

WHO HAS YOU?

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Question of reflection: Who has you?

Who commands your daily devotion? What receives the greatest portion of your attention, energy, trust, discipline, time, and obedience?

This teaching is not primarily about money. It is about **lordship**. Money is simply one of the clearest areas through which the condition of the heart can be exposed.

Spirituality is revealed through obedience and responsibility

Spirituality cannot be measured only by spiritual experiences, emotions, visions, prayer meetings, or the language a person uses. One of the clearest measurements of spirituality is obedience. What a person consistently submits themselves to eventually reveals what governs them.

Jesus said:

“No man can serve two masters: for either he will hate the one, and love the other; or else he will hold to the one, and despise the other. Ye cannot serve God and mammon.”

— Matthew 6:24, KJV

Notice that Jesus did not say that a person *should not* serve two masters. He said that a person **cannot** serve two masters.

The language is important because Jesus presents God and mammon as competing masters. The issue is therefore not simply whether a person possesses money. The issue is whether money has acquired the authority to influence that person's obedience, decisions, fears, priorities, and sense of security.

Mammon is often understood in Christian teaching as wealth functioning as a rival master. Scripture does not teach that money itself is evil. The danger begins when wealth becomes more than a resource and starts functioning as a source of identity, confidence, independence, or security apart from God.

The question is therefore not merely, **“How much money do I have?”**

The deeper question is, **“What authority does money have over my heart?”**

God created resources, but resources were never meant to replace God

From Genesis, God is revealed as the One who creates, provides, and supplies.

The earth, its resources, its fruitfulness, its minerals, its livestock, and everything required for human life ultimately come from God. Material provision was therefore never evil in itself.

The problem begins when the provision takes the place of the Provider.

Deuteronomy gives a serious warning:

“And thou say in thine heart, My power and the might of mine hand hath gotten me this wealth. But thou shalt remember the LORD thy God: for it is he that giveth thee power to get wealth.”

— Deuteronomy 8:17–18, KJV

The danger of prosperity is that what began as a testimony of God's provision can slowly become the foundation of a person's independence from God.

A person can begin by saying, “God provided this opportunity,” but after some time begin to behave as though the opportunity itself is now their source.

A salary is not your source. A business is not your source. A client is not your source. A contract is not your source. These things may be channels through which provision reaches you, but they are not God.

This distinction matters because whatever you identify as your ultimate source will eventually command your loyalty.

You place a demand where you believe there is a supply

Human beings naturally pursue what they believe can supply what they need.

If a person believes that money is the ultimate source of safety, they will sacrifice almost anything to preserve it. If they believe that recognition is their source of value, they will continually seek approval. If they believe that God is truly their source, their lives will increasingly demonstrate dependence upon Him.

Jesus said:

“For where your treasure is, there will your heart be also.”

— Matthew 6:21, KJV

Paul also wrote:

“Know ye not, that to whom ye yield yourselves servants to obey, his servants ye are to whom ye obey?”

— Romans 6:16, KJV

These Scriptures force us to examine our lives honestly.

A man can wake up very early for work without complaining. He can endure traffic, pressure, difficult supervisors, deadlines, and long working hours because he understands the value attached to his employment.

Yet that same man may repeatedly arrive late when it comes to the things of God and feel almost no conviction about it.

He can remain at work for an extra two hours because something needs to be completed, but thirty minutes of prayer feels excessive.

He can discipline himself financially when a bank payment is due, but giving to the work of God always feels like an unreasonable sacrifice.

The problem in such cases is deeper than time management. It reveals **what carries the greater weight in the heart.**

The things we value most usually receive our greatest discipline.

We can give the world our best and give God what remains

This is one of the areas in which serious self-examination is necessary.

It is possible to give an employer excellence while giving God inconsistency.

It is possible to spend hours developing a career while making no serious effort to develop one's knowledge of God.

It is possible to plan carefully for financial increase but approach spiritual growth casually.

It is possible to become deeply distressed when income decreases while remaining relatively untroubled when prayer disappears from one's life.

This is why the teaching is not merely about giving money. It is about **value**.

The heart reveals its hierarchy through what it prioritises.

God is not asking for meaningless religious activity. He is looking at whether He truly occupies first place in the life of the believer.

Jesus said:

“But seek ye first the kingdom of God, and his righteousness; and all these things shall be added unto you.”

— Matthew 6:33, KJV

The word *first* speaks directly to priority.

The light of God exposes what is actually ruling the heart

John writes:

“And the light shineth in darkness; and the darkness comprehended it not.”

— John 1:5, KJV

Jesus later said:

“And this is the condemnation, that light is come into the world, and men loved darkness rather than light.”

— John 3:19, KJV

The light of God does more than encourage us. It also reveals what has been hidden.

There are things about ourselves that we often do not recognise until obedience places pressure upon them.

You may not know how strongly money controls you until God requires generosity.

You may not know how deeply you depend on human recognition until God places you in a season where nobody celebrates you.

You may not know how much you worship control until you enter a season where you cannot determine the outcome.

You may not know how much comfort governs your life until obedience becomes inconvenient.

The purpose of this light is not simply condemnation. It is revelation. God exposes what has taken hold of the heart so that the heart can return to proper order.

Therefore, the question remains: **Who has you?**

Wealth can create the illusion of self-sufficiency

Ezekiel 28 contains an oracle against the ruler of Tyre, whose prosperity produced pride and self-exaltation.

Scripture says:

“Because thine heart is lifted up, and thou hast said, I am a God, I sit in the seat of God...”

— Ezekiel 28:2, KJV

Later in the chapter it says:

“Thine heart was lifted up because of thy beauty.”

— Ezekiel 28:17, KJV

The immediate context concerns the ruler of Tyre. Christians have sometimes also seen broader spiritual themes of pride and self-exaltation within the chapter. However one interprets the wider symbolism, the warning is clear: prosperity can deceive the human heart into believing that it is self-sufficient.

Proverbs says:

“Pride goeth before destruction, and an haughty spirit before a fall.”

— Proverbs 16:18, KJV

Money is powerful because it provides visible options.

Money can buy food, transportation, accommodation, education, access, healthcare, and comfort. Because money can solve many earthly problems, the heart can gradually begin treating it as though it can solve every problem.

That is where the deception begins.

Money can pay a doctor, but it cannot command life.

Money can purchase a house, but it cannot guarantee peace in that house.

Money can purchase security systems, but it cannot guarantee tomorrow.

Money can provide comfort, but it cannot reconcile a person to God.

Money can increase options, but it cannot become a substitute for God.

The issue is not money; the issue is the love and trust attached to it

Paul wrote:

“For the love of money is the root of all evil: which while some coveted after, they have erred from the faith, and pierced themselves through with many sorrows.”

— 1 Timothy 6:10, KJV

The verse does not say that money itself is the root of all evil. It identifies **the love of money**.

A person can therefore have very little money and still be controlled by mammon.

Covetousness is not determined by the amount in a bank account. It concerns the attachment of the heart.

A wealthy person can be generous, submitted to God, and free from the domination of wealth. A poor person can be completely consumed by the desire for money.

The fundamental issue is not possession but allegiance.

The psychology of money explains why it can become spiritually dangerous

Money produces a strong psychological sense of security because it is measurable.

A person can see a bank balance.

They can count savings.

They can calculate income.

They can insure property.

They can plan with numbers.

Faith, however, requires trust in a God who cannot be reduced to numbers.

This creates a subtle temptation. A person may begin their Christian life relying deeply upon God because they have very few alternatives. As resources increase, the visible resources may slowly begin to replace conscious dependence upon God.

The language may still sound spiritual, but the internal confidence has moved.

When there was nothing in the account, the person prayed with desperation.

When there was no opportunity, they sought God seriously.

When there was no visible solution, they depended on His promises.

Then increase came, and without realising it, they began to measure their peace by the amount they possessed.

This is why Hebrews says:

“Let your conversation be without covetousness; and be content with such things as ye have: for he hath said, I will never leave thee, nor forsake thee.”

— Hebrews 13:5, KJV

Notice that the biblical answer to covetousness is connected to the presence of God.

The believer's ultimate confidence is not, “I have enough stored.”

It is, **“He will never leave me nor forsake me.”**

Your life is greater than what you possess

Jesus said:

“Take heed, and beware of covetousness: for a man's life consisteth not in the abundance of the things which he possesseth.”

— Luke 12:15, KJV

A person's identity cannot be measured by their possessions.

Your salary is not your identity.

Your car is not your identity.

Your house is not your identity.

Your business is not your identity.

Your net worth is not your worth before God.

The world trains people to measure success through accumulation. Jesus warns that a person's life cannot be reduced to possessions.

This means that when possessions increase, you have not necessarily become more valuable, and when possessions decrease, you have not become less valuable.

Zacchaeus: when salvation touched his heart, it touched his relationship with money

Luke 19 gives us the story of Zacchaeus.

Zacchaeus had become wealthy through his position as a chief tax collector. When Jesus entered his life, one of the clearest outward manifestations of inward transformation appeared in his relationship with possessions.

Zacchaeus said:

“Behold, Lord, the half of my goods I give to the poor; and if I have taken any thing from any man by false accusation, I restore him fourfold.”

— Luke 19:8, KJV

Jesus responded:

“This day is salvation come to this house, forsomuch as he also is a son of Abraham. For the Son of man is come to seek and to save that which was lost.”

— Luke 19:9–10, KJV

Jesus did not say that Zacchaeus purchased salvation by giving away his possessions.

Rather, his changed relationship with money became evidence that something deeper had changed within him.

Before Jesus entered the house, money had been connected to exploitation and personal gain.

After encountering Jesus, Zacchaeus became willing to release what he had and make restitution.

His conversion reached his wallet because genuine transformation eventually reaches the areas that once governed us.

How does the grip of mammon break?

It is important to understand that freedom from mammon is not simply about speaking against money or becoming poor.

The issue is the heart.

The grip of mammon is broken when God becomes more valuable to you than what money promises you.

Jesus demonstrated this during His temptation in the wilderness.

Satan said:

“All these things will I give thee, if thou wilt fall down and worship me.”

— Matthew 4:9, KJV

Jesus answered:

“Thou shalt worship the Lord thy God, and him only shalt thou serve.”

— Matthew 4:10, KJV

The temptation concerned more than possessions. It was an attempt to exchange worship for access, power, and kingdoms.

Jesus answered by restoring the proper order: **God alone is worshipped and God alone is served.**

The fundamental cure for mammon is therefore not poverty. It is proper worship.

1. Learn to give

Paul writes:

“But this I say, He which soweth sparingly shall reap also sparingly; and he which soweth bountifully shall reap also bountifully. Every man according as he purposeth in his heart, so let him give; not grudgingly, or of necessity: for God loveth a cheerful giver.”

— 2 Corinthians 9:6–7, KJV

Giving has a spiritual effect upon the giver because it confronts the instinct to hold, control, accumulate, and derive security from possession.

Giving says, in practical terms, “What is in my hand is not my god.”

This is one reason generosity becomes an important discipline of the Christian life.

Jesus also had people who supported His ministry materially.

Luke records:

“And Joanna the wife of Chuza Herod's steward, and Susanna, and many others, which ministered unto him of their substance.”

— Luke 8:3, KJV

They used their resources in service to the work of God.

This shows that money itself was not rejected. It was brought under proper stewardship.

The question is whether money serves your obedience to God or whether your obedience to God is continually being negotiated by money.

Abraham and Melchizedek

Genesis 14 records an important moment after Abraham's military victory.

Melchizedek, king of Salem and priest of the Most High God, blessed Abraham, and Abraham gave him a tenth.

“And he gave him tithes of all.”

— Genesis 14:20, KJV

Immediately afterward, the king of Sodom offered Abraham the material spoils of battle.

Abraham refused:

“I will not take from a thread even to a shoelatchet, and that I will not take any thing that is thine, lest thou shouldest say, I have made Abram rich.”

— Genesis 14:23, KJV

This is an important picture of spiritual independence from corrupt sources.

Abraham was unwilling for the king of Sodom to become the explanation for his prosperity.

He wanted it to remain clear that God was his source.

That attitude should confront us.

There are opportunities a believer must be willing to refuse because not every financial increase is worth the spiritual association attached to it.

2. Put God first

Proverbs says:

“Honour the LORD with thy substance, and with the firstfruits of all thine increase.”

— Proverbs 3:9, KJV

The principle is priority.

God was not to receive whatever remained after Israel had satisfied every other desire. The firstfruits represented honour, gratitude, and recognition that the entire harvest ultimately came from Him.

For the believer today, this principle reaches beyond finances.

Who receives the first and best of your life?

When you wake up, does God have a place in your day, or does He receive whatever time is left?

When opportunities increase, do you still consult Him?

When income increases, does generosity increase with it?

When responsibility increases, does devotion disappear?

Putting God first means refusing to allow success to push Him to the margins of the life He gave you.

3. Learn contentment

Hebrews says:

“Let your conversation be without covetousness; and be content with such things as ye have.”

— Hebrews 13:5, KJV

Contentment does not mean the absence of ambition.

A Christian may build, grow, work, create, invest, and pursue excellence.

Contentment means that your peace is not suspended until you acquire the next thing.

Without contentment, there will always be another salary, another house, another car, another title, another opportunity, and another financial level that promises to finally make you secure.

The person controlled by mammon is never truly satisfied because mammon continually moves the definition of “enough.”

4. Examine what you cannot release

One of the most revealing spiritual questions is this:

What can God not touch in my life without producing resistance?

Sometimes the area we refuse to surrender reveals where another form of mastery exists.

It may be money.

It may be time.

It may be a relationship.

It may be reputation.

It may be comfort.

It may be a career.

It may be control.

Jesus encountered the rich young ruler in Mark 10. The man claimed obedience in many areas, but when Jesus addressed his possessions, the true attachment of the heart was exposed.

Scripture says:

“And he was sad at that saying, and went away grieved: for he had great possessions.”

— Mark 10:22, KJV

The tragedy was not that he possessed many things. The tragedy was that when forced to choose, **his possessions possessed enough of his heart to influence his response to Jesus.**

Can a person serve mammon without realising it?

Yes.

A person does not have to verbally declare, “Money is my god,” in order for money to function as a master.

Idolatry often operates through behaviour long before it is acknowledged through language.

Ask yourself:

Do I compromise convictions for money?

Does financial uncertainty immediately destroy my peace?

Do I become less prayerful when I become financially comfortable?

Do I obey God only when obedience does not cost me anything?

Am I generous only when giving does not inconvenience me?

Do I measure God's faithfulness by whether my finances are increasing?

Do I pursue money with more discipline than I pursue God?

Do I find it easier to sacrifice for lifestyle than for the kingdom of God?

These questions are not designed to produce condemnation. They are designed to reveal allegiance.

Giving and love

God Himself demonstrates love through giving.

John 3:16 says:

“For God so loved the world, that he gave his only begotten Son...”

— John 3:16, KJV

Romans says:

“But God commendeth his love toward us, in that, while we were yet sinners, Christ died for us.”

— Romans 5:8, KJV

Biblical love is not merely spoken. It expresses itself through sacrifice. This is why giving reveals something about the heart. What you truly love eventually receives something from you. This does not mean that every act of giving proves love, but genuine love will eventually produce generosity.

Do not forget hospitality and generosity

Hebrews says:

“Be not forgetful to entertain strangers: for thereby some have entertained angels unawares.”

— Hebrews 13:2, KJV

A heart controlled by fear continually asks, “What will I lose?”

A generous heart asks, “How can what God has placed in my hands become useful to another person?”

This is one of the ways the believer resists the inward logic of mammon. Everything does not have to return a financial profit before it has value. Some things are valuable because they please God.

Malachi 3 and testing God

Malachi records God's rebuke to Israel concerning withheld tithes and offerings:

“Bring ye all the tithes into the storehouse, that there may be meat in mine house, and prove me now herewith, saith the LORD of hosts...”

— Malachi 3:10, KJV

This is one of the rare places where God explicitly says, **“Prove me now herewith.”**

The immediate context concerns covenant Israel, the temple storehouse, tithes, and covenant faithfulness. It should therefore not be reduced to a formula that says, “Give money and God must make you rich.”

The deeper principle is trust. Israel was withholding because their hearts had moved away from covenant faithfulness. God challenged them to restore obedience and see whether He would remain faithful to His word. Giving is therefore not a mechanism for manipulating God. Biblical giving is an act of worship, trust, stewardship, generosity, and obedience.

Sacrifice speaks because sacrifice reveals value

There are moments in Scripture where sacrifice carries tremendous spiritual significance.

One difficult example appears in 2 Kings 3.

During the battle against Moab, the king of Moab reached a desperate point:

“Then he took his eldest son that should have reigned in his stead, and offered him for a burnt offering upon the wall. And there was great indignation against Israel: and they departed from him, and returned to their own land.”

— 2 Kings 3:27, KJV

This is not a model for Christian sacrifice. It was a pagan act and must never be treated as something believers should imitate.

However, the passage does show how seriously sacrifice functioned within the ancient spiritual world.

For the Christian, the pattern of sacrifice is completely different. Our sacrifice is grounded in Christ and expressed through surrendered living.

Paul says:

“Present your bodies a living sacrifice, holy, acceptable unto God, which is your reasonable service.”

— Romans 12:1, KJV

The greatest question is therefore not simply, “What money have I given?”

The greater question is, **“What part of my life is truly surrendered to God?”**

There are dimensions of obedience that will cost you something

David once said:

“Neither will I offer burnt offerings unto the LORD my God of that which doth cost me nothing.”

— 2 Samuel 24:24, KJV

This is an important principle.

Sacrifice, by definition, carries cost. There are seasons where obedience will cost convenience. Forgiveness will cost pride. Prayer will cost sleep. Fasting will cost comfort. Giving will cost financial freedom. Serving will cost time. Integrity may cost an opportunity. Consecration may cost relationships.

But what is given to God in obedience should never be regarded as meaningless loss.

The Christian believes that God is worthy even when obedience carries a price.

Divine visitation and what we are unwilling to release

The story of Zacchaeus should cause us to examine ourselves carefully.

Jesus entered his house, and Zacchaeus responded through repentance, restitution, and generosity. Sometimes we desire encounters with God while resisting the transformation those encounters are meant to produce. We want visitation without surrender. We want revelation without repentance. We want increase without stewardship. We want anointing without consecration. We want God to enter the house while insisting that nothing in the house must change.

But when Christ truly takes His place as Lord, He begins addressing whatever previously occupied that place. The question is therefore not only whether God visits you. The question is what happens **after He visits you**.

Final reflection: Who has you?

This teaching is meant to produce self-examination.

Look carefully at how you have been living.

Who has you?

What determines your peace?

What controls your decisions?

What receives your greatest discipline?

What do you fear losing most?

What do you find almost impossible to surrender?

What receives the first portion of your strength?

When things become difficult, do you remember God only because every other option has failed?

When finances increase, does devotion decrease?

When the pressure disappears, does prayer disappear with it?

Would you still seek God with the same seriousness if everything you had been asking Him for suddenly arrived?

These are uncomfortable questions, but they are necessary questions.

A person can confess that Jesus is Lord while gradually allowing another master to govern practical areas of life.

Therefore, the prayer of this teaching is that God would expose every competing allegiance within us and bring the heart back into complete submission to Him.

The final question is not simply, **“What do you have?”**

The final question is:

Who has you?

