

“What Money Seminars Will Never Tell You” Part 1. By David McChesney

Seminars on how to make money, how to manage your money, and how to plan for your retirement are everywhere. There are people all over the world who will, for a fee, draw up a plan for you and your money. There are books galore about how to make money. In this series of messages I want to take you to money management principles that are outlined in the Bible. These are principles in dealing with money that you will never hear from any secular financial consultant. What’s more, it’s free!

Scriptural principles for the way we use money are very much connected with the whole of our Christian life. You may have other areas of your Christian life pretty much sorted out, but if you haven’t sorted out how to handle money according to biblical principles, then your whole life is going to be out of alignment with where God wants it to go. Have you ever had the experience of driving a car where the front wheels are badly out of alignment? It’s really hard work. You have to concentrate hard, and wrestle with the thing, as it’s always trying to pull in one direction. But when the wheels are aligned correctly, the car virtually steers itself. Your life may be very spiritual in other areas, but if you are out of line with God’s principles for handling your money, money issues are always going to be a struggle. This question of handling money is a discipleship issue that some Christians never get right, and they wonder why their Christian life suffers.

I’ve always thought it a bit strange that in the Christian church we have taught people lots of basics about how to become a disciple of Jesus, but have we missed out one of the things Jesus talked most about. We teach people about the importance of the scriptures – how to read them study them, and apply them to their lives. We teach them how to pray. How to serve. But we don’t talk much about the one area of our lives that has the power to be the greatest blessing, or the greatest hindrance in our walk with Jesus. It’s the thing that messes up disciples more than anything else. How to handle money. Where do so many Christians learn about handling money? Not from the scriptures or from teaching in Church. No, they hear it from parents, who may be working from Godly principles, or they may not. They learn from books they read, and columns and articles in the newspaper written by secular economists. They learn from attending seminars on how to make money through property investments, and how to handle the stock market, and how to get rich quick by investing in this and that. If they don’t learn that way, they either learn through losing money, or worse still, they don’t learn at all.

You can learn a lot from secular money seminars, but there are some things that the people running those seminars will never tell you.

Here’s the first thing you will never hear at a secular money seminar.

1. The Spirit of Mammon.

In Matthew 6:24 Jesus says ***“No one can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and Money”.*** (Matthew 6:24)

What I have read to you comes from the New International Version. This verse is not translated well, for the word that is translated “money” in the NIV is not the word Jesus used. He used an Aramaic word “Mammon”. What Jesus actually said was “You cannot serve God and Mammon”. Mammon is not money. The word Mammon is more than money. When Jesus used the word “mammon” he was identifying Mammon as a personal and spiritual entity. Mammon is the dangerous and seductive spiritual power behind money. When Paul writes to the Ephesian Christians he says this: ***“For our struggle is not against flesh and blood, but against the rulers, against the authorities, against the powers of this dark world and against the spiritual forces of evil in the heavenly realms.”*** (Ephesians 6:12) The Apostle Paul says we are to wage war against these spiritual powers. Mammon is an evil, spiritual power that enslaves people through the medium of money. It’s the evil spirit behind the misuse of money. Jesus says we will either hold on to God and hate the evil spirit of Mammon, or we will hold on to Mammon and hate God. Note that it’s not hating money, but the evil force behind it that enslaves men and women through it. You can’t be neutral on this subject. It’s a choice of whom we serve through our money – will we use our money to serve God or Mammon.

Money itself is neutral. It’s neither good nor bad. But there is an addictive, seductive, spiritual power behind money that uses it to corrupt and seduce, and in some cases, to destroy people. This evil power, which Jesus identified by the name Mammon, makes a bid for our hearts. For when it gets us, it sucks the milk of human kindness out of our being. So what do we do? Do we stop using money? Of course not. We all have to use money every day of our lives. It’s part of the way our society operates. But we need to recognise that behind

every bit of money we use there is a spiritual reality that Jesus alerted us to. Unless we really understand that, we will never be able to live as Jesus wants us to. So recognise that there is a rival god that is competing for your heart. And that competition comes through money. That's why Jesus had so much to say about money. Do you realise that apart from talking about the Kingdom of God, Jesus had more to say about money than anything else?

If you want a spiritual understanding as to why the whole world is in a financial mess right now, it's because this incredibly powerful evil spirit has been hard at work in the lives of some people of influence. This spirit of Mammon has been at work in the hearts of bankers who have offered mortgages to people who haven't had a hope of meeting their mortgage commitments. The whole sub-prime mortgage mess in the United States was a result of this powerful spirit. The spirit of mammon has been at work in the hearts of fund managers who have acted irresponsibly with other people's money. The spirit of mammon has been at work in the hearts of the directors of some of the world biggest companies. These directors have chased excessive profits and fat bonuses, and the damage they have done to the companies they have been entrusted with has been immense. The spirit of mammon produces one thing in the hearts of men and women, whether they be rich or poor. The product of the spirit of mammon is greed. And greed is a sin. Whenever you see the results of the sin of greed, you will find the spirit of mammon has been at work.

Have you ever wondered why some people get uptight when preachers and teachers begin talking about money? It's because we are entering into a spiritual realm where we are treading on the territory of one of the most powerful evil spirits in the spirit realm. This is spiritual warfare territory. When you go to a secular seminar on money, they don't start with a warning and say "Now what we are going to be talking about is so spiritually corrosive, it could destroy your soul." They don't say "We are now going to dabble in an area that is controlled worldwide by one of the most powerful evil spirits in the spiritual realm".

But Jesus knew this. Jesus was so aware of the dangers of this evil power that he said that we couldn't be His disciples if we are under the control of the spirit of Mammon. This evil spirit is so powerful it can keep people out of the Kingdom of God. In Luke's gospel we read of a rich young man who came to Jesus and asked Him what he had to do to be saved. Jesus told him **"Sell everything you have and give to the poor, and you will have treasure in heaven. Then come, follow me."** Now Jesus didn't say that to every person who wanted to follow Him. Why did he say it to this young man? Because Mammon had got him its grip. You know the story. The young man couldn't do it. He missed out on being a follower of Jesus because of the power an evil spirit had over him through money. Yet Zacchaeus is the exact opposite. He broke the power of Mammon over his life by giving away a whole heap of money, and because of this, salvation came to his household. He had turned from worshipping Mammon to worshipping Jesus.

I'm spending a long time on this today, because if you don't understand that we are dealing with spiritual powers here when we talk about money, you are going to miss the whole point of the next messages on money.

2. How Does The Spirit Of Mammon Operate?

Our society is built on the free reign of the spirit of Mammon. Our whole Western society is built around a desire for more. And in the last few decades, through global television and advertising, we have been exporting this desire to nations like China and India. It's only in the last few years, through the economic crisis, that we have seen this whole edifice begin to collapse. And what has been the solution? Governments have been pumping squillions of dollars into economies to generate spending. There is one subject that none of the Presidential candidates in the United States want to talk about. It's the American national debt. At present its nearly 14 trillion dollars and it's expected to rise to 22.4 trillion dollars by the year 2025. I can't even imagine how much a trillion dollars looks like, let alone 14 trillion. But all the candidates are promising more spending and more tax breaks. Not one of them is telling the American people that they should live within their means.

Here are some examples of the way the spirit of mammon operates.

- **Advertising.**

Michael Hill jewellers developed a whole new way of laying out their stores to market jewellery. In their glossy advertising they have a slogan they often use that makes it so easy for the spirit of mammon. They have a gorgeous woman on their advertising material wearing some very expensive jewellery, and the slogan says "You deserve this". It doesn't say "Can you afford this?" It doesn't say, "Do you need this?" It says, "You deserve this". It doesn't matter if you can't afford that car, or that holiday, or that lounge suite or that diamond ring – you deserve it". What's behind that? It's the spirit of Mammon that says "instant gratification". "You have

to have this now.” “Your life will not be complete or fulfilled without this”. Recognise where that comes from. It comes from the pit of hell, and it has one object – to enslave you and put you in bondage.

- **Credit Card Debt.**

Now I want to say some things that are going to get some of our bankers uptight. If you have a Credit Card and you are not paying the whole lot off each month when it's due, then you are wasting 20% per annum of the money the Lord has entrusted you with. If you can't afford to pay off your Credit Card, you are living way beyond your means and living an out of control life. 75% of people who have a Credit Card, including Christians, are living beyond their means in the debt trap. In 2014 Credit Card debt in NZ rose to 6 billion dollars.

Some of you can't imagine anything worse than being broke. But there is something worse than being broke. It's being in bondage. Some of you are in a spiritual bondage to some small pieces of plastic and it's tearing your life and your family apart. Do you think that's the way God wants you to live? Of course not. It's the Devil and his evil angels that want to keep us in bondage. Proverbs 22:7 says ***“The borrower is servant to the lender”***. If you are in debt on your Credit Card, you are being owned by someone else. People who are in debt on their Credit Cards are living with an ongoing sense of failure and condemnation. It's a bondage that Satan uses to destroy our relationship with the Lord. People are living in a constant state of fear and hopelessness. The spirit of Mammon is having a field day with a whole bunch of people, including Christians, who have allowed their lives to get out of control.

Here's another example.

- **Student Loans.**

Students are now borrowing huge amounts of money to get an education. In New Zealand 80% of graduating students will be in debt. The average graduate student will owe \$25,000 by the time they finish their studies. In 2002, students owed 5 billion on their student loans. By the end of 2014 that figure had gone up to 14.2 billion. Through successive Government policies, the spirit of Mammon has been let loose on a whole generation, and I believe we are going to pay a big price for that.

I'm not saying that all debt is evil. Some of us have mortgages on our homes, and perhaps are paying off a major item like a car, or furniture. But we need to ask ourselves why we have the debt we have. If we are honest with ourselves, many of us have been seduced into believing the lie that we have to have everything right now. The generation before mine knew what it was to practice delayed gratification. If you couldn't afford something, you didn't buy it. You saved up until you could afford it. But we now live in an age of instant gratification, where we have to have everything now, even if we can't afford it. That value system is giving the spirit of Mammon an open door into our lives.

I don't have time this morning to deal in detail with how to break free from the spirit of Mammon. I'll cover more of that in the next messages. But here are some things that you may need to put into practice.

3. How do we break free from the Spirit of Mammon?

You may not be in debt, but still be captured by the spirit of Mammon. You may have a little money or a lot, but still be consumed by the desire for more. The spirit of Mammon can control our lives no matter what the size of our bank balance. Let me give you three ways to break the power of Mammon.

- **The Solution From Jesus.**

Just after he talked about the power of the spirit of Mammon, Jesus said ***“Seek first the Kingdom of God and His righteousness, and all these things will be added unto you”***(**Matthew 6:33**). Jesus is not saying we should be without all these things, but that God, and His purposes, and His Kingdom, have to come first. He's talking about a change in priorities. Jesus is promising that if we put God first, He will see to it that all the financial and material things we need will be added to us. Have you proven that in your own life? Have you ever been in a position where you didn't have the financial resources, and had to trust God? Next time, I'll tell you about an experience Lyn and I had where we discovered the truth of what Jesus was saying.

- **The Solution From The Apostle Paul.**

“Now he who supplies seed to the sower and bread for food will also supply and increase your store of seed and will enlarge the harvest of your righteousness.”(**2 Corinthians 9:10**)

Next time I'm going to talk about the God who is our supplier. This week, try praying a prayer like this – “Lord, I believe you are my supply – not the banks. Not my employer. You are my provider. And so, as my provider, I affirm my trust in You”. People, it's time to stop trusting the Banks and finance companies so much, and trust

God a whole lot more. When we turn to the Lord to supply our financial needs, we break the power of the spirit of Mammon over our lives.

Here's another way to break the power of Mammon.

- **Make money and use it for the Kingdom.**

God has given some of you the ability to make a lot of money. You know that that money has great power and is a powerful force that could corrupt you. But it is a victory for the Kingdom of God when you take that money and use it for Kingdom purposes. The Christian church has been hugely blessed by people who loved God, had the ability to make a lot of money, and used that money to advance the Kingdom. William Colgate, whose name is on toothpaste tubes in many of our houses, was a Christian who made a lot of money, and used it to start Universities and all manner of ministries that still go on today. Thank God for those Christians who have the ability to make lots of money. And pray for them, that the Lord will give them the ability to use it wisely for the sake of the Kingdom.

And a final way to break the power of Mammon.

- **Give.**

In most churches, when we meet together for worship we take up an offering. Now you may think that is just a boring part of the church service where you can talk to your friends, read the newsletter, think about what you are having for lunch, or listen to music that is being played. People, it's much, much more than that. Every time we give to the Lord in that offering we are thumbing our noses at Satan. We are making a declaration to the spirit world that we are free from the spirit of Mammon. Every time you give some of your possessions away, or give money to the poor, or give to the church, or in some way advance the work of the Kingdom with your money, you are breaking the power of the spirit of Mammon over your life. Every time you exercise generosity, you are displaying the character of God in your life, and breaking the stranglehold of the spirit of Mammon. Every time you give gladly and generously, you are declaring you are free. It's a declaration every week that you are serving God, not mammon.

John Wesley, the Father of the Methodist Church said this – “Gain all you can, save all you can, give all you can”. For the whole of his life he practised that. We rob money of it's power over us by generously giving it away.

It's Gods purpose for you to be free. What is the next step you need to take for that to happen? For some of you here today It might mean cutting up your Credit card, or as one woman did, freezing it in a block of ice so it took a long time to thaw out before she could use it!. For some of you it might mean putting a budgeting plan in place. For some it might mean making yourself accountable to a wise Christian brother or sister who will help keep you on track. Some of you need to break the power of the Spirit of Mammon by giving in a way that you never have before. All of these are very practical issues with spiritual implications for your life. If the Lord is speaking to you right now then do what He tells you to do.

Power Point.

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