

(The Full Gospel) 9. Are You Serving God or Money?

by Zac Poonen

Zac Poonen challenges believers to examine their relationship with money and prioritize their love for God over material wealth.

Scripture: Matthew 6:24, Luke 14:33, Luke 16:13, Acts 3:6, Acts 4:35, 1 Corinthians 9:14, 1 Timothy 6:9-10, Revelation 2:14

Topics: "Stewardship Of Wealth", "Loving God"

Description

Zac Poonen delivers a powerful sermon on the impossibility of serving both God and money, emphasizing that loving God means hating money and vice versa. He highlights the Pharisees' error of doctrinal purity without genuine love for God, warning believers against the subtle trap of loving money while claiming to love God. Poonen stresses the need for a radical shift in affection, illustrating that just as a new love can expel an old one, loving Jesus wholeheartedly will naturally lead to despising money. He challenges believers to examine their hearts honestly, acknowledging that a love for money can lead to ruin and destruction, emphasizing the importance of being faithful and righteous in handling finances.

Transcript

"No servant can serve two masters, for either he will hate the one and love the other. Or else he will hold to one and despise the other. You cannot serve God and Mammon" (Luke 16:13).

Everyone knows that we cannot serve both God and Satan. But very few know that we cannot serve both God and Mammon (money) either.

Notice carefully the four things that Jesus said here:

If you really love God, you will hate money.

If you are really holding on to God, you will despise money.

If you love money, it proves that you hate God.

If you hold on to money, it proves that you despise God.

Most so-called "believers" don't realise it, but they actually hate God and despise Him, because they love money and material things so much. One believer may consider himself doctrinally purer than another. But if both of them love money, then they both hate God. The Pharisees had doctrinal purity (Matthew 23:3a) and were religious, but they didn't love God.

You cannot have a neutral attitude towards money, just like you cannot have a neutral attitude towards Satan. You have to either love Satan or hate him. In the same way, you have to either love money or hate it. You will either hold on to money or despise it.

God and Mammon are two opposites, like the two poles of a magnet. If you are attracted by one pole, you will be repelled by the other.

How then shall we hate money? Is it by asceticism and strenuous discipline that we are to do so? Do we have to go and live in a monastery or a "Faith Home" to learn how to hate money?

Jesus did not come to make us hermits or monks or pastors!! He Himself lived a normal life in this world, working as a carpenter for many years to earn His living and to support His mother and His younger brothers and sisters. He earned and used money just like everyone else. Yet He hated money and loved His Father.

An illustration will perhaps help us to understand how we are to hate money. Consider a young girl who is deeply in love with a young man and who feels that she cannot live without him. Then one day she meets another young man who is far more handsome and who appeals to her far more than the first man. Once she has been taken up with this new man, she never again wants to see the first man. How did she get rid of her love for that first man? By the expulsive power of a new affection. That is the way for us to be freed from the love of money too. When love for the Lord Jesus fills our hearts, there will be no place for our former love for money in our hearts. When light fills a room, the darkness flees at once.

So we do not preach that you must hate money in order to love God. No. That is a negative message and will only produce Pharisees, who imagine that they hate money and that all other believers love it. We lift up Christ so that people are drawn to love Him with all their hearts. When they love the Lord with all their hearts, they will then automatically hate money. If someone still loves money, that would indicate that he does not love Jesus with all his heart.

It is not enough merely to say that we do not run after money or that we do not long for it. That is a weak and negative statement. Our confession must be positive that we actually hate money and despise it. If that is not true in our lives, it is far better to confess our lack, and to seek the Lord for deliverance. We must be ruthlessly honest with ourselves, if we are to be delivered from self-deception at this point.

Does an increase of money excite us? Are we longing to make more and more money? If our answer is "Yes" to either of these questions, then it is clear that we love money and are serving Mammon.

Many believers are so foolish as to imagine that an increase of money is an indication of God's blessing upon their lives. Some believers even wish that God would help them one day to win a lottery!! Lotteries are one of Satan's means to lure people into the worship of Mammon. A man gets a million rupees by buying a one-rupee ticket. And the money he gets is the money of one million others who are disappointed. That is downright evil.

The Bible says,

"Those who want to get rich fall into temptation and a snare and many foolish and harmful desires which plunge men into ruin and destruction." (1 Timothy 6:9).

Lot wanted to get rich and destroyed his family in the process. Balaam wanted to get rich and lost his calling as a prophet and went to hell. Gehazi wanted to get rich and not only missed the opportunity to be a prophet, but also brought leprosy upon himself and his children.

Again and again we have seen tragic examples of believers who were progressing well, but who suddenly backslid, because they wanted to get rich and began to pursue after wealth beyond their needs.

Satan lured such believers at first by giving them a little taste of the enjoyment that wealth could give them (just like drug-pushers give a little taste of drugs to young people). Thus Satan whetted their appetites for Mammon. Little by little he led them on, until they finally "got hooked on Mammon" and plunged themselves and their families into ruin and destruction. Lives that were meant to build the church, are now being wasted in the pursuit of money. Such believers have sold their birthright for a bowl of porridge! Think what regret will be theirs in eternity!

All sensible believers will therefore never pursue after wealth, just like they won't jump off from the 10th floor of a building. They know that either of these actions will destroy them. They realise that they can't ignore the warnings of Scripture and still expect God to protect them.

One doesn't have to actually run after money to fall away. One can love money in one's heart and still fall away, for "the love of money is a root of all sorts of evil, and some by longing for it, have wandered away from the faith, and pierced themselves with many a pang" (1 Timothy 6:10). Just as a young man can love a girl in his heart without actually running after her, even so, one can love money secretly in one's heart, without actually running after it. That is enough to make a believer fall away.

No-one can build the church who does not determine to love Jesus with all of his heart. We will know that we love the Lord with our whole hearts, when we begin to hate and despise money. How many are willing to make this the test of their love for the Lord? All our boasted "spirituality" is worth ABSOLUTELY NOTHING, if we still love money.

Jesus spoke of two aspects of our responsibility in relation to money when He said: "Render to Caesar the things that are Caesar's and to God the things that are God's." (Matthew 22:21)

Giving Caesar what belongs to him refers to being RIGHTEOUS in money matters.

Giving God what belongs to Him refers to being FAITHFUL in the use of money.

Being Righteous in Money Matters

We cannot hate and despise money, if we don't FIRST go through the kindergarten class of being righteous in money matters. This means that we must give to Caesar what belongs to Him. In other words, we must not have anything with us that belongs to someone else.

We should not be owing anything to the government (Caesar), by having cheated it of taxes that are due to it. Neither should we have in our possession anything that was borrowed from someone and not returned, or that was taken from someone (or some office) by cheating, or any money that was not righteously earned. There is a curse on anything that we have that is unrighteously earned. If you are in

debt to someone, it is better to starve and to pay back your debts than to have a curse hanging over your head and your children's heads.

We must also return all money and things that we have taken wrongfully in the past - even if it takes many years to complete such restitution. Zaccheus's home was blessed the moment he decided to make restitution (Luke 19:9). Your home will be blessed too, the day you make such a decision. Even if your debt is very large, don't get discouraged. Start paying back whatever you can - even if it be only Rs. 10 a month. The Bible says that where there is a willing heart, God will accept you, according to your ability to repay, and not according to whether you have actually repaid everything or not (2 Corinthians 8:12).

It is no use hanging a plaque in your house that says, "GOD BLESS OUR HOME", if you have things and money in your home that have been obtained unrighteously. God can never bless such a home.

If you don't settle all such financial irregularities in your life, you will drag a chain behind you wherever you go. If the Lord were to return suddenly, you would be found unworthy to be raptured. Many so-called "believers" will be left behind in the rapture just for this one reason.

The Bible commands us to "owe nothing to anyone" (Romans 13:8). That means we should avoid all borrowing and all buying of things on credit.

It is better to "Save now and buy later", than to "Buy now and pay later" as the world tells us to do.

If in an emergency, you do borrow money from someone, then make sure you pay it back at the earliest opportunity. Sell the gold in your house if necessary in order to pay it back. If you promise to return borrowed money by a certain date and are unable to do so, go to your creditor, humble yourself, ask for his forgiveness and request him to give you an extension of time to return the money. It is unrighteous to keep quiet about the matter, and return the money whenever you feel like it.

In cases where you don't know where your creditor is now, the money can be given to the church - for all money belongs to the Lord ultimately (See Number 5:8). But we must never keep such money ourselves, for there is a curse on all money that we have that is not lawfully ours.

The slavery of believers to Mammon is seen most clearly at weddings. There we see covetousness and greed displayed unashamedly. Consider the giving of a dowry that is practised by so-called "believers" from every single denomination. Those who ask for dowry are a disgrace to the name of Christ and are certainly not His disciples. Those who expect to get a dowry from the bride's parents are no better.

Consider also the great waste of money there is at many wedding receptions. There is nothing wrong in having a good wedding reception if you can afford it. Jesus Himself made extra wine for people at a wedding reception. But many believers borrow money in order to have such a grand reception. That is evil. It is far better to have a simple reception, than to borrow money and have a grand one. But alas, the thought in the minds of many at such times, is "What will others say?", and not "What will God say?". They fear man's opinion more than they fear God's.

We must never adulterate this message in the church at any cost. It is far better to build a small church with a few wholehearted people in our locality, than to build a large one with many compromisers.

Being Faithful with Money

Once we have learnt to be righteous in money matters, we must move on to being faithful with money.

What did Jesus mean when He said that we were to give to God what was due to God? Did He mean that we were to give Him our tithes (10% of our income). Under the old covenant, that was all that the Israelites had to give to God. That was God's due. Once they had done that, the rest was their own. But under the new covenant it is different.

Jesus demonstrated by His own life that we are to give 100% to God. Jesus said to His Father, "ALL THINGS that are Mine are Thine" (John 17:10). He came to deliver us from the bondage of the Law (the bondage of tithing) and to bring us into the glorious freedom of grace (the freedom that comes from giving 100% to God cheerfully).

We give everything to God, not because of some commandment to do so, but first of all, because we recognise that everything is lawfully His in any case. "The earth is the Lord's and all it contains (whether houses or lands, or gold or silver or whatever)" (1 Corinthians 10:26).

If we have earned much, we should not forget that "it is the Lord Who gives us power to make wealth" (Deuteronomy 8:18). So our money is not our own for us to use as we like. We cannot spend, or lend, or give our money to anyone, without asking the Lord for specific directions in each case - because all our wealth is His now.

Secondly, we give the Lord everything, because we love Him with all our hearts. Our money is now held in a joint-account with our heavenly Bridegroom. We don't keep a separate account for ourselves, and give Him 10% every month!! No. We say, "LORD, ALL THAT IS MINE IS THINE". Only such a man can say that he loves God and hates Mammon.

To be faithful with money means therefore that we love the Lord so much that we spend the minimum necessary on ourselves - on food, clothes, and in decorating our houses etc.

This is the meaning of "forsaking all our own possessions" (Luke 14:33). Even if we have many earthly things, we do not possess any of them any more as our own. We are detached from all material things. Thus we are delivered from worshipping Mammon in our lives.

A pure heart is one that has forsaken all earthly possessions. A pure heart is different from a clean conscience. A pure heart is one that has place in it ONLY for God, and no place for Mammon or anything else.

It is through money and through earthly things that God tests a man to see if He can commit spiritual responsibility to him or not.

Jesus said,

"If you have not been faithful in the use of unrighteous mammon, who will entrust the true riches to you" (Luke 16:13).

God can never use any man in His service whom He has not first tested with Mammon. The reason why many churches lack the prophetic word today, is because their leaders have failed the Mammon-test.

The reason why most preachers and believers never get any fresh revelation from God, year after year, is because they are not faithful in the way they use their money. They are lavish in the way they spend on

themselves - on their food, clothing and houses, and even on tourism and sightseeing etc., etc.

Faithfulness with Mammon implies avoiding all wastage. After feeding the 5000, Jesus said to His disciples, "Gather up the fragments that nothing may be lost" (John 6:12). Jesus hates wastage of every sort. That applies not only to loaves and fishes, but also to time and money.

Godliness involves being frugal in expenditure and being careful not to waste anything that God has given us.

If we are not faithful in the use of money, then the only understanding we will ever get of God and His Word will be second-hand - from the preaching of others who are faithful. And such second-hand revelation is NOT revelation at all, but only dry knowledge. It may be accurate knowledge, but it will lack the anointing of the Holy Spirit. This is the condition of the vast majority of believers today - in all groups.

Full-Time Christian Workers and Money

Let us now consider the case of "full-time Christian workers".

Notice first of all (in the gospel-records), that the Lord never once called an unemployed person to be His apostle. Peter, Andrew, James, John and Matthew (whose 'calls' alone are described in the Gospels) were all working at their earthly occupations when the Lord called them. They left their profitable earthly jobs, when the Lord called them to follow Him.

There are three reasons why the Lord called only those who were working in a secular profession:

We have to prove our faithfulness in handling money in the secular world before God can give us a spiritual ministry. And we can prove our faithfulness with money only when we have earned that money ourselves. Money that we have received as a gift, can easily be given to others or to the Lord's work because we don't feel the pinch ourselves. Such giving doesn't prove our generosity at all, because it is someone else's hard-earned money that we are giving away!! It is when we learn to give money that we have worked hard to earn ourselves that we can prove our generosity.

God governs the world on the principle of sacrifice - as we see from Calvary's cross. So there must always be a sacrifice in our going out to serve the Lord. Otherwise we cannot be servants of the Lord. If we gain financially by our going out to serve the Lord, or if we earn more than those we serve, or if we live at a higher standard than those we serve, through the offerings that they give us, then our so-called "godliness" has become a means of profit for us and not loss and sacrifice. Then we are like the money-changers in the temple whom Jesus drove out. Jesus will drive us out too.

The people to whom we minister God's Word in the church are all working in secular professions. If we ourselves have had no experience in the struggles and difficulties that there are in a secular job, we will only be able to preach theories to our flock, and not practical truths that work in the secular world. We have to preach from our experience, not from our knowledge.

For these three reasons, Jesus chose apostles only from those who were already faithfully doing their secular jobs. He has not changed His mind in the 20th century. He chooses only such people to serve Him even today.

Most "full-time Christian workers" in India however have never done an honest day's work in any secular occupation in their entire lives. Most of them went to Bible-school because they did not get admission into any other college, or because they were unemployed. And now many of them have amassed such wealth through their Western contacts, that they have been able to buy houses and lands, that they could never have bought if they had worked in secular jobs!! Their version of 'Christianity' has brought them astounding financial profits!! But the Bible calls them "men of depraved mind, without the truth of God" (1 Timothy 6:5).

The biggest hindrance to the testimony of Christ in India today is such men who give the impression to our countrymen that Christianity is a Western religion, promoted by Western money and Western preachers.

Western preachers give their agents in India large sums of money, or free trips to the West and thus hinder God's work. The believers in India become so dependent on their Western leaders for spiritual help, that apostles and prophets never arise in India, and the churches here never learn to stand on their own feet either spiritually or financially.

The time has come in India for "full-time workers" to begin serving the Lord like the apostle Paul did - who made tents to earn his living - (Acts 18:3; 20:33-35). We too must learn to support ourselves, and not be dependent on other believers and churches for our living, in this day.

It is true that "the Lord has directed those who proclaim the gospel to get their living from the gospel" (1 Corinthians 9:14). But many "full-time workers" have misused that verse to justify their indiscriminate receiving of money from others, and have ended up serving Mammon, and not God.

Paul goes on to tell us in the next four verses (1 Corinthians 9:15-18), how he considered it a privilege and an honour to support himself, while serving as an apostle of Christ. The Holy Spirit led Paul to serve the Lord like that, so as to expose the false preachers in his day - "to cut out the ground from under the feet of those who boasted that they were doing God's work in the same way" as Paul was (2 Corinthians 11:12 - TLB).

The Holy Spirit has led ALL the elders in all of our churches in India too in the same way: We support ourselves, and preach the gospel and shepherd the flock, without receiving any offerings from those to whom we preach. Thus we expose those preachers who serve Mammon in India today. This has caused many money-loving preachers to be angry with us, just like such people were angry with Jesus and Paul in their time.

Anyone who has joined us, and sought for financial gain from the flock for his service, has been ruthlessly exposed by the Lord and removed from our midst - even as the Lord exposed Judas Iscariot and Demas. (Thankfully however, this has happened only once in the last 20 years)

There are many who claim to be "apostles" in India today. But how many among them are serving the Lord as Paul did? None that I know of!

Many preachers may read our books and listen to our tapes, and preach our messages as their own. BUT THEY WILL NOT IMITATE US (IN THE WAY WE SUPPORT OURSELVES AND PREACH THE GOSPEL FREE OF CHARGE), BECAUSE THEY WORSHIP AND SERVE MAMMON.

Therefore they have no direct revelation from God of the truths of Scripture. They get their messages second-hand from our books and tapes. This lack of Divine revelation is the clearest proof that they are

unfaithful in their dealings with money and material things.

Peter and John told the lame man in the temple that they had no silver or gold to give him (Acts 3:6). Even though the believers in those days gave so much of their money to these apostles (Acts 4:35), the apostles knew that such money was given for distribution to the poor. So nothing stuck to their hands, even when so much money passed through their hands. Those apostles refused to receive any payment for their services! Thus, through being faithful with money, they retained the anointing of God upon their lives until the end, unlike many in these days, who started well, but who have ended up like Judas Iscariot.

The New Testament warns us of the ERROR of Balaam, the WAY of Balaam and the DOCTRINE of Balaam (Jude 11; 2 Peter 2:15; Revelation 2:14).

The example of Balaam who loved money and collected money from the rich, for his preaching, has been highlighted again and again in the New Testament, to warn us against falling into such a pitfall ourselves.

Godliness must never become a means of gain to any of us - either in terms of money, honour, profitable business-contacts or any other type of material gain. Genuine godliness will actually bring us loss of honour and money. Thus we pay a price for what we believe.

Jesus lost both wealth and honour when He came to this earth. And if we follow Him, we will lose wealth and honour too. It is only people like Judas Iscariot who will make a profit through their spiritual contacts. If your version of "godliness" has brought you honour, wealth or financial profit, then you must be following Judas, and not Jesus.

The real gain that godliness brings will always be spiritual.

God is looking in our land for a generation of radical men and women who desire to please Him alone, and WHO WILL DEMONSTRATE TO THIS WORLD THAT ITS ENTIRE VALUE-SYSTEM IS TOTALLY WRONG AND THAT ALL THAT IS EARTHLY IS WORTHLESS UNLESS IT IS USED TO SERVE THE LAW OF LOVE.

Such people will show forth by the way they live, that money is not everything, education is not everything, comfortable living is not everything, worldly honour is not everything, etc., etc. Instead they will stand upright for the truth in an upside-down world, and show forth to the world that: GOD ALONE IS EVERYTHING. Will you be one such person?

May the Lord raise up many such men and women in our land today.

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