**Money as Servant vs. Money as Master – Week 2 – Worry, Debt, and Misplaced Affection**

During last week’s study we covered *provision* and *presumption*. The fact that God is our sole and reliable *provider* is a constant theme throughout Scripture. James 4:13-17 is one of the central warnings in the Bible against a *presumptuous* attitude that forgets about that provision and assumes the future will go exactly as we plan.

It is easy to think that everyone simply decides between those two realities – looking upward to rely on God as provider or looking inward with a self-centered presumption. Jesus shared an image with his followers that captures another problem in which we try to live both realities. Let’s look at Matthew 6:24. “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.”

It might be easier to imagine that people would try to serve God or money, but Jesus tells us that people really attempt to serve God and money. What does the attempt to serve both God and money look like? Whatever it looks like, Jesus says that it can’t be done. Why does Jesus say that it can’t be done? Why would a money-lover despise God as a master and why would a God-lover despise money as a master?

***Worry***

Now let’s the verses after 6:24 which may be familiar to some of you - Mt 6:25-34. This will take us to the first of three snares that can pull us away from the only One that deserves our service.

**25**“Therefore I tell you, do not be anxious about your life, what you will eat or what you will drink, nor about your body, what you will put on. Is not life more than food, and the body more than clothing? **26**Look at the birds of the air: they neither sow nor reap nor gather into barns, and yet your heavenly Father feeds them. Are you not of more value than they? **27**And which of you by being anxious can add a single hour to his span of life? **28**And why are you anxious about clothing? Consider the lilies of the field, how they grow: they neither toil nor spin, **29**yet I tell you, even Solomon in all his glory was not arrayed like one of these. **30**But if God so clothes the grass of the field, which today is alive and tomorrow is thrown into the oven, will he not much more clothe you, O you of little faith? **31**Therefore do not be anxious, saying, ‘What shall we eat?’ or ‘What shall we drink?’ or ‘What shall we wear?’ **32**For the Gentiles seek after all these things, and your heavenly Father knows that you need them all. **33**But seek first the kingdom of God and his righteousness, and all these things will be added to you. **34**“Therefore do not be anxious about tomorrow, for tomorrow will be anxious for itself. Sufficient for the day is its own trouble.

Worry is a common thread and theme of these verses. The logical thread between verse 24 and the verses that follow is that since it is impossible to serve two masters, we should be wary of worry as a habit that undermines God’s role as master of our lives. (Note the “therefore” in verse 25.) What is it about worry that has a tendency to “dethrone” God in our hearts and minds? Jesus makes the point abundantly clear that worry accomplishes nothing, yet why are we still so susceptible to it at times? If we fail to trust God as master and provider in the examples Jesus gives here, who are we trusting as master and provider? What does this have to do with the warning in verse 24 about money becoming a master?

***Debt***

So one way money can become a master is simply succumbing to the “will I have enough” anxiety. Another way that money becomes our master is through debt. Here is one of the better summary teachings that point to the danger of debt:

Proverbs 22:7 - The rich rules over the poor,
    and the borrower is the slave of the lender.

What does it mean that the borrower is the slave of the lender? Simply put, entering into debt is entering into voluntary servitude. It is giving away a degree of freedom to gain something else that you do not have.

The way credit systems work in our culture clearly show examples of how creditors want you to have a long-term dependence on them, which becomes a kind of servitude. Consider this from Randy Alcorn, “Why does a credit card statement show a payment due of only $35 on a $500 balance? Because the less borrowers pay now, the more they have to pay later. If most people paid the full amount each month, lenders would go out of business.”

How does your family approach debt? Do they avoid it or embrace it? Do they talk about their views on debt, seem indifferent about it, or are debt and finances taboo subjects in your family?

There is so much to this topic and limited time here, so this week we are offering “brown bag lunch discussions” about debt in the downstairs classroom Thursday and Friday at 12:30.

***Misplaced Affection***

Last week we mentioned I Timothy 6:10, a warning against the love of money. Now let’s look at its broader context. (Read I Timothy 6:6-10)

**6**But godliness with contentment is great gain, **7**for we brought nothing into the world, and we cannot take anything out of the world. **8**But if we have food and clothing, with these we will be content. **9**But those who desire to be rich fall into temptation, into a snare, into many senseless and harmful desires that plunge people into ruin and destruction. **10**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 and pierced themselves with many pangs.

How do these verses relate to and reinforce the Matthew 6 passage? We have already seen that allowing money to be our master puts our affection in the wrong place (because Jesus says you can only serve and love one master). According to this passage, where do we aim instead of a love of and trust in money? What do these look like? What do verse 9 and 10 say about the results of this misplaced affection that values possessions above God? Have you ever seen evidence lived out of these warnings?

One more verse - Hebrews 13:5 - **5**Keep your life free from love of money, and be content with what you have, for he has said, “I will never leave you nor forsake you.”

What does this have in common with the Matthew 6 passage? What two emphases does this verse have in common with the I Timothy 6 passage? Explain the logic that links the admonition of the first part of the verse to the promise of the second part of the verse?

Which areas are or have the greatest possibility of becoming snares for you – worry, debt, or misplaced affection? Where do you aim your heart and life to make sure that you are not ensnared by these?