
Money and the Attitude of Your Heart

SCOTT HOEZEE

In Church history, few groups tried harder to thread a certain needle than the Puritans. When it came to the Christian person's relationship to this life, the Puritans were always trying to strike a good balance. They were the ones who said we should be in this world but not of the world. The Puritans were the ones who spoke of “weaned affections”, when it came to the Christian's attitude toward possessions and money, we should have things as though having them not. Can we strike a balance between being grateful for what we have and not being overly attached to it? In this episode of *Groundwork*, let's dig into scripture to reflect on such a balanced attitude toward money and possessions. 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. This is now the second of a four-part series that we are doing on sort of finances...God and money...our Christian attitude toward money and possessions generally. In the first episode, we looked mostly at the Old Testament, and laws and stipulations; and the main observation we made then, Darrell, was that the implication of laws against theft and of respecting your neighbor's property...the implication is that we as followers of God will have money...we will have possessions...and that we established from the Old Testament. Today, we are going to turn more to the New Testament.

DARRELL DELANEY

In the New Testament, God is not going to stop talking about money, because he knows that it is a part of our lives; but we need to see what a balanced attitude about it would be; and some possible pitfalls, so that we can live the way God wants us to live, and honor him with our possessions.

SCOTT HOEZEE

There has been a running debate, Darrell, in Church history, about money and possessions. So...and you can kind of think of a spectrum...a bandwidth, if you will, of attitudes; and that one extreme in the Christian tradition has been more austere and aesthetic traditions; you know, where the idea was that, you know, the best attitude a Christian can have toward money and possessions is to renounce them—just give them up! That is sort of one extreme tradition.

DARRELL DELANEY

And the other tradition would be for those who have possessions...there are a lot of them...they want to see if they can actually honor God *with* those possessions, instead of taking what you would call a vow of poverty like some monastic traditions do. You know, Mother Teresa took a vow of poverty; but then there were people who would happen to give to make sure that she had provisions to actually do the ministry she was called to do.

SCOTT HOEZEE

Exactly; so, what we are shooting for in this episode is to think a little bit about that balanced attitude; but one of the places in the Bible that often gives us pause as to whether we are supposed to own anything or not

is an encounter that you find in all three of what we call the synoptic gospels. This is a story, Darrell, found in Matthew, Mark, and Luke.

DARRELL DELANEY

So, this one is actually coming from Mark Chapter 10. This is Jesus' encounter with the rich young man, and it reads: ²⁷As Jesus started on his way, a man ran up to him and fell on his knees before him. "Good teacher," he asked, "what must I do to inherit eternal life?" ¹⁸"Why do you call me good?" Jesus answered. "No one is good—except God alone. ¹⁹You know the commandments: 'You shall not murder, you shall not commit adultery, you shall not steal, you shall not give false testimony, you shall not defraud, honor your father and mother.'" ²⁰"Teacher," he declared, "all these I have kept since I was a boy." ²¹Jesus looked at him and loved him. "One thing you lack," he said. "Go, sell everything you have and give to the poor, and you will have treasure in heaven. Then come, follow me." ²²At this the man's face fell. He went away sad, because he had great wealth. ²³Jesus looked around and said to his disciples, "How hard it is for the rich to enter the kingdom of God!"

SCOTT HOEZEE

And Darrell, what you just read, because part of Jesus' conversation with this man centered on and involved the commandments of God, and specifically some of the Ten Commandments, some have concluded that, well, that must mean that when Jesus tells this man to sell all that he had and give it to the poor, well, that must be like a commandment, too, right? I mean, that is the law; is that what Jesus is saying?

DARRELL DELANEY

I don't think so, because we looked at Exodus. We did a series on the Old Testament law, but we didn't see: Thou shalt not have any possessions...

SCOTT HOEZEE

Right.

DARRELL DELANEY

It is not one of God's top ten...it is not in the Ten Commandments. I mean, I can see how some people might see that, okay, this is what Jesus is saying to do; then this must be the rule of life for us; but it is not exactly a command at all. It is actually not part of the Ten Commandments, I should say, because the original question that the young man had was: Good teacher; what must I do to inherit eternal life? So, this has to do with eternal life.

SCOTT HOEZEE

Exactly; now, Jesus wasn't averse to...especially in the Sermon on the Mount in Matthew's gospel...he wasn't averse to kind of reinterpreting or deepening the law: You have heard it said, but I say to you...

DARRELL DELANEY

Yes.

SCOTT HOEZEE

But nowhere does he say: You have heard it said: Don't steal your neighbor's property, but I say to you don't own property to begin with. No; he doesn't say that. In fact, there is the incident at the temple in one of the gospels, where Jesus sees a widow giving away her last penny...

DARRELL DELANEY

Yes.

SCOTT HOEZEE

And he gets indignant that she should not have been required to give away all that she had, little though it was, right? So, this is salvation. How do we get saved? And this young man thought that he could take care of salvation on his own by keeping the commandments. All Jesus had to do was stamp his ticket to heaven. He didn't need grace; he had done it himself; and we might point out, Darrell, that if there is a pitfall to sort of living in a capitalist society or perhaps a pitfall to being a person of means, you know, we earn our own money...we earn our own keep. That is how you pull yourself up by your own bootstraps...

DARRELL DELANEY

Right.

SCOTT HOEZEE

That is what we say is the goal: Rags to riches stories; and you did it; you achieved it. The problem is, is that eventually you might apply that to everything in life, even salvation, which is what this guy seems to have done.

DARRELL DELANEY

Yes, he started with the wrong-headed question...

SCOTT HOEZEE

Exactly.

DARRELL DELANEY

First of all, Jesus rebuked him for calling him "good"; he is like: No one is good but God; let's just start there; and then he says: What must I do to *inherit* eternal life? You cannot inherit eternal life based on your own possessions...your own effort...your own works; because we learn you are saved by grace through faith and justified by faith in Christ's finished work. So, he doesn't understand it; and sometimes, we don't understand it. No one is perfect, and we have things that we are learning from, and there are things that we need to do to come closer to Christ; and this thing here was the one thing that was blocking this young ruler; it was the fact that he thought that he could earn his way into righteousness.

SCOTT HOEZEE

That was sort of what we call the chink in his armor; and you are right, Darrell. We all have a chink. It may not be this one, right? We all have a weak spot, right? Which tells us: Well, if salvation is totally up to me, I am doomed...

DARRELL DELANEY

Right.

SCOTT HOEZEE

Because I cannot do it; and that is why Jesus mentioned to this particular man to get rid of his possessions. He was trying to cast this man onto grace. He was trying to get him to see he can only get saved through grace alone; and we know that because look at how the disciples reacted. The disciples, we read in Mark 10, starting at verse 26:

The disciples were even more amazed, and said to each other, "Who then can be saved?" ²⁷Jesus looked at them and said, "With man this is impossible, but not with God; all things are possible with God."

So, I mean, this young man was clearly a moral superstar, and if he couldn't save himself, well, the disciples said: Who could? Jesus says: Well, nobody; nobody gets saved that way.

DARRELL DELANEY

So, there is a way, but that isn't it. The way is the way that God has provided, but this is a reminder that the things that you have and the possessions could become a danger and a snare to you; and coming up next, we want to talk about the implications of what it means to store treasures on earth as opposed to treasures in

heaven. So, stay tuned.

Segment 2

SCOTT HOEZEE

I am Scott Hoezee, with Darrell Delaney, and you are listening to *Groundwork*, and this second episode of a four-part series on a Christian's attitude toward money, wealth, and possessions; and Darrell, let's dig right back into scripture to encounter another passage that could be used to say that Christians ought to own nothing. So, we just looked at the rich young man. It is in all three of Matthew, Mark and Luke...we looked at Mark 10...but now we have another passage that sometimes could be used to make people think: Well, I guess believers aren't supposed to own anything. This is from the Sermon on the Mount in Matthew 6.

DARRELL DELANEY

And it reads, starting at verse 19, it says: "Do not store up for yourselves treasures on earth, where moths and vermin destroy, and where thieves break in and steal. ²⁰But store up for yourselves treasures in heaven, where moths and vermin do not destroy, and where thieves do not break in and steal. ²¹For where your treasure is, there your heart will be also. ²²The eye is the lamp of the body. If your eyes are healthy, your whole body will be full of light. ²³But if your eyes are unhealthy, your whole body will be full of darkness. If then the light within you is darkness, how great is that darkness! ²⁴No one can serve two masters. Either you will hate the one and love the other, or you will be devoted to the one and despise the other. You cannot serve both God and money.

SCOTT HOEZEE

And a more literal translation of the last line you just read, Darrell, in the Greek is the Greek word *mam?na*, which in older translations was just sort of transliterated out as *mammon*. You cannot serve both God and mammon; and sometimes mammon was spelled with a capital M, like it was a false god...a being in its own right...you cannot serve both God and mammon. So, mammon is set up here by Jesus as a kind of alternative god—an idol—right? An alternative god to our Father in heaven; and of course, earlier in Matthew 6, Jesus taught us to pray: Our Father who art in heaven in the Lord's Prayer. So, now mammon here is an alternative master...god...lord.

DARRELL DELANEY

And it is interesting that he tells the people who are listening to not store up treasures. He knows our heart and our tendency to want to store up things and keep possessions and things that we unfortunately see our identity, our value, our status, our worth, in. Even though God is the source of our identity, our status, our worth; and if we try to do that with money or any other possession...it could be people...if we put more value into those things to give us value back, then we realize they would never return what they promise; and we know that God is the one who gives us our true identity...status; he is our source.

SCOTT HOEZEE

Exactly; in fact, in the passage we just read from Matthew 6, when Jesus talks about no one can serve two masters, that is the plural of the Greek word *kyrios*, which means lord; and is the same word we get in the clarion New Testament confession: Jesus is Lord; that is, Jesus is *kyrios*. So, the New Testament says you have only one *kyrios*; you have only one Lord; only one master. You cannot serve that Lord and have *equal* ardor and devotion to mammon—to the false god—the idol of money.

So, I think what Jesus is saying here is if storing up treasures on earth consumes you...if that is all you think about or worry about or scheme about all day long, every day...then you are building up your earthly bank account, but not your heavenly one; and only one of those two accounts lasts to eternity; and I guess it is not too difficult to see which one lasts and which one doesn't.

DARRELL DELANEY

I think it is important for us to understand that, because Paul says that we are supposed to trust the unseen things because the seen things are temporary and the unseen things are eternal; and if we trust in the Lord

with everything we have, we are actually storing up treasures in heaven. I just want you to know, too, Scott, it doesn't mean you will never be concerned about money at all...

SCOTT HOEZEE

Right.

DARRELL DELANEY

That you won't have opportunities where you really do need to think about money practically to live and things like that.

SCOTT HOEZEE

Well, and you know, we saw this in recent times, after the COVID-19 pandemic in 2020, so many people who were doing fine before the lockdown and the economic downturn and the economic disaster, lost everything. They lost their income. Sometimes the husband and wife both lost their jobs. Now, all of a sudden, they found themselves doing something they never could have imagined doing. They are lining up to get free food from a Feeding America food truck. It would be a cruel and heartless Christian who would say to somebody who was worried about having enough to feed their kids: Hey, the Bible says don't worry about money. You look like you are really worrying about money. You shouldn't do that. That would be cruel. Having proper concern to have enough to feed your own kids, for instance, and pay your bills, that is not worshipping mammon; that is not worshipping money instead of Jesus as Lord. So again, as we said with the Puritans at the beginning of this program, Darrell, we are looking to kind of hit the sweet spot—the balance between having things as though having them not; recognizing the value of money and possessions and the practical need for them; and having due concern about that without it slipping out of bounds.

DARRELL DELANEY

I think it is important for us to connect it to the part in the verse where Jesus says: Where your treasure is, your heart is also. So, Jesus is getting at the underlying purpose of why we are storing up treasures; and if we look at that the way Jesus is telling us to look at it, he knows our character, our behavior, and the way we live is connected to what our heart is connected to. So, if we treasure him...if we treasure God and the things of God...then we know where our heart is.

SCOTT HOEZEE

So, the real question here is what is the animating center of your life? What determines how you look at everything else in life? Speaking of looking, there is this interesting little part of this passage that you read a little while ago, Darrell. So, we were talking about treasures on earth, and then we talked about you cannot serve God and money; and in between there is this: *Eye is the lamp of the body* paragraph; and it looks like Jesus has changed subjects: If your eye is good, your body is full of light; if your eye is bad, it is...you know. Well, what has that got to do with anything? Well, it turns out...Jesus didn't change the subject...because it turns out in the Greek, the phrase the *evil eye*...if your eye is evil...if your eye is bad...was shorthand for being greedy and stingy and ungenerous; and we know that because in Matthew's gospel...later in Matthew 20 in the parable of the laborers in the vineyard, when the 12-hour workers grouse that the one-hour workers got paid the same amount, the master in the parable says: Why do you give me the evil eye? I can be generous if I want to. And what he was saying was: Why are you greedy? Why are you stingy? Why are you looking at all of life just through the lens of money? So, Jesus isn't changing the subject here. He is saying; If your eye can only see money...money, money, money...it is probably an indication money has slipped out of place for you and is too important; and maybe it is becoming an idol.

DARRELL DELANEY

And maybe it is an eye surgery that we need, so to speak...

SCOTT HOEZEE

Yes.

DARRELL DELANEY

Because we need to focus on what God is telling us to focus on; and sometimes when you look, you see the things that this world tells you you should see; and it takes lifelong discipleship with Jesus Christ for him to change your vision...to change your sight...to prioritize the things that he says are important.

SCOTT HOEZEE

You reminded me just now, what you said of that well-known hymn: *Be Thou My Vision*...

DARRELL DELANEY

Yes.

SCOTT HOEZEE

Let you, O Lord Jesus, be the vision for my life. Let you, O Lord Jesus, be the lens through which I view everything. I don't want to view all of life through the lens of money or being stingy or just assessing everything based on money. We want to talk more about that as we close out this program. We want to think practically a little bit about how we achieve this balance, and how this relates to our everyday lives as followers of Jesus. So, stay tuned.

Segment 3

DARRELL DELANEY

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

SCOTT HOEZEE

And I am Scott Hoezee; and let's dig into scripture, Darrell. One more passage for this program to frame up things here for our closing thoughts: 1 John 2, where John writes, starting at verse 15...his first epistle...1 John 2:15: Do not love the world or anything in the world. If anyone loves the world, love for the Father is not in them. ¹⁶For everything in the world—the lust of the flesh, the lust of the eyes, and the pride of life—comes not from the Father but from the world. ¹⁷The world and its desires pass away, but whoever does the will of God lives forever.

DARRELL DELANEY

This is another one of those passages, Scott, where if you take it literally, you might get yourself into some trouble. Don't love *anything* in the world? I mean, *anything* in the world? So, that means I don't love my family, I don't love my job, I don't love how much I am getting paid in these other opportunities. It is really not to be taken literally, Scott. We really need to make sure that we look at it carefully, because John makes it clear what we are not to love.

SCOTT HOEZEE

Right; *world* for John here is clearly shorthand for sin—the sinful part. He says the lust of the flesh, the lust of eye, pride of life. So, he is listing deadly sins here: Greed, lust, pride...and with that, envy and anger and a bunch of other stuff. Of course, we are supposed to love our kids. Of course, we are supposed to love our spouses. Of course, we should love the talents God gave us to do the jobs we do, which gives us the paychecks we do; but when it becomes overwhelming and all consuming, and it is all we think about, as we said a little while ago, if that is...if your eye can only see money and only sizes up every other person in your life based on how much money they have, how much they can help you get more money, whether they have utility for you, that would be loving the world in the way John says here.

We even did a series on Revelation a while back on *Groundwork*, and we saw at the end of the book of Revelation that some of the world...cultural artefacts, art, music, maybe food...they are going to come into the new kingdom, because God hates nothing that he made, if it stays where God made it, right? We are not supposed to hate everything, but we have to achieve that balance, because, as you said, Darrell, the thing about money and possessions, it can slip out of place so easily in terms of overvaluing it.

DARRELL DELANEY

Right; and that is where I think this lust part is coming in, because lust is not just the physical attractions of sexual sins. Lust could be an appetite for anything, indulging in things that are outside the boundaries of what God has provided. So, greed and the evil eye that you just mentioned earlier, is actually what God does not want us to be controlled by. If we are overly concerned about making money, trying to get money...get rich or die trying is a saying in the neighborhood that I have heard. If that is your main focus, then mammon is your master; and that is the problem that we are supposed to be avoiding.

SCOTT HOEZEE

As we pointed out in other programs on *Groundwork*, Darrell, the modern advertising industry is founded on stoking the sin of coveting in us.

DARRELL DELANEY

Yes.

SCOTT HOEZEE

The Bible says: Don't covet what other people have. The advertising industry says: No, no; please do; please covet your neighbor's Lexus; please covet your neighbor's vacation in the Cayman Islands; please covet everything because that is the only way we can motivate you to go out and buy it!

DARRELL DELANEY

Right.

SCOTT HOEZEE

Whether or not you should, right? You've got to have this! So, all of society pulls us to love the world more than to love God, and we have to resist that. I think this is a high calling...a holy calling, Darrell...we cannot do it on our own. Only the Holy Spirit can give us the strength to achieve that balance that we have been talking about in this program; but it has some practical implications, and I think one, Darrell, is that we don't use business as usual to excuse any and all behavior.

DARRELL DELANEY

So, we cannot just step on people to get up the corporate ladder, because that is what society says is important. We have to understand that God is the who is in control of all these moves that are supposed to happen, and we are supposed to trust him; and also, the other thing is, when there are people who make less than you, or they are in a position that you consider to be lower than you, you actually have to be humble in that place. I mean, James talks about that. Those who are in higher places should consider a low position and vice versa; but God is trying to adjust the heart attitude toward finances, and that is what the challenge is: How do we honor him with the things that we have?

SCOTT HOEZEE

James...you mentioned James...and yes, he is great about this. You know, I mean, you see it in movies and TV shows all the time...maybe sometimes you see it in real life, you know. The rich guy walks into the restaurant and the maître d' and the host or hostess fawn all over...Oh, yes, oh sir; we have the best table in the house for you...right over here; please; please, sit down. James says: The problem is, you guys do that at church, too. The rich guy comes in and you say: Oh, the best seat in the house. We want you to have a good seat for the sermon. The poor guy comes in and says: Yeah, sit in the back, would you? In fact, just sit on the floor, you know. We need the seats for more important people. You start treating people that way, James says, and you are showing that you are of the world, as John also says in 1 John 2.

So, we don't assess people and value them based on their bottom line or their income or their utility to help us get more money. We treat all people the same as made in the image of God; and I think that is one way by which we achieve the kind of balance. Again, we don't have to behave like we are otherworldly aliens, you know, like we are never allowed to enjoy a nice meal or put some money away for our kids' college tuition,

or be grateful for the paycheck we get. We are not supposed to act like that means nothing to us, but we certainly are not supposed to act like it means everything to us.

DARRELL DELANEY

So, the Bible tells us that God has given us all things to enjoy, and also that, you know, in Ecclesiastes having a good job, working in and of itself is actually a reward—it has an intrinsic value. You enjoy your work. It doesn't all have to be toil. The Lord is trying to show us how to have a healthy balance so we don't fall into either extreme.

SCOTT HOEZEE

Exactly; I love the moment in the movie *It's a Wonderful Life* with Jimmy Stewart. Some of us will remember Jimmy Stewart plays George Bailey, who hit bottom, lost all his money, and decided he had nothing to live for, so he was going to kill himself. God dispatches the angel Clarence from heaven to save his life, and he does; but once George finds out Clarence is an angel, he says: Well, I don't suppose you use money in heaven. Oh, no, no; the angel says. Well, it comes in pretty handy down here, George says. Well, true enough. Money comes in pretty handy. It is necessary; but it is not the lord of our lives. We only have one Lord, and his name is Jesus; and we are supposed to assess everything we have and everything we do and everything we own in life only in the light of Christ alone, and the salvation he alone can give us by grace alone.

DARRELL DELANEY

So, we are called to trust God with all our heart and not lean on our own understanding; and in all our ways acknowledge him and he will direct our paths. This is the God who gives us wisdom on how to live, how to actually interact with finances, and we trust him as the providential One who takes care of us. 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, and we will discuss the concept of stewardship and ask ourselves if the practice of tithing is still relevant.

Connect with us at groundworkonline.com, our website. Share what *Groundwork* means to you. Make some suggestions for future topics on *Groundwork*.

DARRELL DELANEY

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