

# *JOSEPH COMPANY CONFERENCE – WON KYU PAK*

## *Conflict Within: Heart and Mammon*

### **I. IMPORTANCE OF THE TOPIC OF MONEY IN THE BIBLE**

A. The Bible treats money with utmost seriousness, covering it extensively, and considers it a legitimate spiritual subject.

B. For example, just in the New Testament:

1. There are 215 verses pertaining to faith.

2. There are 218 verses about salvation.

3. In contrast, there are 2,084 verses dealing with stewardship and accountability for money and finance.

C. Another example: John the Baptist preached a message of repentance. What was his idea of repentance?

1. To ordinary people: “Share your possessions” (Lk. 3: 11). This is repentance of our wallet—repentance in the finance realm.

2. To tax collectors: “Be honest in tax collection” (Lk. 3:12-13). Again, this deals with money and finance.

3. To soldiers: John talks of money extortion and being content with one’s salary (Lk. 3:14).

4. To John the Baptist, as seen in all three examples, repentance centers on the issue of money and finance.
  
- D. Jesus also recognized money as a vitally important topic. In His model prayer, Jesus gives equal weight to money as spiritual warfare, intercession, and praise and worship.
  
- E. Because money and heart issues are inseparable, much of the Bible is devoted to money matters.

## **II. SOME PERSPECTIVES ON MONEY**

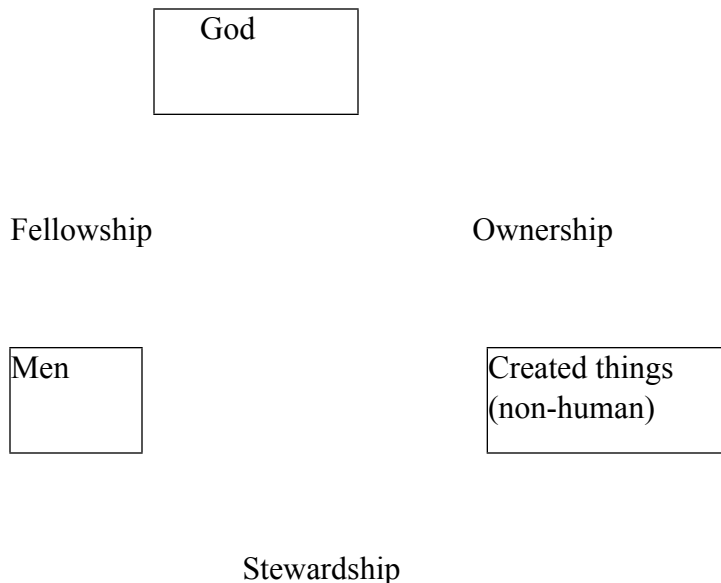
- A. I want to spend some time looking into three foundational perspectives that will help us understand the role of money in our life.
  
- B. By the way, due to the limited time available, I will confine myself to the discussion of personal finances only.
  
- C. Spiritual warfare
  1. 2 Cor. 4:18 talks about two worlds, seen and unseen. Simply defined, spiritual warfare concerns the spiritual conflict in the unseen world where the evil powers carry out their schemes on human hearts to kill, steal, and destroy their inheritance. (Jn. 10:10)
  
  2. The Bible clearly describes a dynamic interplay between the earthly (seen) world and the spirit (unseen) world.
    - a. For example, Judges 5:19-31 describes a war between Judge Deborah and Sisera, a commander of a Canaanite army. This is a war in the earthly realm, yet Judges 5:20 mentions it as a battle “from the heavens.”

- b. Also, Job's earthly sufferings make sense only in the background of the events in the spirit realm.
3. The ultimate shape and destinies of our lives are greatly influenced by the events in the spirit realm.
4. The most common form of warfare for Western Christians is the infiltration into our belief structure of ideas and thoughts that do not come from God.
5. There is an intense spiritual warfare surrounding money. So many ungodly beliefs have penetrated into our thought world and have caused crooked views of money. For example:
  - a. "Money is powerful."
  - b. "The end-purpose of a business is making a profit."
  - c. "We get respect only if we have money."
  - d. "Debt is a harmless, normal facet of our personal, economic life."
6. There is intense spiritual warfare over money. We need to develop a habit of posting a watchman over our thought world, identifying ungodly beliefs contradictory to the plumb line of God's words, and casting out thoughts not aligned with God.

D. Worldview and our value system

1. A worldview is a fundamental understanding and paradigm about how this world operates, resulting in a value system shaped by this paradigm. So what is the biblical worldview? (For

the purpose of this discussion, we will omit references to angels.) According to the Bible this world consists of God, men, and created things other than men.



2. The nature of relationship between God and men: fellowship.
3. The nature of relationship between God and non-human created things: ownership.
4. The nature of relationship between men and created things: stewardship.
  - a. Stewardship means management. Our job is to manage, serve, and use the created nature according to the instructions of the Owner, which we discern by prayer.
  - b. Responsibility and accountability of a steward.

5. For the purpose of discussion, three groups:
- a. Group A: God and men.
  - b. Group B: God-created things: animals, plants, natural world, inorganic matter.
  - c. Group C: Man-created things: houses, cars, clothes, jewelry, money (money belongs in this group because money is man’s invention for convenience of economic transactions).

6. The world’s attitudes and Christian response:

	<b>World’s attitude to:</b>	<b>Christian response toward:</b>
<b>A) God and men</b>	Deny, hate, accuse, despise	Love, embrace

<b>B) Created nature</b>	Abuse, use selfishly, exploit	Manage responsibly, take care, tend to as a gardener, cultivate
<b>C) Man-made things</b>	Pursue, love, hunger for, worship	Use for personal needs, share, bless others with

7. Christian value scale: Group A is more valuable than Group B, which is more valuable than Group C. The world sees exactly the opposite: Group C carries the greatest worth, for which Group B is exploited at will.
  
8. However, though we are Christians, syncretism finds its way into our value system and we therefore develop a confused perception of true reality.
  - a. Matthew 6:28-29 highlights this confusion. These verses compare two objects: lilies of the field and Solomon’s clothes. In our distorted and syncretic value system, we are puzzled by Jesus’ assessment.
  
9. The lilies are in Group B, made by God. Solomon’s clothes, as expensive and glamorous looking as they are, are in Group C, made by men. What God has put His hands on is always worth more than what man has put his hands on.
  
10. We want to be clear-minded about what we value. The value of our life will be determined in turn by what we value. We want our heart engaged with truly precious things, and the ultimately precious things are God and men.

E. Inner heart issues

1. Our focus here is on such things as my worth and value, my significance, the stability and security of my heart.

2. In Matthew 16:16, Peter describes Jesus as “the Christ, the Son of the living God.”
3. The first description is “the Christ.” This means the anointed one, chosen of God, destined to be the Savior of the world, to open the eyes of the blind, to free the captives. This is a description of what Jesus does.
4. The second description is “the Son of the living God.” Here the focus is on who He is, not what He does. And note that who He fundamentally is does not need validation by what He does. He is the Son of God with or without miracles.
  - a. The stability and security of Jesus’ inner self comes from this declaration of who He is, not what He does. His heart shows no swings or turbulence, whether He is doing astounding miracles or teachings, or whether He is undergoing rejection, derision, or mistreatments.
5. What about this phrase, “You are the Christ”? This is about the direction and shape of His life as the outworking of His identity as the Son of God.
6. Where is our heart security and stability? Success in ministry or business? Greater profit? Recognition and fame? If these are the basis of our heart security, we will always question our own worthiness and struggle with a sense of inadequacy.
7. I want to talk about three terms: acceptance, significance, and achievement.
  - a. Acceptance is an important term because our sense of worth and security is ultimately tied to this.
  - b. But many of us feel that acceptance comes only to those who are deemed significant in people’s eyes.

- c. We also believe that significance can only be earned through notable achievements. Therefore, many of us live in the direction of achievement, to significance, to acceptance: achievement earning significance, then significance conferring acceptance. Therefore, we groan and strive to achieve and make money.

Achievement

Significance

Acceptance

- 8. But Jesus lived in exactly the opposite way. He starts with acceptance and moves down to significance and achievements, not the other way around. He starts with total acceptance by His Father. Then significance flows from this acceptance by The Most Significant Person in the Universe. Achievement for Jesus is simply walking out this significant calling in His life, not desperate attempts to win acceptance from people.
- 9. Hebrews 13:5 talks about this. Our heart drifts to covetousness (trying to find security in money) because our heart has not been impacted by the love of the Father, who will never leave or forsake us.

**III. SPIRITUAL REALITIES ABOUT MONEY**

- A. Money is described as “least” in the kingdom (Lk. 16: 9-12).

<b>Verses</b>	<b>First item</b>	<b>Second item</b>
<b>16: 10 a</b>	Faithful in what is least	Faithful in much
<b>16:10 b</b>	Unjust in what is least	Unjust in much
<b>16:11</b>	Unfaithful in unrighteous mammon	Give true riches
<b>16:12</b>	Faithful in what is another man’s	Give you what is your own

1. A careful comparison of the parallel structures of the items mentioned in verses 10 to 12 shows that Jesus is describing money as three things: “the least,” “unrighteous,” and “another man’s.”
2. We think of money as powerful and mighty. Jesus has a different opinion: it is actually least in God’s kingdom.
3. In contrast, Jesus says there is something that is “true” and “much,” meaning considered great and worthy in the kingdom. It is our kingdom inheritance and destiny. But of all kingdom assignments and destinies, the greatest assignment and destiny is to present our heart of devotion to Jesus, the wasted alabaster flask of adoration and pursuit, our heart flung to Jesus in abandonment.

#### B. The rise of mammon

1. 1 Timothy 6:10 tells us that Satan can move our heart to “love” this inanimate economic tool, which has little power, and turn it into a spiritual force capable of enslaving us.
2. Romans 6:16 - Although money is not a personality and has little power, when we give it our love, we transform it into a personality and ascribe authority to it, and we become slaves to it.
3. Through our heart dealings with money, we ascribe real power and authority to it. When we love money, we cause money to be personified into a being, with power and authority over us. But, because in the spirit realm, *love, pursue, hunger for, and desire* all have the same undercurrent of spiritual reality as worship, our love of money pushes money one step further from personification, to deification. Thus, money becomes *mammon*, a spiritual force that can rule over my heart in opposition to God. It becomes an entity in the spirit realm with power and influence over the hearts and minds of man (see Mt. 6:24).
4. Thus, how we hold our heart in relation to God and money is extremely critical. The issue is not so much about money—it is all about adultery of the heart.

C. Blessings vs. gifts

1. There is a tendency to see money in the category of blessings. While this is not an inaccurate description, I think it is much healthier to view money as a gift from the Spirit.
2. A gift from the Spirit is something given to us by the Spirit for the purpose of serving others. The use of money is threefold:
  - a. Fulfill my needs – those things God sees as my needs (not my every single want)
  - b. Share with others for their necessities
  - c. Invest in God's kingdom.
3. The concept of gift involves stewardship and responsibilities: I need to oversee it well and there will come a time of accounting. I will have to give an account of how responsible I was.

D. Guarding heart from money

1. While money itself is not evil, having a lot of money may not always a blessing. There are bigger responsibilities and duties involved, as well as a bigger spiritual trap.
2. 1 Timothy 6:17-19 - One of money's traps is its power to wrongly lift up the heart.
  - a. Money is like sugar to a person - sugar is not evil, but too much sugar will cause the blood glucose level to rise, sometimes to unhealthy levels. Money will push up the pride level in your heart.

- b. Proverbs 16:18, 1 Peter 5:5b - Unless you have managed to train your heart in humility and spiritual health, much money will lead you straight into destruction and cause you to crash. Who can stand against the opposing hand of God?

#### E. Tithing

1. Tithing is the foundation of all Christian financial order. We cannot establish a good financial house unless tithing is in place.
2. Tithing means 10% of all our personal pre-tax income.
3. Tithing is an outward expression of our inner belief that God is the owner of everything in my life, including my possessions and money. Not tithing means I am not ready to acknowledge God as the owner of all of my life.
4. Tithing releases God's supernatural powers into our finances. This is one of the most powerful ways to step into the supernatural world of God.
5. Tithing is one of the most effective ways to break the power of mammon in our life. Mammon gains power by encouraging us to hoard and possess. Tithing and all forms of giving break the hold of mammon in our heart, because we are declaring that God, not money, is the security in our life.
6. God wants our heart. Usually our heart will follow where our money goes. Giving our money to God is a very effective way to cause our heart to be directed to God.
7. Tithe as *cherem* – it means something dedicated to God. It is set aside for God as “holy unto the Lord” (Lev. 27:28). *Cherem* also means “accursed” (Josh. 6:17-18) or “doomed by the Lord to destruction.” Achan tried to keep *cherem* (garments, gold, silver) and was destroyed.

It means that *cherem* is holy when it is set aside and dedicated properly to the Lord but becomes accursed if we keep it for ourselves. *Cherem* means “you are not to touch it, it is set apart only for Me.” You will find that tithe money will not stay with you but will leak out in various ways, e.g., as unexpected medical bills, or car repairs, or house repairs, etc.

8. Tithing is one of the ways of discipleship. I have personally never met a true disciple of Jesus, who was not tithing.

F. Debt as a bondage

1. Romans 13:8 - do not owe anyone anything except love.
2. Proverbs 22:7 - This is a question of sovereignty—who has control over me? We want to live a life that is wholly under God’s control. Only God’s control will produce life and joy and wholeness; all other forces will bind us and produce death and destruction.
3. Debt is one of the most common ways the enemy uses to enslave us in the financial arena to rob us of peace and joy. Debt will enslave us so that our financial decisions are made in obedience to the enemy’s will.
4. Debt means either expense is above God’s intentions or income is below God’s intentions. In the former case, we have an obedience problem and our desire for material possession is out of control. In the latter, we have a breakdown between our Provider and us. Either way, we have a serious spiritual problem at hand; debt should never be considered a normal facet of everyday life.
5. Two Hebrew words related to debt:
  - a. *Nasha* means “lend at interest.” But in Genesis 3:13, “beguiled, deceived” by serpent.

- b. *Nashak* - in Habakkuk 2:7 it means “creditors”; in Deuteronomy 23:19 it means “charge interest.” But in Numbers 21:8-9 - “bitten by a poisonous snake.”
  
- c. Debt is literally a deception, a snakebite, designed to ruin us.

**G. God as our source of provision**

- 1. We tend to think that our jobs, investments, and inheritances are the source of provision for us. For Christians, our Father in heaven is the only source of provision. He works through earthly mechanisms to channel the provision, but ultimately only He is the source. He feeds even sparrows; will He not feed us, His children? (see Mt. 6:24-29).
  
- 2. We must learn to have this truth go deep in our heart: God loves me and will make provision for me as a gift. My efforts and my striving are not the source of my provision.
  
- 3. Loss of job or loss of investment does not shake us because our necessities will be met by God, our loving Father. He will create another channel of provision if the previous one is closed. I can rest in His love for me.
  
- 4. I can easily let go of money when God tells me to. I will not experience lack after letting go of some of my money in obedience to Him, because He always provides for my necessities. My provision is secure in His love, not in my hoarding.

**IV. COMMENTS ON MONEY BASED ON THREE PERSPECTIVES FROM SESSION I**

**A. Spiritual warfare and money**

- 1. We are constantly engaged in spiritual warfare regarding money. The most common form of this warfare is in the mind/thought/belief system where Satan drops lies and deceptions into us.

2. The end point of truth is life and joy and freedom and blessing. The end point of deception is death and despair and bondage and curses.
  
3. Regarding money, Satan drops into our belief system lies that will eventually bring us into slavery. We already looked at one such lie: money is powerful. This deception would make us bow down to money as the problem-solver in our life, rather than God. That is slavery.
  
4. Some other lies: We get respect only if we have money, whereas our real status as the chosen of God, whether we perceive or not, is one of dignity and respect, regardless of our financial position (see 1 Pet 2:9). It is the people of the Spirit who live a truly dignified life worthy of respect. Genesis 12:3 - we are a source of blessings to others; we are those who bless our neighbors. It is the people with the Spirit, not the people with money, who have a truly noble and glorious vision of life.
  
5. As we deal with money, we want to be constantly alert to these deceptions operating in our thought world, to recognize and renounce them, so that the outcome in our life will be freedom, life, and blessing, not slavery and curses.

**B. Money and value system**

1. We want to have a clear focus on what is truly important and valuable in our life. In God's eyes, the order of value is:

God

Men

God-created nature (animals, plants, inorganic things, etc.)

Men-created things (houses, cars, jewelry, money, etc.)

2. We want our value system to align with this. We want to invest our life's passions and pursuits in those things that carry the greatest worth—God and man.
  
3. Exodus 34:2-8 and Mark 9:2-4 - Here are two scenes where some chosen saints are invited to behold the unveiled glory and nature of God. High up in Mt. Sinai, Yahweh comes down to stand with Moses in unveiled *shekinah* glory. On the Mount of Transfiguration, Peter, John, and James see the indescribable shining glory of Jesus. Our heart longs to grab hold of the essence and the fullness of the glory and truth of our God. Going up such mountains involves cost and sacrifices. We give up all that will weigh us down in this ascent. We climb lightly, only with essential burdens, with eyes clearly fixed on the glory and presence of God.

### C. Money and inner heart

1. In order to have a proper and healthy heart response to mammon, we need to ground ourselves in the security of the Father heart of God. We need to solve the question of anxiety and insecurity by understanding the tenderness of His heart toward us who feel alone and abandoned, shaking in fear and insecurity.
  - a. This Father heart of love is what gives us freedom—freedom from trusting in money as my savior, freedom from fear in times of lack, freedom from feeling secure only when I have money, and freedom to let money go.
  
  - b. 1 John 2:15 teaches us that it is this understanding of God as our loving Father (not God as supreme Lord or powerful Creator) that enables us to resist the attractions of the world.

2. We must realize that all His recommendations are for our prosperity and blessing (of course, the word *prosperity* in God's eyes doesn't mean just financial abundance; it is a more comprehensive term involving all aspects of a person's life.)
  - a. Mark 10: 17-22 - Our first reaction to reading these verses is often intense discomfort, because we misread these verses.
  - b. Two considerations regarding these verses:
    - i. First, Jesus is never cruel in that way.
    - ii. Second, there is this word *love* in verse 21. Jesus wasn't disgusted with the ruler's hypocrisy. Rather, Jesus really loved him despite his inner flaw.
  - c. A proper understanding of these verses:
    - i. Jesus, wanting to honor and bless this ruler out of love, gives a recommendation that will open up a whole new world of spiritual power and authority and encounters.
    - ii. Jesus is not telling him to be a beggar and live a ruined life from now on. It is an invitation to a richer, more blessed, and more glorious life of awesome spiritual authority and encounters.
  - d. But the young ruler, knowing only dutiful obedience, but not the extravagant love of the Father, can only think of poverty and ruin and loss. A heart that is not grounded in the Father's love will often turn away from Him toward the world, just as 1 John 2:15 says.
  - e. The core of his problem is probably not greed. He was a very dutiful, observant man of faith, probably kind and gentle. For example, if his daughter were dying, he would

probably not hesitate to sell everything to cure her. Rather, the young ruler doesn't have trust in the goodness of God, that God will never lead him to evil.

- f. Another reason is that money dulls our hunger for the greater reality of God. This young ruler, with riches and comfort, no longer has the anguish of hunger for the greater riches of heaven, the supernatural dimension of life, where, within us, the dead things return to life, dead relationships and hearts come alive, dead emotions and dreams gain life, and, outside of us, signs and wonders and miracles accompany us. But, dulled and anesthetized by money, this young man's heart is no longer stirred by such a vision.
  
- g. Why would a person be so foolish as to throw away something of enormous monetary value, and seem to do it so flippantly, so casually? Why such a waste? A lovesick heart does not calculate. A lovesick heart only knows desperate and forlorn hunger. Extravagant giving is the hallmark of a lovesick heart.

## **V. ADDITIONAL COMMENTS ABOUT MONEY**

### **A. Money as a slave**

- 1. Psalm 105:21 - "ruler of possession," not "owner."
  - a. Regarding money, there are only two options. It is my servant, or it is my master. If I am not ruling over money (i.e., directing it to go where God wants it sent), then I am being ruled over by money.
  
  - b. There are many ways mammon rules over me: "You can't pay tax honestly. You will become poor." "You can't increase offering, you need to move to a bigger house first." "You can't go on that mission trip, you are going to lose so much money by closing your business down." We are to renounce and resist these voices of mammon.

## **VI. A NEW VISION OF WORKPLACE**

- A. Many have understood business as a chiefly secular activity, simply as a tool for making money to finance the work of the kingdom. This mindset considers that our time and effort spent in business is redeemed by using our income to sponsor God's work. But workplace carries much more significance than this. For marketplace people, business is our missionary frontline, God's field to build up His kingdom. Our new paradigm as businesspeople is the calling to transform our workplace into God's kingdom where God's plumb lines, His laws, and His righteousness reign. We have been called as missionaries in our workplace; our mandate is to see the place so transformed that all things taking place in that business—all the decisions, all the transactions—are for the purpose of lifting up God's name, not just to increase the profit.