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# Everything We Have is from God

**SCOTT HOEZEE**

Throughout history, a lot of the better-known stories and myths have had something to do with money. Think of the legend of King Midas, who was so greedy he wanted everything he touched to turn to gold. Think of the well-known Charles Dickens story, *A Christmas Carol*, in which the stingy miser, Ebenezer Scrooge, is the main character, whose greed and lack of generosity need fixing. Even some of the parables of Jesus had to do with money and property, like the Prodigal Son, who squandered his inheritance, or the rich man and Lazarus, or the rich man who built bigger barns to store his surplus stuff instead of sharing it with others. Money is important; we all think about it and wonder about it; and as believers, we look to the Bible to make sure we have the right attitude toward possessions and wealth. Today on *Groundwork*, we begin a series to wonder about this. Stay tuned.

**DARRELL DELANEY**

Welcome to *Groundwork*, where we dig into scripture to lay the foundation for our lives. I am Darrell Delaney.

**SCOTT HOEZEE**

And I am Scott Hoezee; and Darrell, on this program we are going to kick off a short, four-part series to dig into scripture to discover what the Bible says about money, possessions, what today we might call finances.

**DARRELL DELANEY**

So, we really do need to understand this, Scott, because as believers, we are going to be entrusted with some. So, we might as well know what God wants us to do with it, because if we don't know that, as believers, we could run into a whole lot of problems; and we are not going to be able to be the blessing that God wants us to be.

**SCOTT HOEZEE**

Exactly; and we have heard from our listeners over the years, too. People do have questions, like: Does God care about my finances? If we have proper concern for having enough money, is that a sin? You know, Darrell, in recent years, too, during and after the Covid pandemic, a lot of people found their financial lives upended.

**DARRELL DELANEY**

Yes.

**SCOTT HOEZEE**

They lost their homes; they lost their jobs...jobs that they thought they would never lose all of a sudden were gone. So, there has been a lot of anxiety surrounding money; and so, we do want to wonder how might the Bible speak into those concerns.

**DARRELL DELANEY**

And if we think about it, Scott, as believers it is about the money, but it isn't about the money. There are some things going on underneath that our hearts and our emotions and our livelihoods are connected to that God wants to address as well: How do we feel about money? What is our attitude toward money? How do we

live? So, that is also included in this series.

### **SCOTT HOEZEE**

The whole Bible...as we will touch on in this series...the whole Bible does have things in various parts to say about money and finances, but we are going to begin today with the Old Testament, and sort of ask, Darrell, what do the laws of God...and what were some of the practices God established for ancient Israel...what do those have to say to us yet today in this regard?

### **DARRELL DELANEY**

I think one of the places we can start would be the Ten Commandments. That is one of the places where God talks about possessions.

### **SCOTT HOEZEE**

And we could find the Ten Commandments...there are two versions of it, virtually the same: Exodus 20, and then it gets repeated for the new generation in Deuteronomy 5; but it is really the 8<sup>th</sup> and the 10<sup>th</sup> commandments that we want to look at in this first part of this first program of this series. The 8<sup>th</sup> commandment is simple: You must not steal. The 10<sup>th</sup> commandment is equally straight forward: You must not covet your neighbor's property.

### **DARRELL DELANEY**

The underlying conclusion is that there are properties that you would want to steal...

### **SCOTT HOEZEE**

Yes.

### **DARRELL DELANEY**

Or there are properties that your neighbor has that you might want to covet. So, it has to be something that you have as a possession in order for him to put that forbidden rule in.

### **SCOTT HOEZEE**

Right; the assumption is: My neighbor has property, but this commandment comes to my neighbor, too; which means I have property. So, you know, if there weren't an assumption that all of us have stuff...that all of us have something in our lives, then these commandments would be superfluous. So, I think that is important, because all through Christian history there have been some big questions raised about this, like: May Christian people even own property, or are we all supposed to take a vow of poverty? Are we supposed to sell everything that we have and give it away and have nothing, or is the expectation that, well, no; even if you are a faithful follower of God, sure, you will still have things; and the existence of these two commandments...the 8<sup>th</sup> and the 10<sup>th</sup> commandments...would seem to answer the question: Yes. It is okay for your neighbor to have things; it is okay for you to have things your neighbor could look at in your life; but what is your attitude going to be?

### **DARRELL DELANEY**

And like I said earlier, it goes deeper than the possessions. God cares about our attitudes and how we live in community, knowing that we are going to have possessions and our neighbor is going to have possessions; and you have mentioned it, that Christians who love God all over the place, have different views on this, and it is okay for them to disagree on this; but what we have found is that God cares about how we *treat* our neighbor, and how we treat ourselves in the midst of having possessions.

### **SCOTT HOEZEE**

Exactly; so, those two commandments are pretty short, but let's go to an expansion on especially that 8<sup>th</sup> commandment; and one place that we can go to, to see what is behind this commandment is the kind of classic Reformed confessional document, the *Heidelberg Catechism*, and the *Heidelberg Catechism* treats each of the Ten Commandments in turn; and here is what it says about the 8<sup>th</sup> commandment, the rule against

stealing; the Catechism says: God forbids not only outright theft and robbery, punishable by law, but in God's sight, theft also includes all scheming and swindling in order to get our neighbor's goods for ourselves, whether by force or by means that appear legitimate, such as inaccurate measurements of weight, size or volume; fraudulent merchandizing; counterfeit money; excessive interest or any other means forbidden by God; and in addition, God forbids all greed and pointless squandering of his gifts.

### **DARRELL DELANEY**

So, the Catechism does a very good job at getting into the underlying behaviors of what people have done in the past to get money or to get possessions; and so, these deceptive means by which you are disingenuous to your neighbor, God is not honored in those; and so, the *Heidelberg Catechism* really zeroes in on the motive, the attitude and the behavior of a believer.

### **SCOTT HOEZEE**

Some of the things that were mentioned in that Catechism go back to, you know, the Sixteenth Century, at a time when markets were different than they are today, but the idea is: Don't cheat somebody, you know; so, I mean, today we still have scales at the supermarket, right? Even if you do the self-checkout line, you have to put, you know, your baking potatoes...your russet potatoes...on the scale. Well, the store cannot add a half pound, right? I mean, if it is 2 pounds, you should get charged 2 pounds; and if the store, you know, cheats you and says: Oh, no; that is 2½ pounds and charges you for it, that kind of thing is also considered to be stealing; but the idea is that the implication of the law against theft is that we have to do things that are helpful for our neighbors so that we can share with our neighbors.

### **DARRELL DELANEY**

And the goal is to not take from what they have, but to appreciate and celebrate what God has given them, and to learn the secret of being content with what God has given you; and that is the way that you live in harmony with your neighbor. You cannot do that if you want what they have or if you are trying to get from them something. The possessions become more important than the relationship, and that is a problem.

### **SCOTT HOEZEE**

Exactly; the main thing we want to establish in this first part of this first program in this series is that if you are a follower of God, it is okay...it is almost expected that you will have some possessions...what we might call today "money"; but you have to use them well, and we will be spending a lot of time... You know, I also think not long ago on *Groundwork*, Darrell, you and I did a series on the book of Joshua. As our listeners might recall, we kind of skipped over this in the series because there is a long, long, long, long section in the middle part of Joshua...chapter after chapter devoted to the division of the Promised Land. Each tribe of Israel was given an allotment of the land. Again, what that tells you is being a faithful follower of God does not mean you don't have anything. Even the Israelites had land given to them.

### **DARRELL DELANEY**

So, we see a God who owns everything dividing the land according to how he sees fit, and brings glory to himself by making sure they have what they need. Christians are not all called to live an impoverished life is what we find out.

### **SCOTT HOEZEE**

But you know, I think, Darrell, these rules for ancient Israel, they can still speak to us today. So, in just a moment, we are going to think about that. So, stay tuned.

*Segment 2*

### **DARRELL DELANEY**

You are listening to *Groundwork*, where we dig into scripture to lay the foundation for our lives. I am Darrell Delaney.

## SCOTT HOEZEE

And I am Scott Hoezee; and Darrell, we just noted that in the book of Joshua a lot of narrative space is devoted to the division of the Promised Land among the tribes of Israel. That is Joshua, but let's back up. We are going to kind of go backwards in the Pentateuch here. Now we are going to go to Deuteronomy...the book before Joshua...because Moses has a lot of important things to say to Israel just *before* they move into taking possession of the Promised Land.

## DARRELL DELANEY

I think it is important for us to look at it this way, because if we pay close enough attention, we will see how these things apply to us today. So, looking at Deuteronomy 8, listen to the words of Moses. It says: <sup>7</sup>For the Lord your God is bringing you into a good land—a land with brooks, streams, and deep springs gushing out into the valleys and hills; <sup>8</sup>a land with wheat and barley, vines and fig trees, pomegranates, olive oil and honey; <sup>9</sup>a land where bread will not be scarce and you will lack nothing; a land where the rocks are iron and you can dig copper out of the hills. <sup>10</sup>When you have eaten and are satisfied, praise the Lord your God for the good land he has given you. <sup>11a</sup>Be careful that you do not forget the Lord your God... <sup>12</sup>Otherwise, when you eat and are satisfied, when you build fine houses and settle down, <sup>13</sup>and when your herds a flocks grow large and your silver and gold increase and all you have is multiplied, <sup>14a</sup>then your heart will become proud and you will forget the Lord your God... <sup>17</sup>You may say to yourself, “My power and the strength of my hands have produced this wealth for me.” <sup>18</sup>But remember the Lord your God, for it is he who gives you the ability to produce wealth, and so confirms his covenant, which he swore to your ancestors, as it is today.

## SCOTT HOEZEE

Powerful words of Moses here in Deuteronomy 8. Deuteronomy is a long, long sermon to the new generation. They have been wandering...as a punishment for their doubt forty years earlier...they have been wandering in the desert for forty years. The older generation has passed away; the new generation will be moving in through Joshua into the Promised Land; and so, Moses, in this long sermon, just keeps kind of getting them ready for the new circumstances that will pertain in the Promised Land; and the main thing that he is kind of saying, Darrell, is: You know, forty years in the wilderness...boy, it wasn't too easy\* to forget God then, right? Because if God didn't give you a miracle bread of manna in the morning, you would starve. If God didn't bring water out of a rock in a dry desert place of death, you would dehydrate and die, right? But now, in the Promised Land, you are not going to get manna; you are not going to get miracle water; you are going to get water from a well; you are going to get food from your own garden; and you might just forget God now.

## DARRELL DELANEY

I think that the main theme...you just said it, Scott...of Deuteronomy is the word *remember*. Remember who God is; remember how he brought you out of Egypt; remember how he fed you in the desert; remember all the things that he has done; especially when you get into a place where those divine interventions are not happening regularly on a daily basis. When he establishes you and roots you in a place that is yours, don't rest on your laurels and think: Oh, I did this; because pride will set in if you forget who gave you the ability to do these things. He is always telling them to remember, Scott.

## SCOTT HOEZEE

Exactly; in the Promised Land you are going to bake bread, you know; what smells better and looks better than a nice, freshly baked loaf of bread; slice it and put butter on it and it melts; it's the greatest thing in the world; and Moses is saying: But you know what? That bread you made, it is just as much God's gift as the manna, you never could understand, but that God gave you. Manna: gift; loaf of bread from your oven: gift. Remember and do not forget. Do not start to take God for granted; don't think, you know, I did this. No; in the Promised Land, as in the wilderness, Moses says, it is still all God all the time.

Darrell Delaney;

I think it is important for us to remember, too, when we get the promotion at work or we get the new job when we graduate from high school, when we have these different moments in our life where increase comes to us, it isn't necessarily because we earned it, and all the hard work we did; which is good news; we did work hard; however, it is God who gave us the ability, the opportunity; he spoke it into the ear of the supervisor to promote us; he is the one who gave us the new check and the new promotion...

**SCOTT HOEZEE**

Right.

**DARRELL DELANEY**

The Lord is the one who gets the glory for all of that. If we remember to give the credit back to him, it will keep us humble.

**SCOTT HOEZEE**

It is a countercultural way to live, right? Society says just focus on ourselves, you know. We are encouraged to say: Hey, *I* am my family's breadwinner; *I* bring home the bacon; this is *my* retirement portfolio; *my* car; *my* house; but Moses' voice from thousands of years ago calls us up short: Nope; it is all God's, on loan to you. In fact, speaking of being on loan, let's back up another little bit further into the Pentateuch. We have been going backwards from Joshua to Deuteronomy; now, we are going to go to Leviticus: Leviticus 25.

Listen to what God says:

<sup>23</sup>“The land must not be sold permanently, because... (God is speaking here) because the land is mine and you reside in my land as foreigners and strangers. <sup>24</sup>Throughout the land that you hold as a possession, you must provide for the redemption of the land. <sup>25</sup>If one of your fellow Israelites becomes poor and sells some of their property, their nearest relative is to come and redeem what they have sold. <sup>26</sup>If, however, there is no one to redeem it for them, but later on they prosper and acquire sufficient means to redeem it themselves, <sup>27</sup>they are to determine the value for the years since they sold it and refund the balance to the one to whom they sold it... <sup>28</sup>But if they do not acquire the means to repay, what was sold will remain in the possession of the buyer until the Year of Jubilee. Then it will be returned in the Jubilee, and they can then go back to their property.

**DARRELL DELANEY**

This notion of the Jubilee is a very important notion; and it looks like that in this situation, God has a way to restart the economy...set the economy back to what it was before so that the debts are erased, and things of that nature; and it is very important for us to know that God set that up in his way of how he wanted the people to interact with one another.

**SCOTT HOEZEE**

God did a lot with *sevens* with Israel: Seven days a week; the seventh day is the Sabbath; every seventh year was supposed to be a sabbatical year, where you would give your fields a rest; and then, seven times seven is 49; and so, the Jubilee was every 50 years; and right, as you just said, economic reset; push the reset button; tear up everybody's IOUs. If your neighbor had their property foreclosed on 20 years ago, and they cannot get it back, Jubilee says it is yours again. We all go back to square one. We are not sure if Israel ever actually did this, but the message is clear: The land is mine, God says; and yes, I have divided it up among you, but it is mine; it is all on loan from me; so, I want you to do with it what I want you to do, and I don't want anybody to be perpetually impoverished.

**DARRELL DELANEY**

This is the concept of landlord...

**SCOTT HOEZEE**

Yes.

## **DARRELL DELANEY**

The Lord is the one who owns the land; the Lord is the one who allots the land; the Lord says this is what you need to do to reset the economy of my land. You don't own the land; you just stay here. You are a steward; I put you in charge, but I own the land; so, I will do what I would like to do with it, and I want the economy to be even and back-set to nobody owing anything. That is the way you live in abundance. I really wish we did that today.

## **SCOTT HOEZEE**

Well, and of course, our modern-day nations throughout the world are different than Israel. We are not a theocracy; God isn't the ultimate king; but the principles certainly...as you said...they certainly apply to us, right? That we continue to know that it is not my house, it is the house God has given to me; it is not my car, it is the car God has helped me to get; it is on loan from God; and that certainly also means that we have to treat it as God's and use it as God would have us to use it.

So, that implies a lot of practical applications and implications; and we are going to think about that in the last part of the program in just a minute. So, stay tuned.

*Segment 3*

## **DARRELL DELANEY**

I am Darrell Delaney, with Scott Hoezee, and you are listening to *Groundwork*.

## **SCOTT HOEZEE**

This is the first episode of a four-part series on God and finances; and in the remaining three episodes, Darrell, we are going to think more about money, possessions and finances. We are going to talk about the spiritual dangers of money becoming an idol in our life. We are going to talk about the concept of stewardship and tithing, and how that influences how we use our money. The last program, we are going to think about providence...a little bit of what we have been thinking about also in this episode, that God gives us everything; but in this part of this first program, let's end up with some practical ideas on what do these Old Testament laws mean for us yet today?

## **DARRELL DELANEY**

I am glad that we can find relevance of the Old Testament in today, because there is clearly good principles and good gems that we could learn from scripture; and one of the first is that the Bible everywhere assumes that God's people will have possessions...

## **SCOTT HOEZEE**

Right.

## **DARRELL DELANEY**

And today we call it money, but there are other opportunities and possessions that we will have...that God assumes we will have it...and then he wants us to live a certain way because of that.

## **SCOTT HOEZEE**

And it is, you know, the old, somewhat rhyming line: We have to have the attitude of gratitude. That is what we need to do. You know, the *Heidelberg Catechism* we mentioned earlier, in the illumination of the 8<sup>th</sup> and the 10<sup>th</sup> commandments, in that same *Heidelberg Catechism*, near the end, when we think about prayer, the Catechism says that prayer is the chief part of the gratitude we owe to God. When we pray, it is our best way of saying thank you to God; and so, you know, when we take stock of where we are at in life, when we look at what our income is, or what we pay in taxes, or you know, what our savings for retirement are, or what savings we have put away for our kids or our grandkids to go to college, we look at all of that and say it is all from God—it is all a gift; I am so thankful; and we say that in prayer.

**DARRELL DELANEY**

And also, we don't say: Okay, God; that is enough; we're done; we're not going to ask you to provide for us anymore; and prayer is a continual relationship and conversation with God. So, we are going to ask God to continue to provide for us...to continue to watch over us...and to continue to help us to be good stewards. So, that is something that is going to be ongoing in the life of a believer, and it is never going to be done.

**SCOTT HOEZEE**

What does society tell us? I mean, you see this even on TV ads from, you know, financial advisors or companies that do financial advising: What is the goal? Well, you want to be financially *independent*. The Christian says: I never want to be financially independent. I want to be financially *dependent* on God.

**DARRELL DELANEY**

All the time.

**SCOTT HOEZEE**

I am dependent all the time.

**DARRELL DELANEY**

It is very important for us to realize also, because we remember everything belongs to God, we cannot just do whatever we want to do with it, Scott.

**SCOTT HOEZEE**

Exactly; like with the Jubilee that we just looked at as the Year of Jubilee was established in Leviticus 25, so also God wants us to do with what he gives us what he would have us to do; and there is a very simple word in the Bible for what God expects of us, and that is *generosity*.

**DARRELL DELANEY**

So, because we serve a God whose character is that of generosity, he gives and gives and gives. He is a giving God: For God so loved the world, he *gave* his one and only Son. He gives us life, breath, and strength. Each and every day we wake up and he continues to provide for us; and he calls us to be generous like him. There is a verse in Proverbs 22:9 that says: The generous themselves will be blessed, for they share their food with the poor. So, God actually expects us to show generosity in the way he does with our possessions.

**SCOTT HOEZEE**

We have been in the Old Testament in this episode, but let's grab a couple New Testament texts before we close. Ephesians 4:28, Paul writes: Anyone who has been stealing must steal no longer, but must work, doing something useful with their own hands, that they may have something to share with those in need. So, there is that generosity piece again that you also had in that Proverbs 22 line that you just quoted, Darrell.

**DARRELL DELANEY**

Yes, and then Matthew 5, where Jesus is on the Sermon on the Mount, he teaches this. He says: <sup>40</sup>“If anyone wants to sue you and take your shirt, hand over your coat as well. <sup>41</sup>If anyone forces you to go one mile, go with them two miles. <sup>42</sup>Give to the one who asks you, and do not turn away from the one who wants to borrow from you.”

So, Jesus is saying that you are supposed to actually go the extra mile, literally.

**SCOTT HOEZEE**

Yes; I mean, kind of give until it hurts. Don't give only what you think you can afford, or be kind of stingy; give generously; share with those in need, from the Ephesians text.

On the flipside of all that, Darrell, it is probably not too surprising that having money is associated with several of the seven deadly sins, right? The wealthy are prone to pride, but pride can lead to envy, in case you see somebody who has more than you. Certainly, the most obvious of the deadly sins that apply to money is

greed, but once you are a greedy person, it is also kind of a short hop, skip and a jump to get from greed to the deadly sin of anger—if you are angry that somebody is doing better than you. So, pride, envy, anger, and greed itself—seven deadly sins that all have something to do with the attitude toward our money and possessions going off the rails.

### **DARRELL DELANEY**

And when they go off the rails, I think one of the things, Scott, that we forget is that who is in control of who gets what allotment; and when we think that it is on us and it is our responsibility to go and get these things, sometimes that is how it goes off the rails: Well, they have *my* money. What do you mean? It's not your money. Or they are earning more than I think they should. Well, who put you in charge of that? I mean, God is the one who is supposed to be in charge of those things. So, we need a dose of humility when it comes to those things.

### **SCOTT HOEZEE**

That is the New Testament antidote to almost every sin, and almost every one of the seven deadly sins. We did a series on that a while ago on *Groundwork*, and we saw again and again that the antidote to so many sins is Christlike humility. When we have a humble attitude toward what we own, that is going to be more likely to lead us to generosity; but Darrell, none of it is easy; none of it is just going to be automatic, right? We have to work at this.

### **DARRELL DELANEY**

It is something that only happens through prayer and humility and the Holy Spirit's power; and that is how we get to the place where we remind ourselves that God is in control of things; that we remind ourselves that he is actually working on our behalf, and that we can be generous with the resources that we currently have and share them with others. Thanks be to God.

### **SCOTT HOEZEE**

Well, thanks for listening and digging deeply into scripture with *Groundwork*. We are your hosts, Scott Hoezee and Darrell Delaney. Join us again next time as we continue our study of what scripture teaches us about money, with a look at the New Testament and passages that provide a biblical perspective on our attitude toward what we possess, as well as the spiritual dangers of a wrong perspective on money. Connect with us at our website, [groundworkonline.com](http://groundworkonline.com), to share what *Groundwork* means to you, or tell us what you would like to hear discussed next on *Groundwork*.

### **DARRELL DELANEY**

*Groundwork* is a listener supported program produced by ReFrame Ministries. Visit [reframeministries.org](http://reframeministries.org) for more information.

**\*Correction:** In the audio of this episode, host Scott Hoezee misspeaks and says "it wasn't too hard," when he meant to say "it wasn't too easy."

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