

## God Money & Me by Paul De Jong

### WHEN MONEY REACHES A HUMAN HAND, ONE OF TWO SPIRITS WILL SEEK TO ATTACH ITS INFLUENCE TO IT: THE SPIRIT OF MAMMON OR THE SPIRIT OF EL SHADDAI.

**Luke 16:10-13 (NKJV)** <sup>10</sup> He who is faithful in *what is* least is faithful also in much; and he who is unjust in *what is* least is unjust also in much. <sup>11</sup> Therefore if you have not been faithful in the unrighteous mammon, who will commit to your trust the true *riches*? <sup>12</sup> And if you have not been faithful in what is another man's, who will give you what is your own? <sup>13</sup> "No servant can serve two masters; for either he will hate the one and love the other, or else he will be loyal to the one and despise the other. You cannot serve God and mammon."

### PART 2

When you trust the God who made you, and as you step into His design and purposes, there is a way to unlock fruitfulness.

You – and your resources – have the power to expand. Instead of being dominated by something that desires to shrink and reduce you, make a decision to arrest and take control over it. You can take confidence that God your Father is good, trust that Jesus has made a complete way for you to know Him and understand that every promise He has given belongs to you as one of His children. It is time to understand what it is in our lives that is limiting the purposes of God, particularly when it comes to money.

### KING DAVID'S LESSON

As I read the Bible, I try to gain some insight into the spirit of the people whose lives are included in it. When I read a verse, I often personalize it by asking the Holy Spirit, 'What are You trying to say to me?' In the Old Testament, before crowning Solomon as next in line, King David commissioned his son and the people of his day with the honor of building the temple for God. David's love for God was evident when he challenged Israel with the question: 'Why is it that we spend money on ourselves and our homes while the house of God lies in ruin?' King David stirs them and encourages their hearts by saying, 'Let's do something together for God'. I love the prayer he leads the people in as they bring their offerings; with God's blessing, it can build and bring much-needed change while creating a pathway for the gospel.

**1 Chronicles 29:12** You reign over all. In Your hand is power and might; in Your hand it is to make great and to give strength to all.

Not only did God reign over all riches but God's hand was also able to make all things He ruled over great, mighty and infused with strength. God is invested and interested in all that He governs, our lives and our wealth included.

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Again, Proverbs 11 reminds us that we consistently have to challenge any thinking that limits our ability to be resourceful people who are empowered to bring blessing to our communities.

Proverbs 11:10 –11 When it goes well with the righteous, the city rejoices; and when the wicked perish, there is jubilation. By the blessing of the upright the city is exalted, but it is overthrown by the mouth of the wicked.

When we get in tune with God on matters of money, breakthrough results and even the environment around us begins to change. However, there is a challenge: ‘But it is overthrown by the mouth of the wicked.’

*Words can produce destruction or they can bring liberty.*

### THE GOOD MAN

Psalm 37:23-24 The steps of a good man are ordered by the Lord, and He delights in his way. Though he fall, he shall not be utterly cast down; for the Lord upholds him with His hand.

Who is a ‘good’ man? We’re not considered to be good because there is something inherently pure and righteous about us: we’re good simply because we embrace the goodness of God. Once we choose to live God’s way, our steps and thinking begin to align with the nature and practices of God, and the logical flow on from this is that our outcomes will be ordered by the Lord. God begins to step in and fashion a new pathway for us to walk on.

The reality is, we never get it all right and we will fall sometimes, but, as the psalmist says, though we fall, we’re not cast down because God’s hand lifts us up. I love how the psalmist continues:

Psalm 37:25-26 I have been young, and now am old; yet I have not seen the righteous forsaken, nor his descendants begging bread. He is ever merciful, and lends; and his descendants are blessed.

What I’ve learned is that God isn’t reluctant to bless us, and it is not money that is the problem; it’s what money attracts as an attachment.

The hopes, the dreams and often the reliance we put on money as the answer to all our problems very quickly become the problem itself. There’s a term that’s been used for centuries to describe what I’m talking about here, and that is the *‘spirit of mammon’*. Mammon is money that operates outside of the purposes of God, comparable to a ‘money god’. According to scripture, it’s a spirit that attaches itself to money if we fail to surrender it firstly to God.

Even though we may have a belief in God, if we do not pursue an understanding of His kingdom ways, we often unwittingly give the enemy dominion over certain areas of our lives. Jesus taught that it is impossible to worship both God and money. Once money has been given the power to direct our

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decisions, it has the authority to determine who we end up serving, and the consequence of that is both frightening and sobering.

The first recorded sin in the early Church was to do with the deception and control of money. Ananias and Sapphira sold a field and like many of the other first-century believers, we are told they brought the proceeds to the apostles to distribute to those in need. However, there was a significant flaw in their integrity: they wanted to enjoy the 'big show' of public giving – it had become the thing to do – but they had secretly kept back some of the proceeds for themselves. Although that was not a problem in itself, they lied about the fact that they had done so. The dreadful consequence was they dropped dead within hours of each other.

As the pre-eminent devotional Bible commentator Matthew Henry concluded: 'They thought they might serve both God and mammon. [...] The crime of Ananias was not his retaining part of the price of the land; he might have kept it all, had he pleased; but his endeavoring to impose upon the apostles with an awful lie, from a desire to make a vain show [...] if we think to put a cheat upon God, we shall put a fatal cheat upon our own souls.'

### MONEY IS A DIVINE TESTING GROUND

A similar deadly fate awaited Judas, as we are told he stole from the communal purse:

**John 12:6** He was a thief; as keeper of the money bag, he used to help himself to what was put into it. (NIV)

He betrayed Jesus for 30 pieces of silver and became riddled with regret almost immediately after the deed was done (Matthew 26:15, Matthew 27:3). It really wasn't about the money, though: it was about mammon and the spirit behind what was done, and ultimately in both of these tragic scenarios it was the enemy's plan through mammon that took them out.

**Luke 16:10 -11** He who is faithful in what is least is faithful also in much; and he who is unjust in what is least is unjust also in much. Therefore if you have not been faithful in the unrighteous mammon, who will commit to your trust the true riches?

Luke teaches us that if we're faithful today, even though it seems small and inconsequential, tomorrow we will be entrusted to be faithful with much. If we are unjust – if we deal with today in a compromised way – then we will live a compromised tomorrow.

It's not ambiguous – God's word makes it clear: '*If you have not been faithful in the unrighteous mammon, who will commit to your trust the true riches?*'

God is literally saying to us that money is a divine testing ground. Money, which is just a commodity of this world, is a test that God uses to determine what eternal things we are ready for.

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For me, this is such an important revelation and why everything around money seems ground to create such contention. Why wouldn't it, when the enemy knows that if we get the issues and understanding around money sorted, we will see so much more of God's kingdom here on earth?

### UNSURRENDERED MONEY

My definition of mammon would be 'unsurrendered money that is empowered to draw us away'. Because money and its accompanying divine assignment is ultimately owned by an allable, all-providing, all-blessing God called El Shaddai, we must draw the conclusion that money's not the problem. However, once it reaches a human hand, one of two spirits will seek to attach its influence to it: the spirit of mammon or the spirit of El Shaddai.

Four times in the Bible Jesus addresses the subject of mammon. We don't think about it very much because the enemy wants to keep it hidden, but another definition of mammon means 'confidence placed in riches'. Jesus calls it an evil spirit. In fact, it's the only evil spirit He ever names.

**The gospels contain more warnings about the misuse of money than about any other subject.** Could that be because the enemy is, for many of us, already using it to limit or distract the purposes of God through our lives?

Almost half the parables Jesus told made reference to money, and He said we need to be on guard even against coveting the things pertaining to money.

**Luke 16:12** And if you have not been faithful in what is another man's, who will give you what is your own?

If you're a parent, think about that. If our children prove to be trustworthy in what we entrust to them, we feel confident that they are ready for more; but if they're not dependable with what they are given, we question their readiness. God works in the same way.

**Luke 16:13** No servant can serve two masters...

No one can serve two masters at the same time. 'You will love one and hate the other, or be loyal to one and despise the other.

You CANNOT serve God and mammon' (paraphrased, emphasis added).

You see, the enemy seeks to divide loyalties and he uses money to do so. All of us become a servant of whatever we give priority to. All of our beliefs and convictions in our Christian walk can flourish or be thwarted by what we prioritize. The enemy seeks to divide loyalties.

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Money itself has no morals attached to it whatsoever. It isn't bad or good, right or wrong. Yet, as soon as it touches the human hand, it attracts an attachment. If we respond to God's way with it, it has God's blessing/spirit all over it; if not, it becomes mammon, which will work at distracting us from the purposes of God.

Mammon has some cunning and sneaky ways to gain control in our thinking. I want to suggest that not all 'golden' opportunities are 'God' opportunities. You know the old adage about business propositions – that if they sound too good to be true, they probably are? The same applies to some of the circumstances that seem to offer promotion, better money, or some real advance in your career or earning capacity.

I've seen many a good Christian man or woman 'sidelined' in their faith walk because they too readily chased after what looked like a fantastic new opportunity without examining closely enough whether or not it was in God's plan and purpose for them. For some the potential for making money became the basis of their decision and mammon once again became empowered to activate its authority.

Ultimate financial freedom begins at the point where God has full authority in our material world. Let's wise up to the enemy's tactic of deception, never allowing money to take the place of God.

To establish financial freedom and create a pathway for God's blessing, we are all to live according to the wisdom of the biblical patterns that He has ordained.

To illustrate my point, let me recount an experience I had with a couple I bumped into at a local store; they used to come to LIFE but I hadn't seen them for quite a while. I greeted them, 'Hi, guys, how are you going?' I could tell they were uncomfortable meeting up with me so unexpectedly. It was like, 'Ooh, it's the pastor.' Straightaway they began to apologize for not being in church for months, 'but you've got to understand how busy we are'. Before I could even open my mouth, they continued: 'Work is over the top; we're working five, six days a week. But we feel bad we haven't been in church.' I said, 'It's OK. You don't have to be accountable to me, but just make sure God gets first place, because He then can help you in everything you're going through.'

No doubt they were in a busy season, as the husband traveled into the city, where the church was located, from Monday to Friday, negotiating hectic traffic, and at times was also doing overtime on Saturday. So when it got to Sunday, he and his wife said to themselves, 'We're exhausted! We're just too tired.'

What's my point? It is that we'll drive ourselves to make some extra money even at the expense of being in God's house. You might say, 'So do we have to be in church?' No, you don't have to do anything you don't want to, but if that is God's plan, then His way works.

**Psalm 92:13-14 Those who are planted in the house of the Lord shall flourish in the courts of our God. They shall still bear fruit in old age; they shall be fresh and flourishing...**

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Mammon seeks to get you to spend your whole week and ultimately your whole life pursuing money. Without you even being aware, it will seek to distract, and before you know it, your allegiance has been swayed and your priority has become money and not the kingdom of God. Let's take a look at the first of three key ways mammon operates to exert power and control over our lives.

### MAMMON'S DECEPTION IS CONTROL

Since satan is the father of lies, then naturally a major weapon in his arsenal is deception. Remember our discussion on

Luke 16:11, where we are told: 'If you have not been faithful in the unrighteous mammon, who will commit to your trust the true riches?'

At the risk of repeating myself, I want to emphasize again – you are blessed and there is a significant purpose assigned to your life. There is a pathway for you to walk that produces fruitfulness, creates multiplication and requires dominion. Breakthrough into our full financial potential will ultimately leave a legacy for the generations that follow.

In the process of 'believing to the receiving' of all Jesus has promised, don't let the enemy confuse you if you are experiencing lack, as I was. I had to come to realize that no one is immune to the deception of mammon, but, despite this, the test is to choose to be faithful and resist living under the lying regime of our adversary.

Let me be clear – there's absolutely nothing wrong with work and making money, but, according to Jesus, we can't serve two masters. It's actually irresponsible not to work hard; in fact, it is a fundamental key to seeing a financial breakthrough and moving from lack to more. Where it goes amiss and we find mammon taking charge is when the priority shifts and our focus becomes all about the money to the detriment of the purposes of God. No one is immune from allowing their heart to become caught up in wrong allegiances; however, the question has to continually be asked, 'What or whom am I serving?'

### WIRED FOR PROVISION

My experience over many years of observing a lot of believers is that there's a very low percentage of God's children who are ready to handle a lot of wealth and not succumb to the deception of that abundance. Money can achieve so much good and yet if we continue with limited understanding, partnered with unwise decisions, money will create an unhealthy outcome.

Jesus taught the disciples to keep Him as the center of their devotion and identity. When our security becomes based on material things, we drift into the dangerous waters of deception.

Obviously, we require provision for everything we need today. God wants our lives to experience blessing and overflow, creating an answer for many in need. The enemy understands how we are

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wired as well, and so uses mammon to promise the same outcomes. The deception is that mammon uses money and material things to become the source of what we need to secure fulfillment, happiness and worth. We can all so easily fall into the trap of placing our security in the bank rather than in God.

Understanding the nature of deceit, we must always seek clarification in our heart as to whom we are serving – God or mammon?

### THE ENEMY'S GAME PLAN

God doesn't live in the shadows: He works out in the open and in the light, but the enemy is always operating behind a smokescreen. The enemy's not going to come out and expose the end result of serving mammon; instead, he hides in the shadows and seeks to mix a little truth with a lot of lies in his cocktail of deception. That's his game plan. God, however, comes out in the open and clearly declares, 'I'm El Shaddai. I want to bless you and this is the pathway of blessings. No deception. Your choice. If you don't attach to Me, you will end up serving mammon.'

Remember:

**Matthew 6:21** For where your treasure is, there your heart will be also.

We often stop at this verse; yet in

**Matthew 6:23** Jesus continues: 'But if your eye is bad, your whole body will be full of darkness. If therefore the light that is in you is darkness, how great is that darkness!'

In essence, Jesus is warning us that if we think we can compromise His lordship over our material world and stay in control, we are simply deluded. Make no mistake, if mammon is in control and your life doesn't align with God's pathway, deception will take root and cause you to end up in a very dark place.

Our financial and material world operates either in a surrendered or unsurrendered position.

If it is unsurrendered, it has the power to draw us away. Mammon begins with deception, but it does not stop there. It has a second agenda it is working toward, which is WORSHIP.

**To worship God is to position Him first. Mammon toils relentlessly for our loyalty in order to secure our worship.**

It's important that we recognize that not all the opportunities that appear as though they are there to bless us may be right for us.

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When money becomes the priority component in our decisions, we may not understand but we have begun to worship it. It's so important that we don't allow deception to lead us to worship the wrong things.

Remember, mammon's goal is WORSHIP.

We must never forget that satan fell as one of the angels in heaven because he saw himself as the one to be worshiped. His agenda hasn't changed – he still wants to be worshiped today. But he is not foolish enough to come out blatantly and cry, 'Bow down, worship me!' No, he's much more subtle. Once he has you chasing after money as your ultimate prize, he'll have started the journey of claiming rule in your heart and from there he will have your worship.

### TRUE FOUNDATIONS REVEALED

In Matthew 4:1-11, we are given the account of Jesus as He was preparing for ministry. The Spirit had led Him into the wilderness to be tempted by the devil. He's been fasting for 40 days when satan comes and says, 'You're hungry.' Jesus goes, 'Yeah.' The devil says, 'You can command these stones to become bread.' That's an enticing option. Jesus says, 'No, there's something going on here. Man shall not live by bread alone, but by every word that proceeds from the mouth of God.' This was the first test Jesus faced – *The Test of Provision*.

Next, the devil takes Jesus to the pinnacle of the temple and says, 'You're the Son of God. Throw Yourself down, and angels will come from all eternity.' Jesus responds, 'I'm not here to prove My value to you. You shall not tempt the Lord your God.' That's the second test – *The Test of Security*.

Finally, the devil takes Jesus to an exceedingly high mountain and shows Him all the kingdoms of the world in their glory. And he says to Him, 'All these things I will give You if You fall down and worship me.' And that's the third test – *The Test of Lordship*.

Every one of us has an enemy coming at us in the same way. To be honest, the concept of worshiping money may seem far fetched. But if money is our priority, and our ultimate decision-maker, if it takes the things of God and puts them second, it's the object of our worship. Jesus said to satan, 'It is written, "You shall worship the Lord your God"' – no excuses – "and Him only you shall serve."

A rich young ruler came to Jesus and said, 'I have an abundance of wealth, but what must I do to have You?' Jesus said, 'For you, unfortunately, it's not just that you've got money, it's that money's got you. You believe in Me and have kept many of My commandments but your test will be to sell everything you have' (Matthew 19:16-22, paraphrased). The ruler left full of sorrow, because, for him, money had become his god.

Never allow your major decisions over jobs and futures ever take precedence over what God's asking you to do or have. Stay alert to the deceptive devices of mammon, who seeks to secure your worship. If mammon deceives us into worship, ultimately we will be under its control.

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Mammons outcome is control; it divides our loyalty.

**Luke 16:10** He who is faithful in what is least is faithful also in much; and he who is unjust in what is least is unjust also in much.

Not one of us can be loyal to Mammon and also be loyal to God. If we don't surrender money and material things to EL Shaddai, then our money and material world will ultimately overpower us and we will be drawn towards mammons authority. Which all comes down to the issue of lordship.

**Isaiah 26:3** You will keep him in perfect peace whose mind is stayed on you.

Whenever money becomes something we contemplate more than we think about God, our priorities have already begun to shift. Every time money comes to us, it has the potential of going two ways. If we trust God with it, he'll keep us from the deception, the worship, and the control of Mammon.

**Jeremiah 17:7-8** Blessed is the man who trusts in the Lord, and whose hope is the Lord. For he shall be like a tree planted by the waters, which spreads out its roots by the river, and will not fear when heat comes; But its leaf will be green, and will not be anxious in the year of drought, nor will cease from yielding fruit.

### THE PRINCIPLE OF THE FIRST

**Jeremiah 17:10** I, the Lord, search the heart, I test the mind, even to give every man according to his ways, according to the fruit of his doings.

God always looks at heart motive. He searches our innermost thoughts. The moment we align our heart, everything else changes. Everything long term stems from a heart issue. If we've got bad roots, we'll produce bad fruit, and, Conversely, the opposite is also true.

If we've got the right heart, and honor God with our money, deflecting all the lies and the false promises the enemy has sent our way, then we're going to release a God enlarged future.

### FIRST RELEASES THE REST

This is an important principle. If God is first in your increase, you will see His blessing.

**Proverbs 3:9-10** Honor the Lord with your possessions, And with the first fruits of all your increase; So your barns will be filled with plenty, And your vats will overflow with new wine.

The choice is yours. God has given each one of us the power of choice. And if you choose to live in obedience, you release the power of El Shaddai over your material world.

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*Remember: it is not money that is the problem, but what spirit attaches itself to it.*

**MAIN REFLECTION POINTS:**

1. Write out Proverbs 11:10-11. Explain what this means to you.
2. Why do you think God has chosen money as a testing ground? Luke 16:10-11
3. Explain how mammon gains a right to attach itself to our material world and ultimately us.
4. How does mammon deceive us? Give an example from your life of how this has happened in your past.
5. What is mammon's ultimate goal and why?
6. What is the biggest personal revelation for you from Part 2 of God Money & Me?