

# The Spirit of Mammon

## Mike Connell

 Audio Transcripts of Sunday Sermons

Smashwords Edition

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[Spirit of Mammon \(1 of 4\)](#) The number of times Jesus talked about wealth and possessions, stewardship and accountability, far exceeded any discussion on any topic. In fact there's about 10 times the number of references to finances and stewardship and resources, than there are to faith and salvation, and yet all of these go together. Often the moment we start to talk about money, people freeze - and we will see why...

[Put God First \(2 of 4\)](#) I've seen too many rich people who had miserable lives to believe that money can really make your life happy. It just can't. God can make you happy, money can't. Money is just a piece of paper. It's some numbers in the bank. It cannot make your life happy. What it does instead is it tends to create problems.

[Generosity \(3 of 4\)](#) We have seen many people that have had much money and yet they didn't have what money seemed to promise, health and prosperity and every good thing. It seems like it still eludes them, so we looked at that and saw that Jesus taught very specifically about us placing God first. To be generous is to be liberal. It's an attitude of heart that shows up in every area of your life including finances. Generosity exposes selfishness!

[Generosity \(4 of 4\)](#) There's something about generosity that creates a very sweet fragrance. When people give and there's nothing in it for themselves, they've just given unexpectedly to you, then there's something sweet about it. Generosity usually exposes greed. God is love and you can't love without giving. You can give without loving, but you can't love without giving, so the greatest way we express the love of God to people is when we can be generous and kind to them with no agenda. That's when people see God, because that's what God is like.

## **Finance Seminar (Shane Willard 2011)**

*Shane Willard offers a unique Jewish/Hebraic perspective for Christians on Finance and Giving. Shane is mentored by a pastor with rabbinical training, and teaches the context of the Scriptures from a Hebraic perspective. This perspective helps people to see God's Word in a completely new way and leads them into a more intimate relationship with the Messiah, Jesus Christ.*

[Finance \(1 of 2\) \(Shane Willard\)](#) There's a great cure for poverty, it's called get a job, work hard. God never set himself up as the cure for laziness, or the cure for stupid. There is no supernatural, super-spiritual thing that over comes a lack of hard work or laziness. We've got to be wise, which means staying out of debt, not putting money in things going down in value, not trusting the government to do it for us, live on a budget, take charge of your finances, show self-control! To know God, is to take care of the poor and the afflicted. Tsedaqah (Hebrew) is introduced, equating Righteousness with Generosity/Charity

[Finance \(2 of 2\) \(Shane Willard\)](#) We're called to live on a circle in a square. A circle inside of a square is 79%. The math from the commands matches the illustration from agriculture. 2.5% is put in the hands of the Priest; then a tenth is given to the church; and a tenth for yourself, in the form of savings, but one third of that is given to the poor. He doesn't want you just to go to heaven one day, he wants you to bring heaven to earth now. If your first fruits are in the right hands, your finances can't die. You sanctify everything else in your life by honouring the lord with your first fruits.

James 1.26 If anyone considers himself religious and does yet not keep a tight rein on his tongue, he deceives himself and his religion is worthless. Religion that our God our father accepts as pure and faultless is this; to look after orphans and widows in their distress. The religion our father sees as pure is generosity.

### **Paperback**

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Audio: Spirit of Mammon (1 of 4).mp3  
Audio: Put God First (2 of 4).mp3  
Audio: Generosity (3 of 4).mp3  
Audio: Generosity (4 of 4).mp3

Audio: Finance (1 of 2).mp3  
Audio: Finance (2 of 2).mp3

## Notes

Notes: Spirit of Mammon (1 of 4)  
Notes: Put God First (2 of 4)  
Notes: Generosity (3 of 4)  
Notes: Generosity (4 of 4)

## YouTube

### YouTube Playlist »

YouTube: Spirit of Mammon (1 of 4).mp4  
YouTube: Put God First (2 of 4).mp4  
YouTube: Generosity (4 of 4).mp4

## Vimeo

### Vimeo Channel »

Vimeo: Spirit of Mammon (1 of 4).mp4  
Vimeo: Put God First (2 of 4).mp4  
Vimeo: Generosity (4 of 4).mp4

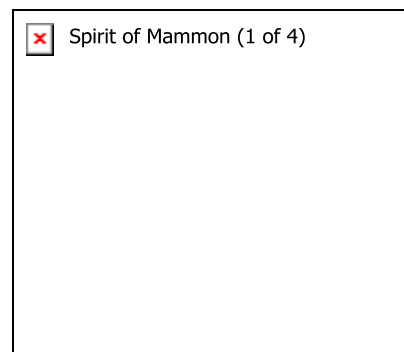
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## Spirit of Mammon (1 of 4)

Sun 12 Aug 2012 AM « [Back to Top](#)

[YouTube](#)» [Vimeo](#)» [Notes](#)» [Audio](#)» [Paperback\(1\)](#)» [Paperback\(2\)](#)» [Website](#)»

*The number of times Jesus talked about wealth and possessions, stewardship and accountability, far exceeded any discussion on any topic. In fact there's about 10 times the number of references to finances and stewardship and resources, than there are to faith and salvation, and yet all of these go together. Often the moment we start to talk about money, people freeze - and we will see why...*



I want you to open your Bible with me in Matthew, Chapter 6. I want to speak today on the Spirit of Mammon. This will be interesting for some of us, won't it?

While we're doing that I'll just open my wallet and take out some money. There we go. Look at that, and I've got \$20.00 there, so why don't I just take this \$20.00 here, and already it'll be talking to you - because money talks. Money talks. It has a spirit behind it, as we'll see shortly.

Where's Annish? I'd like to bless you. Here you go. Why don't you just have a cup of coffee with your wife? It's a great day for you to have a cup of coffee isn't it aye? There you are. God bless you, I love you. You're a great guy. Praise the Lord.

So I want to have a look in Matthew 6. Jesus spoke a lot about many things, but if you read through the Bible, you find it's quite interesting, that the number of times He talked about wealth and possessions, stewardship and accountability, far exceeded any discussion on any other topic.

In fact there's about 10 times the number of references to finances and stewardship and resources, than there are to faith and salvation, and yet all of these go together. I want to share just a - begin a new series. I want to talk about this area.

Often the moment we start to talk about money, people freeze, and you'll see why just shortly. I'm not after anyone's money. I'm not trying to talk to anyone to give any money. I want to help us gain understanding of the spiritual nature of money and what lies behind it, and how to be free, how to walk in freedom.

Matthew 6:20-21 says: "Lay up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal, for where your treasure is, there will your heart be also".

So we ask the question: why did Jesus speak so much about stewardship, resources; being a steward or servant of God; managing resources, finance - why did he speak so much about that? There has to be something very important, and this Verse tells us why it's important.

It says very clearly: where your treasure is, your heart is there too. Now there's a lot of things we teach on that, but let's just take the most simple thing is, that where your wealth is, where the things you value lie, that's where your heart is.

Wherever your treasure is, that's where your heart is - or putting it simply, where your money and wealth is, that's where your heart will be; for example, if you bought \$1.00 worth of shares in a company and the company falls over, you're not even worried at all. But if you put all your life savings in that company, now you'll be watching the paper every day to see how it's doing.

In other words where your treasure is, your heart will naturally flow there, and Jesus makes it very, very clear. God is concerned about our hearts, and what grips our heart.

God does not need our money. He doesn't need the silver and gold. Heaven's full of gold. Gold is like the paving stones of heaven, so therefore in heaven, gold has a different perspective to what it has on the earth.

God is interested in us. Gold and silver pass away, but people are eternal, so God is interested in you, and He's interested in your blessing, your welfare and your success in life. He wants us, each of us to succeed in fulfilling our destiny in life. So as we look at this area on the Spirit of Mammon, we'll see that there's competition for your heart.

You can get a concordance out yourself, and you'll find there are four references to Mammon in the Bible, and all of them are spoken by Jesus.

One of them is found in Matthew 6:24 - "No one can serve two masters, for either you'll hate one and love the other; he will be loyal to one, and despise the other. You cannot serve God and Mammon". That's the first reference to it.

The second references is found in Luke 16:9-13 - "I say to you: make friends for yourselves of unrighteous Mammon, so when you fail, they may receive you into an everlasting home. He who is faithful in what is least, is faithful also in much; he who is unjust in what is least, is unjust in much. Therefore if you have not been faithful in the unrighteous Mammon, who will commit to your trust the true riches? And if you've not been faithful in that which is another man's, who will give you that which is your own? No servant can serve two masters; he will hate one and love the other, or he'll be loyal to one and despise the other. You cannot serve God and Mammon".

This is the only time that Jesus ever said that you can't do this and that - that it's impossible; so what He's saying very clearly: it's impossible to serve Mammon (whatever that means), and to serve God.

There is an antagonism, or they are opposed to one another, so we have to understand or look at what it means. The first thing is to ask the question: what is the Spirit of Mammon?

The Bible is very clear that we live an actual world, but there's also a spiritual world around us; and that the spiritual world influences and controls the lives of people.

The Bible says in 1 John, that "all of the world lies in darkness". All of the world lies under the influence of spiritual powers.

In Ephesians 6 it tells us also, "we wrestle not with flesh and blood"; or: our problems are not with the people around us. Problems lie with wicked spirits, who contend against us. "We wrestle not with flesh and blood, but with principalities and powers..." - so very clearly, the Bible over and over and over speaks of the invisible spirit realm.

So we're going to ask the question: what is the Spirit of Mammon? The name or the word 'Mammon' literally means this: it means 'riches'; or it also means 'greed', has a

similar kind of meaning. It means: something that you put your trust in; something you are leaning your life upon; and it comes and dates way back.

Jesus used the word in Aramaic, He used the word Mammon. It was translated to Greek - they never could come up with a word for it, so they just called it Mammon in Greek. They called it Mammon in Hebrew, they called it Mammon in English.

In other words there's been no attempt to change the name. The name is the original name, going right back to where it was originally used; and where it originates from of course, it comes from the Syrian God of Riches, and that originated out of the Tower of Babel.

Remember in the Old Testament, how there was a group of people wanted to find their own way to heaven, wanted to build themselves a tower, wanted to make their own way. They were full of pride and arrogance, and God came on them and confounded them; so the word 'Babel', or 'Babylon' means: confusion.

So this God of Mammon, or this God of Finances, God of Wealth, that they worshipped called Mammon, right through history, that God dates right back to the Tower of Babel - it's rooted in confusion, and pride, and arrogance, and independence. That's the roots of the thing.

Interesting, it's just carried on. If you were to watch or play some of our modern video games or DVD games, you'd be quite surprised how often Mammon is one of the great Gods that turns up in the video games, that you have to contend against. In the game Dungeons and Dragons, Mammon is the arch devil of hell, in one of the levels in the games.

This 'Mammon', everywhere through history, has been portrayed as (or is a representative of) a God. Since we understand that things which are worshipped in the Old Testament have spirit powers behind them; if you track through the Old Testament, you find God's people continually contended with Idolatry; and that the idol of Baal continually was a problem for them.

Chemosh was another; or Molech, where they worshipped and sacrificed their children. The spirit behind that still works today in the area of abortion; and so these ancient gods that Israel fought - all had behind them spiritual power, and that spiritual power is still present today.

We read the Old Testament, we see the natural stories of worship of idols, but it was to try and teach us that behind idols is a spiritual power.

In 1 Corinthians 11 Paul writes, and he says: "Those that worship idols, or fellowship with idols, fellowship with demons", and he says: "you can't fellowship with demons and with God".

So consistently through history, and right through to today, Mammon refers to wealth, riches, but more particularly to greed. Greed is an inordinate desire: I need more. I'm not satisfied with what I have, I need more.

You ask the question: how much is enough? The answer's always the same: a bit more. It wouldn't matter how wealthy you are - you ask how much is enough? A bit more. A bit more.

You could ask a poor person how much is enough? They need a bit more to get by. Ask a rich person how much is enough? They need a bit more - same thing, doesn't matter what level of society you work at; and so behind this operates a spirit.

Now you notice here, in the key verse we're looking at in Matthew 6:24 – “No man can serve two masters. He will hate one and love the other, or he'll be loyal to one and despise the other. You cannot serve God and Mammon”. So we need to have a look at what that is about.

God is a spirit. We know that God is invisible, but He's a spirit being. We are made in His image. We are spirit beings. We're made for intimacy with God. We're made for relationship with God. We're made to love God, enjoy Him, and then live a life that reflects Him and serves Him.

That's what we're designed for, so anything that competes with the place of God in our heart, is obviously going to have behind it some demonic spirit, some demonic power.

So it says: you can't serve God - God is a spirit - and Mammon. Mammon must be a spirit. He's contrasting one with the other; so Mammon is a spirit being. Now it's a very, very real spirit. It's a demonic spirit, associated again with wealth, riches and assets, or coveting more.

In Colossians 3:5, it warns us about coveting. Coveting is: I see what someone else has, that I don't have, and I want it. Coveting becomes idolatry when it starts to control our life. So very clearly, when we're looking at this issue of Mammon, we're looking at a spirit which seeks to get hold of your life.

Now of course we just love Jesus. We're here to worship God, so it would never occur that perhaps we might be serving this God.

I remember being in a Bible school, and teaching on the video games and how they open the door to the occult - some of them, in the role playing of occultic games; and 200 students came up, and they were committed to serving God, but actually in their private time they were bowing down to a demon - and we'll see that behind this thing always lies deception.

So the first thing to see then, is that there are two spirits that long for our heart. God longs for your heart - so He can bless you. Mammon longs for your heart - so he can

control you; and so we see that there's a conflict goes on between the two. The first thing is to recognise that there is a conflict.

Money itself has no power. See, this is just a piece of paper. Lovely piece of paper, \$20 piece of paper; but it actually has no value at all, unless you can trade it for something. The value is what I put on it; and of course I could have hundreds and hundreds of these, and overnight they could lose their value.

If you watch what's happened to money over the last decade or so - it's lost its value. They've just printed more and more of them, they've just lost value; meaning by that: it takes more to buy the same thing than what it did a while ago.

We call it by a fancy name, 'inflation' but the reality is, it's just a piece of paper that lost its value. It takes more pieces of paper to buy the same thing - so the dollar lost its value; and for many years now there's been the spirit of greed operating through financial sectors. It has created huge problems globally in the financial area, and has eroded the value of money - and behind it has been greed.

Anyone who looked at the recent financial issues in America, and the world, you do understand, that the problem is greed - not enough money. The issue's not the money; the issue is the greed, and the spirit power that manipulates and controls people through the money.

That is what the problem is. This is just a piece of paper. This piece of paper's neither good nor bad. It can be used to bless someone; or it can be used for evil. What really determines it, is the spirit that's on it - the spirit that motivates how it's used; so all money has a spirit associated with it, because money is a form of trading in the world.

This money itself, originally they used to trade gold - so real wealth was gold. If you had gold, you had real wealth; but then it was inconvenient, so they made the gold into coins, and so people traded gold coins. I've got a gold coin on this ring here, so that was a form of trade at one point.

Then it become inconvenient, so then they made paper money, pieces of paper that originally, if you're old enough (and my generation), you could redeem this for a pound of gold. Do you remember that? Then they took away the pound of gold, and just made more pieces of paper - and the money lost all its value. So this is money - so the thing then is: money is just a way of trading.

The world system is one of trading: I give you something, wanting something back. I trade. So I might trade my money, in order to receive something back; but the world system is a system of trading, buying and selling.

The kingdom of God is different to that. It runs on a different principle; but the problem is we're so used to buying and selling and trading, that when we come to God, we start to think the same way about God: "if I just give Him my offering, He will bless me". That's



the principle of the world - trading and buying and selling. It stops you coming into any kind of area of blessing, because it depends on your works.

Well if I just tithe, then God has to bless me. Well people think that, but actually that's not true. God blesses because He's a giver - He's generous and He loves to bless; and when you align your finances with His plan, then of course blessing starts to increase and flow - because you've actually brought it out of the power of Mammon.

So it helps us, if we understand that money, or finances, or wealth, or riches, have a spirit behind it, that seeks to use it.

Now we've got to understand, that I can have God on my money, and live in blessing in my money - a river of blessing in my finances; or I can have the Spirit of Mammon resting on it, and I will have many, many problems.

So the issue of money or wealth or riches, is really an issue of what controls your heart. A person who has got a great heart with God, will be entrusted with a flow of resources to work through their life. Their money is good - it's got the blessing of God on it. A person who's under the control of Mammon, will live with other problems on their life. We need to try and identify what they are.

We see then, that there is a spirit world; and there's a particular spirit called the Spirit of Mammon, which competes for your heart, your attention, your relationship with God.

Now you notice here it says: "no one can serve two masters", so how does Mammon operate? How does that spirit operate? Is there any way I would know that Mammon has got a hold of life? How could I know whether I'm under the influence of that spirit or not?

My assumption is: I'm not; but the problem is, that's the whole point of deception. You think you're one thing, and then it's something else; so we want to have a look at that.

So the first thing to realise is: Mammon's intention is to control your heart, your love and your loyalty. Notice what it says here: "no one can serve two masters. He'll hate one and love the other. He'll be loyal to one and despise the other" - so here's the thing. Mammon desires - it's a spirit see? So behind this, is a spirit. Here's the bait, and here's the spirit; and the spirit wants to use the bait to gain control over your life.

So how does it do it? Well, what it's trying to do - its intention, is to have you love and serve and be loyal to it - and that's always the way of idolatry. They wanted people to bow to them, to love them, to serve them - but all idolatry ended up in bondage, fear - terrible problems.

So Mammon is opposed to God. It's very clear in that scripture - you can't serve two masters. So Mammon is an antichrist spirit.

It is an antichrist spirit. It's opposed to what God wants to do in your life; and the Bible's very clear, that in the last days, it will so control the world's financial system, that anyone who will not participate in that will actually be marked out and won't be able to trade - so it's a spirit.

Secondly, it is looking for slaves or servants; so Mammon is a spirit that seeks to control your life. Now don't think there's any neutrality in it - it's pushing on you all the time. It's talking on you all the time, so Mammon is the spirit that seeks - it's looking for a slave.

Here's the third thing: Mammon is looking to take the place of God in your life. See? So it's looking for slaves. It's looking to take God's place in your life. If it can succeed in taking God's place in your heart, then you will find yourself serving Mammon, not God; holding onto Mammon, not the Lord; despising the Lord when it comes to the area of God's provision for your finances, or your prosperity.

So how does it operate? It operates by deception. Now you've got to remember this: a spirit talks to you - so money talks to you.

I'm using this, and holding it up; because some will be thinking: what am I going to do with it? I've already given one away - I wonder if he'll give the other one to me? That's what goes on - don't tell me you're not thinking that. See, that's why I'm holding it up wavering - because it'll talk to you. What will I do with it? See, and it's the thing you see....

Money talks. You know what it usually says? "There's not enough". It says: "you can't do that, because there's won't be enough for you"! So one of the things the Spirit of Mammon does, when it talks to you - it reminds you that you 'don't have enough'. Why? Because it wants you to know: 'you need a bit more'.

But how much is 'a bit more'? Probably, all your life, you'll need 'a bit more'. End of the week, every week for all my life, I've needed a bit more, it would seem.

So it talks: you need a bit more. You can't give. If you give, there won't be enough; so it always talks, it's always saying to you: there's not enough.

Here's the second thing that Mammon says. It says this, often when you're in a shop: "you need this". You need this! I need this. I need that.

I think I looked on a Commodore car, owned by someone in our church, and 'I need this' was on the back. I looked at it and I thought: I DO need this - this is a really nice car! Very soon my mind was agreeing with what the spirit was saying: I need this. Lovely V8 with a hopped up motor: I did need it too, you know? No, not really. It's just a spirit that talks. It talks all the time.

Here's another way it'll talk to you. This talks to Christians: if I had a bit more money, then I'd really be able to give to poor people, and help them - if I had a bit more. So

when I've got a bit more, I'll really be able to do a lot to help people - when I've got a bit more.

Now remember that the whole thing behind greed is: you always need a bit more; so that's what the spirit - so it talks. It promises you something; so it's talking to you - and it's making promises. If you had enough, you'd be really free! If only I had enough, I'd be free - I need a bit more. It's true, isn't it?

If I had enough, if I had more money, I'd be independent - I'd be able to really do some things then. I wouldn't have to go to that workplace. If I just won the lottery - man there's all these things I could do if I won the lottery.

I don't want to read about all the stories of people who won it, and their lives become ruined. I don't want to read that at all. I just want to think constantly: if I had a bit more, I'd be really right.

So it always is talking, and it makes promises. It promises: you'll have freedom, financial freedom. You'll have security - everything will be right.

Jesus talked about a man who had everything - all the money. He said: oh, now I'm right! The guy said: well what are you going to do tonight, you're souls required of you? Now what? Who are you going to leave it all to?

So money talks all the time, talks: "things are not enough" - it speaks to you, and continually tries to dominate your thinking; and if you'll agree with what it's saying, you'll end up following its leading.

Here's the other thing too, you'll notice, is that people are more valuable, if they've got more money. So automatically we rank people: the one's who've got the wealth; and the one's who've got no wealth.

The Bible says very clearly: when people come into the church - treat them all the same. It doesn't matter if they're wealthy, wealthy people; or ordinary people - they're all people, and they ought to be treated of same value.

But even in our society, people automatically think: the one who's got more, is more valuable. To me, he's got more worries, and more problems you know; but people think: he's more value.

So people think and believe that money has power; but money has power. Demons have power; money doesn't have power. Money's just a piece of paper.

It's the demon, the spirit that controls the thing, that has the power; like God has power. In Deuteronomy He says: "I give you power to get wealth".

So God has power, demons have power. Money doesn't have power; but if you believe it's got power, then you're going to seek it - and you'll find yourself in a conflict, because it will seek your heart. It'll seek your loyalty; it'll seek your service; and you'll find as you yield to it, then it starts to affect you.

People don't realise that as we give in to the voice of money (the voice of the Spirit of Mammon), we can find ourselves loving Mammon and hating God. You say: how could that be?

I can be holding onto Mammon; and despising, or in other words, thinking little of God's ways of doing life and managing money; and I can be loyal to money, and disloyal to God.

But it's actually not the money. It's not this. It's the spirit - that's the thing that gets you - it's the spirit.

So would there be any evidences in your life if the spirit had hold of you? There'd be heaps of them, because straight away Jesus said, in verse 25: "Don't be anxious".

One of the first things that happens around money, is extreme anxiety and worry. If you're having extreme anxiety and worry around finances, then you're under the influence of a spirit.

God has got no anxiety and worries to give you - He's got peace. He tells you what to do about anxiety and worry: redirect your attention in certain ways.

Here's another one - I would think that one of the biggest evidences to me, that a person is under the spirit of bondage to Mammon, is very simply this: they just can't give. It just is impossible.

See, if I have some money in my hand here, here's the big question to ask: do I have the money, or does the money have me? Who's holding who?

Now you see: if I'm holding the money, it's very simple - I'm able to then open it, and let go of it, and give it someone - which I did before.

If the money's holding me, I think: "ooh, won't be enough". I need a bit more. Can you understand?

One of the greatest ways that you can tell if money's got a hold of you, is the ability to give. I want to speak on another session, I want to talk about the whole issue of Generosity; and also what you do that brings the blessing of God around your money.

So anxiety and fear, inability to give, a poverty mentality (there's not enough) - if you continually live with this thinking dominating you - that I haven't got enough, I haven't got enough, I haven't got enough, then you are under bondage to a spirit - absolutely.

Another evidence would be: Impulse Buying. If you find you just can't stop buying - you are under the influence of that spirit. It's got control over you.

You're buying more than you can spend, more than you've got money. If you're in bondage to debt, so that you're paying so much back in interest, you've got no ability to do anything for God - this is a spirit. You're in bondage to a spirit. We need to find a way out of that.

If you continually find that you're discontented with what you have, and ungrateful for what you have - I'm sorry, you're under a spirit; because Paul said: "every state I find myself in, whether it's abundance or lack, I've learned to be content, grateful to God".

So there are some very tangible evidences, if this thing is impacting our life. Now I do remember a particular season, when God showed me clearly the extent to which I was in bondage to this spirit; and looking back now, I'm very ashamed of it - but it was a horrendous bondage.

I was brought up of course, in an environment where security was everything; so my father come back - having been through the Depression, through the war - and coming back, having to rebuild; so having security - a secure job, secure income - it was everything.

So I was working for the government, and I had a government superannuation; then God spoke to me: I want you to let it all go, and I want you to go into ministry, and set up a Christian school. Now I heard His voice, and responded to His voice. The fear that overtook my life - I can hardly describe it - just horrendous fear.

I remember when I made the decision, put in my resignation, made the decision to let go, and do what God wanted me to do - I was in tears, uncontrollable tears, for almost three days; with fear of what was going to happen to me, and my family. The spirit had such a grip around me.

I remember just weeping, and going through this dread, that I'd done something terrible to my family and to our future. I had fears about how I'd provide, because the job that I picked up in ministry - my wage went down by 75 percent. I just got one quarter of what I'd been getting; and we had very little to go on.

So what happened was, this overwhelming fear that I'd not have enough, and that I wouldn't be able to provide for my family's education, their clothing, and when it came later on to weddings, I wouldn't be able to provide for weddings. It just come around me, and along with it, tremendous shame at not having much.

It wasn't helped by Christians, you know? They actually were incredibly unkind, and some of the worst difficulties I had were with Christians. God was teaching me to break free of the control of money, and learn how to lean on Him, and depend on Him; but I

had to make a change in lifestyle, and in heart attitude. I had to learn to let go of all of the things we had; and learn to be grateful for the little things we had.

So we couldn't buy meat; we would go and buy, with some other guys, six sheep. We'd kill them all, and do them all - and then we would have meat, and the rest of the time we didn't have meat, but I was thankful we could do that.

We would come up here (to Hastings), and I'd bring a trailer up, and we'd go round into the orchards, and we'd pick up apples off the ground and put them into boxes, take them back and store them right through winter. We had apples all winter.

There are many things that Joy did, over the years, because we just didn't have the income; but what God was dealing with was: the fear of not having enough; and teaching us: He can, and does, provide - and He is to be trusted.

Now the first time I ever had money for a wedding was when the first wedding came; but prior to that never had I any excess in my account, always I was on the edge all the way. But God made a way, and we never lacked.

We had holidays. I didn't have a car for a while. We just drove around on bikes, but we learnt - the biggest thing I learnt - was to be content to trust God; and to become generous with what we did have.

So it affected the way we bought a house - the way we did everything. Everything was affected, learning to break out of the Spirit of Mammon, and the dread and anxiety and fear it would bring around every aspect of life and provision.

If we didn't have much - we didn't have much, we thanked God, and we celebrated with what we had. So we'll share with you some of the keys around that, but the big thing is: the spirit that was behind it; and to break free of that spirit was the major first step for me to get into ministry - the biggest obstacle of all, was the Spirit of Mammon. What will happen? How about that?

We've had to learn to develop a generous lifestyle; so you know, the fear of provision, and the embarrassment... I remember one of the first times I went to my friends in Wellington. We had a reunion after being in university; and of course they're all highly skilled professionals. We all came out of the same physics class, we were all graduates with honours or masters or doctorates, come to meet them for the first time; and they've all got everything that money can buy.

We just had a little humble car, we were struggling; and you could tell from the way they looked - just the despising of where we were at; and it took me a bit to get over the shame, to actually say: "No, God I thank you I've got six wonderful children, I have a wonderful wife, and we are serving you, and I'm content with that".

I had to overcome the feelings. Later on in life, we've realised that all that glitters isn't gold. In fact actually, they're all in bondage, and they've all had problems of every kind ever since; not the least being marriages breaking up, and children that went off the rails; so I've learnt to be content.

So it's a spirit. There is a spirit behind that. Does that mean that money is evil? Not at all. Let's have a look. We'll finish with this Verse, 1 Timothy 6.

Some of you may understand that terrible dread and fear. You may know what that's like, you know; and when the next bill comes, how are you going to pay it; and the sickening feeling, when they open them up, and there's all these unexpected expenses come; all of the fear of living like that...

1 Timothy 6:8. "Having food and clothing, let's be content with these" - so contentment is a huge thing.

Verse 9 – "Those who desire to be rich (or who have greed), fall into temptation and a snare; many foolish and harmful lusts, which drown men in destructive perdition; for the love of money is the root of all kinds of evil".

Notice this: 'the love of money'; not money itself. Money is not evil, it's just a form of exchange, that can either have God on it or something else on it. But it's the love of it, it's that greed, that desire, that longing for it, that in the end gets a hold of your life.

It says: the love of money, is the love of a substitute for God. So when you love, or you have a substitute for God - that is the root of all many problems; and we don't realise just how much that gets a hold of us.

The love of money is a root. So if there's a love of money, it means: you have a fear of being without it; and: it controls all the decisions you make.

In other words, if a decision comes up: I can't afford to do that. We made a decision we would never tell our kids we were poor, even though we felt it at times. We'd never say "we didn't have enough"; we'd just find a way to do the best with what we had.

So the love of money is a root that controls people; but money has no power remember. It's the spirit behind you, that makes you afraid; by telling you that: you may not have enough. That's the spirit. It's a spirit that creates fear, anxiety, dread, lust, and greed in the heart.

So money has no power. Notice it's 'the love of it' that creates it; and it says: "some have strayed from the faith in greed, and pierced themselves through with many sorrows".

So he's saying that some Christians, having started well; when God comes on their life, and they begin to prosper and get blessed - have a greed for more; and in the end, they lose what they have - they go off the rails. They lose it.

In other words, or put it in different language: when they were in need, they prayed and sought God. When they were prosperous, they didn't need Him, and other things took over.

I'll just finish with one last Verse here in Luke 16:9 – “I say: make to yourself friends of the unrighteous Mammon, so when you fail, they may receive you into an everlasting home. He who is faithful in what is least, is faithful in much; unjust in least, unjust in much. If you're not faithful in unrighteous Mammon, who will commit to your trust the true riches”?

Now notice what Jesus said: “make friends with unrighteous Mammon”. Now that doesn't mean to say: “use your money to buy people”.

It's not saying that at all, because the key word here is: “when you fail” (or when you die) - they may welcome you.

So what it's saying is: Mammon, or money, or riches; God says: use your wealth to win people for Christ; because He says: when you die, when you come into heaven, you will have people come to greet you, who will say: “thank you that you sacrificed, and I was saved, because the gospel went out”; and they will greet you with gratitude, with tears of thankfulness and joy; that appreciation, that you used money you had, to win people into the kingdom of God.

This is why, over the years as a church, we have had such an emphasis on missions - global missions. That's why we've poured money into Cambodia, Uganda, and Philippines; and more recently of course, into Pakistan, into the television station; and it may seem at times like it's just another project that we have to give money to, but understand we're taking money to win friends for eternity.

Now maybe we go through lack, and there's not enough quite at the moment; but what you've got to remember is: there will be a day where you'll enter heaven; and on that day, for us as a church, there are going to be heaps of people who will say: “thank you Bay City, you were so generous”.

I'm amazed, that for this ministry that Anwar has, so few churches are involved with it. I'm staggered, that we are involved with it. I can't understand how something with global reaching potential... We're probably the only church that's stood up and said: “we're going to go with you and make this happen”.

We raised the money for the satellite TV, had missionaries go over, we've poured money in; and of all the money that's been received in New Zealand, about a half of it



came from BayCity! It's just extraordinary. So I want to thank you, and honour you, because this is what's called: "making friends out of unrighteous Mammon".

This is about using wealth, to bring in the nations of the world, for when you fail.

So how can we break free of the Spirit of Mammon? I think the first thing is to recognise the signs that you're in bondage - and there can be many reasons.

There can be acute lack when you're younger. It can be going through hardship, and you make inner resolves: I'll never, never lack; or: I'll never have my family - you can do all this kind of stuff out of bitterness, hurts, pains and failures; or out of just straight being under the influence of the spirit; and we come into bondage.

The first thing to do is just recognise: I'm in that place of bondage. The second thing is to come to the Lord and repent.

This is a spirit - it's not about the money. It's the spirit that gets a grip of your heart, so you can't access God's blessing and fruitfulness on your lives, as He wants you to.

I know there'll be some people here, and around the issue of money, there's immense bitterness, immense grief and pain, all kinds of injustices you've faced, and difficulties and hardships; but you don't have to be in bondage to that spirit.

You can instead let God heal your heart, bring you to a place of enlightenment. Number one step, is to acknowledge where I'm at. Number two, I need to come to the Lord with a repentant heart, and say: God, I'm sorry I put my trust in these things.

The third thing is: I need to honour God. We won't go into that today, but I need to actually make a decision: that with my finances, I will give God a place of honour. We'll talk about that in another session. How can I honour God with my finances? I've got to honour God with them, to bring His blessing over them; because otherwise there's another spirit that says: "not enough".

Finally, I need to learn how to be a good steward of what God has given me - so that's another aspect again. So I need to recognise: there's a problem. I need to come to the one who can help in repentance and faith, expecting Him to help.

I need to make some changes, so I start to honour God with my giving - with the first of everything I have; and then finally: I need to become a great steward of what God has given me, so I actually then use well what God has given me; and that involves a whole range of things in our life.

Closing Prayer

Father, I just thank you for your presence here today, helping us to deal with that thing, to deal with this issue of money. Thank you Lord. Thank you Lord. Thank you Jesus.

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