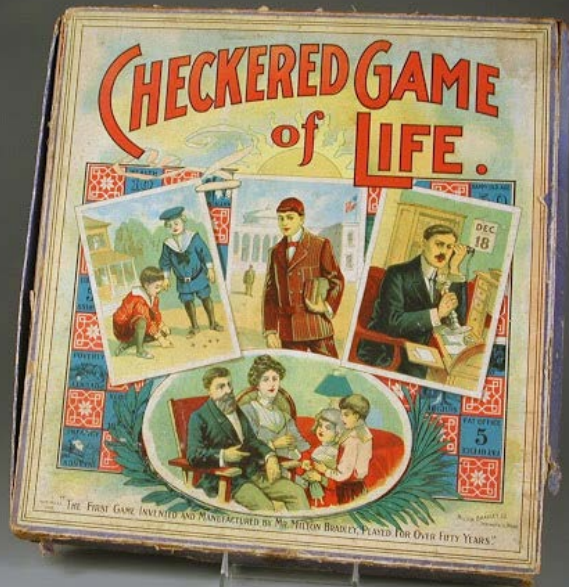
# the Game of LIFE

SPIN TO WIN!

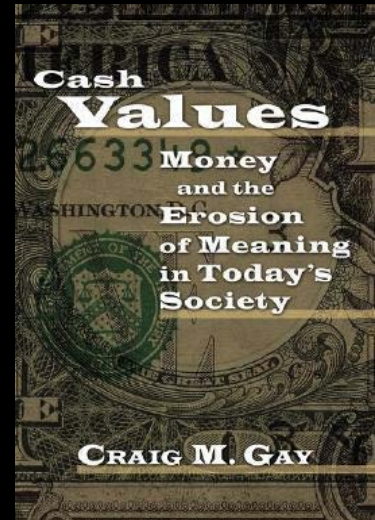


INCLUDES VACATION CARDS

tppm



[Our culture's problem is our] relentless reduction of quality to quantity. This conversion ... hollows out our entire world view, depriving us of any sense that life is inherently meaningful and that it has been endowed with qualities that far transcend monetary valuation. This renders us increasingly insensible to the inherent qualities of life and to the real beauty and giftedness of being.”



## Luke 12:15

<sup>15</sup> Take care, and be on your guard against all covetousness, for one's life does not consist in the abundance of his possessions.

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It gets worse if you're driven by money alone. In Bel Air people with four or five homes look enviously at those with 10. One highly successful investor, who hosted Mr. Wilkinson in one of those fabulous homes — nine bedrooms and 16 bathrooms, with an outdoor and an indoor pool — spent the conversation complaining about his neighbor with three pools. “Who needs three swimming pools?” he grumbled. Indeed. The game of Who Has What, it seems, is unwinnable — if you can't afford the \$150 million superyacht, you're still losing. It almost makes you feel bad for the players.”





## Matthew 13:44-46

The kingdom of heaven is like treasure hidden in a field. When a man found it, he hid it again, and then in his joy went and sold all he had and bought that field. Again, the kingdom of heaven is like a merchant looking for fine pearls. When he found one of great value, he went away and sold everything he had and bought it

Even if Christianity had resulted in nothing else than this spiritual and holy community, even if it had not brought about any modification in earthly relationships, even if, for instance, it had done nothing for the abolition of slavery, it would still be and remain something of everlasting worth. The significance of the Gospel does not depend on its influence on culture, its usefulness for life today; it is a treasure in itself, a pearl of great value, even if it might not be a leaven."

- Herman Bavinck





## 2 Corinthians 8:9

For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sake he became poor, so that you through his poverty might become rich.

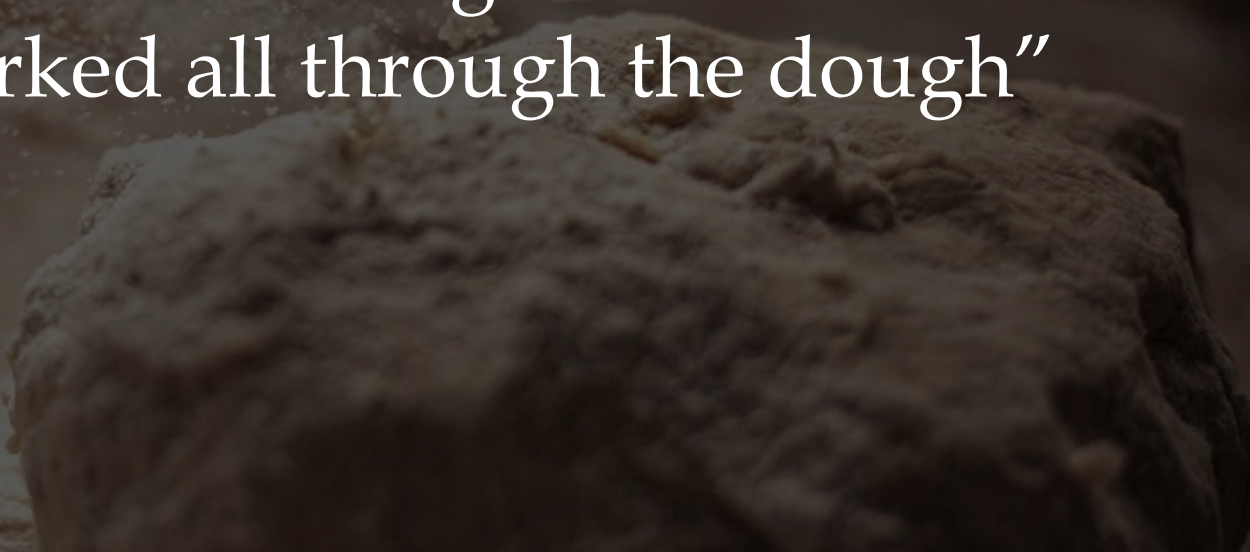
## Hebrews 13:5

Keep your lives free from the love of money and be content with what you have, because God has said, Never will I leave you; never will I forsake you.



# Matthew 13:33

He told them still another parable: “The kingdom of heaven is like yeast that a woman took and mixed into a large amount of flour until it worked all through the dough”

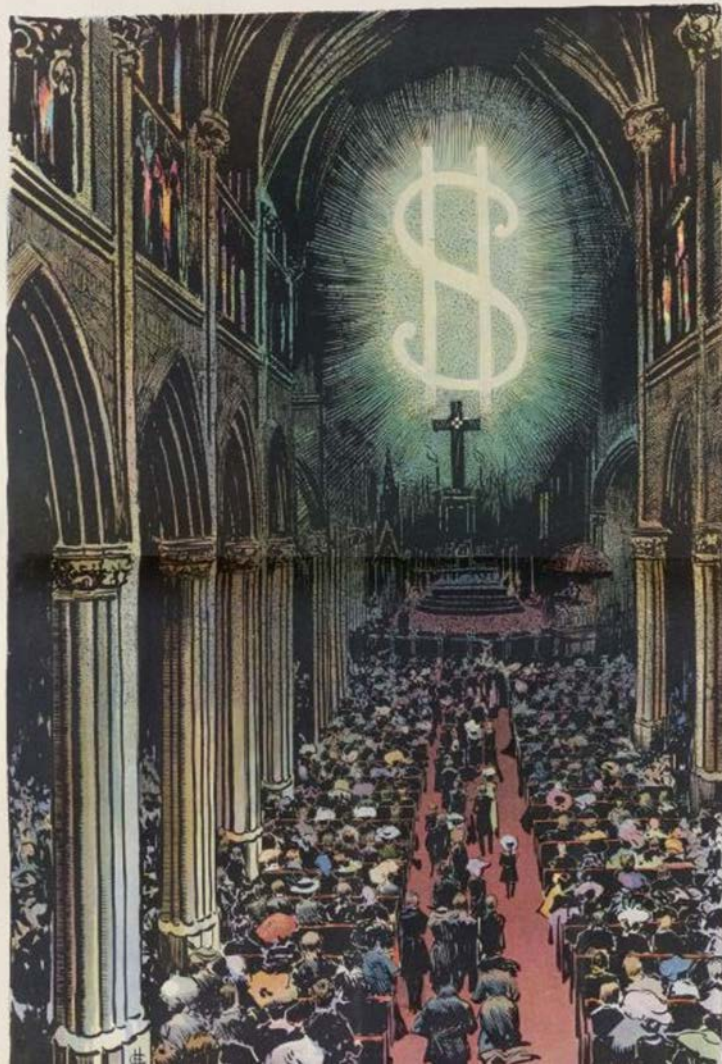


But, although the worth of Christianity is certainly not only and exclusively, and not even in the first place determined by its influence on civilization, it nevertheless can not be denied that it indeed exerts such influence. The kingdom of heaven is not only a pearl, it is a leaven as well. Whoever seeks it is offered all kinds of other things. Godliness has a promise for the future, but also for life today.”

- Herman Bavinck

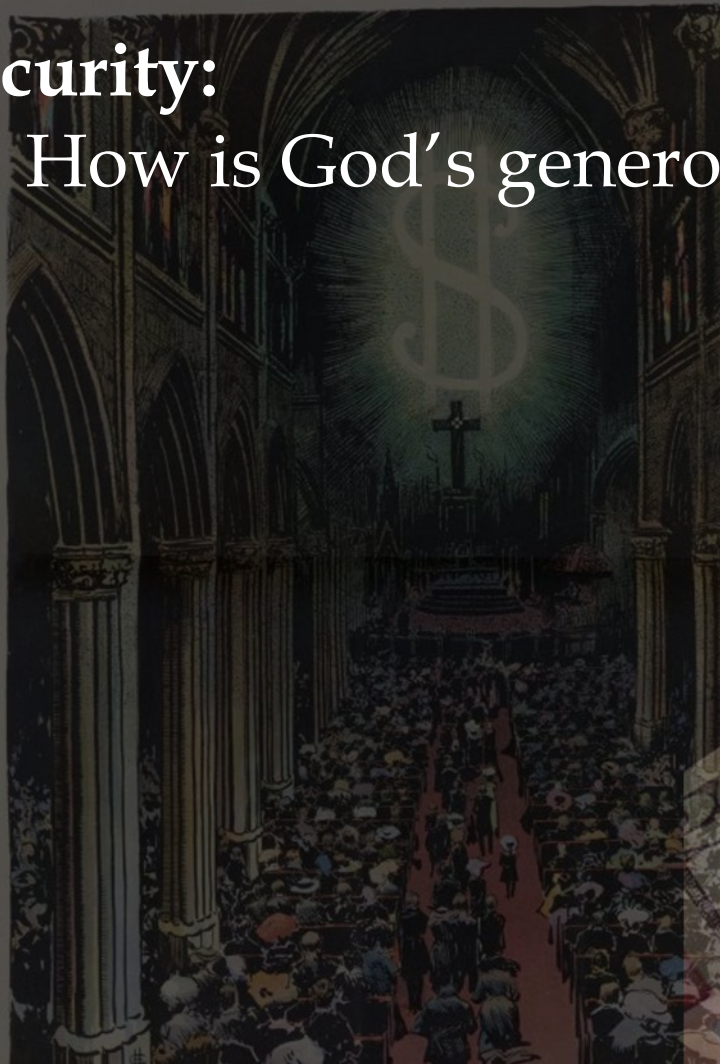






# Security:

1. How is God's generosity shaping my priorities?





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## Measurement:

2. Where am I tempted to link self-worth with net worth? What financial achievements or concerns hold my attention?



**Security:**

1. How is God's generosity shaping my priorities?

**Measurement:**

2. Where am I tempted to link self-worth with net worth? What financial achievements or concerns hold my attention?

**Pearl & Leaven:**

3. Is the gospel becoming my pearl of great price? Do I view generosity as an obligation or a pathway that frees my heart from money's grasp on my heart?