

by **Michael d'Offay**

We all have a relationship with money. This relationship is often complex and how we treat money (and possessions for that matter) shows our values and reveals our character. The Lord Jesus had a lot to say about money and in one section he compares it to a master/servant relationship. In this article, we see how money and possessions can either be a terrible master or an effective servant in our lives.

God versus Mammon

In Matthew 6:24, Jesus uses an old Aramaic term for wealth and possessions, *mammon*, which we translate as 'money'. Jesus says "No one can serve two masters, for 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 God and money."

Here Christ personifies the word *mammon* and equates it to a master who competes for our devotion with the true God. Jesus knows that if money has an unhealthy hold on us, it becomes a counterfeit god and substitute lord that replaces our love and affection for God. Serving two masters never works.

Money makes a terrible master

There are real warnings for us in scripture if we give money a disproportionate place in our lives. I'm going to list them briefly.

Firstly, Don't set your hope in it, for it is unreliable. Paul tells us, "As for the rich in this present age, charge them not to be haughty, nor to set their hopes on the uncertainty of riches" (1 Timothy 6:17). Trusting in wealth is foolish because by nature it is unstable and unreliable. Riches seem to promise long-lasting security, but has no ultimate power to give it.

Secondly, it can lead you into evil. "For the love of money is a root of all kinds of evils. It is through this craving that some have wandered away from the faith.." (1 Timothy 6:10). It is not money itself, but the love of it that leads to all kinds of evil. This is why Paul warns us not to desire to be rich (1

Timothy 6:9), since it can snare us and cause us to lose our first love.

Thirdly, it cannot satisfy us. The richest man in the world in his day, Solomon, wrote these words, “He who loves money will not be satisfied with money” (Ecclesiastes 5:10). God has made us to find our delight, satisfaction and contentment in him alone, not in stuff. Our own experience proves it as do some fascinating recent studies.^[1]

Money makes an effective servant

If Jesus is really our Lord, then our relationship to money changes from a ruling master to a helpful servant. Let’s look at how this is possible.

Firstly, we can now use it to do good to people. “As for the rich in this present age... They are to do good, to be rich in good works, to be generous and ready to share” (1 Timothy 6:17-18). Money becomes an effective servant only when we learn to give it away to benefit people, especially to the household of God (Galatians 6:10).

Secondly, we use it to train ourselves in faithfulness. Managing your money faithfully can cause God to “entrust to you the true riches” (Luke 16:11). If you ask God to use you for the ‘greater things’ and to see miracles, he might ask you, “are you being faithful with your budget”?! So true riches are given to those who manage their money which can include keeping a budget, giving generously and staying out of debt. Being in debt can strangle you from flourishing in God, so get determined and speak to a leader in church who can help you find freedom in this area. I also highly recommend the resources of Dave Ramsey who specializes in helping people get free from debt.

Thirdly, we use it to store up treasure in heaven. If we understand that we are citizens of heaven, we can invest our treasure into where our hearts are (Matthew 6:19-21). By sowing into the Lord’s work on earth, we store up and actually invest forward for ourselves in his coming kingdom (see also 1 Timothy 6:18-19).

Consider this mind-blowing statement from Randy Alcorn: *“Financial planners tell us, ‘When it comes to your money, don’t think just three months or three years ahead. Think thirty years ahead.’ Christ, the ultimate investment counselor, takes it further. He says, ‘Don’t ask how your investment will be paying off in just thirty years. Ask how it will be paying off in thirty million years.’”^[2]*

In light of the above, the reason many Christians struggle to give money or possessions away is because they do not understand eternity.

Conclusion

We all have to serve somebody. But there is only one whose glory is unrivaled, who leads us into good and not evil, and whose promises will never fail. There is only one master, the Lord Jesus Christ, who truly satisfies. Ultimately our use of money and possessions disclose who our trust is firmly in and where our treasure really is.

^[1] <https://www.intelligenteconomist.com/easterlin-paradox/>;
<https://www.sciencedaily.com/releases/2010/12/101213151407.htm>

^[2] *The Treasure Principle*. Randy Alcorn



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