

In my first *Money and the Gospel* class, I had a real awakening when I introduced fear as something that can drive bad money-decisions. I hadn't anticipated the sudden surge of emotion that would follow when I combined fear and money. There was real stop-the-discussion crying because fear was controlling more than one person there. And for many, money and not God had become the one thing that could alleviate the anxiety of want.

Fear is a gripping, panic that comes with the belief that we are helpless in the face of pain or struggle. For the Christian, fear tells us that we're not thinking or believing the way we should.

In Matthew 8, we find a story of fear and faith. The disciples were in a boat with Jesus while a storm raged around them. With death seemingly at hand, and with Jesus asleep, earthly fear was in control. So, in fear's grip, they woke Jesus and said, "Save us, Lord; we are perishing." Now here is where it gets interesting. Jesus responded, "Why are you afraid, O you of little faith?" Then He calmed the storm.

Have you ever wondered about Jesus' rebuke here? I think it's easy to ignore it because it seems unreasonable. After all, who wouldn't be afraid of drowning in that situation? Who wouldn't be panicked? Did Jesus really think that the disciples should not fear? Well, yes. If God is in control and cares about his children, and if he promises to be everything we need in every situation, then we don't need to be afraid. God will see us through everything he brings our way, and we will emerge more like Jesus. And if we die here, our face-to-face life with Jesus begins. So, why should we fear?

Jesus believed that faith in God should conquer fear. Believing that God is faithful and will never leave us means we don't need to be afraid, and we can say with the psalmist, *When I am afraid, I put my trust in you* (Psalm 56:3).

So, at what point are you captured by fear? At what point does faith in the sovereign hand of God fall under the weight of the needs and events that he brings your way? Instead of fear and money holding hands, we must look to God instead.

I find it interesting that, on the one hand, we have made the massive commitment of entrusting our very souls to God through the cross-work of Jesus.



But then, on the other hand, we may not trust him when daily life closes in on us. It's as if the circumstances and events in this life are more important than the welfare of our eternal souls. That seems upside down, right?

Jesus' point in the boat was that, live or die, God is enough. Faith-filled, Spirit-guided prayer to the God who cares about His children should take the place of fear. Remember Philippians 4:6-7?

...do not be anxious about anything, but in everything by prayer and supplication with thanksgiving let your requests be made known to God. And the peace of God, which surpasses all understanding, will guard your hearts and your minds in Christ Jesus.

We're called to live out the reality that all events owe their existence to a sovereign God who is with us through pain or pleasure.

The fear and money connection

It may be that fear drives our financial thinking, not faith. We save more than we should because we're afraid of a lean retirement. We spend more than we should for college because we're afraid that our children won't have elevated earnings or social status. We buy the expensive car because we're afraid that we won't be seen as successful in the world's eyes. We spend more than we should on ourselves because we're scared that we'll miss out on our self-centered dreams.

Fear and greed can, at times, produce results that look the same. We may think that someone who piles up resources is greedy. It could be, however, that fear is producing the same result. Fear of

future want might also lead to what looks like greed.

It's easy to think that fear is a helpful emotion when we're challenged with a difficult financial situation. After all, fear can create the energy we need if we're going to work for the necessities of life. But this is not God's way. Faith is. Fear believes that God is not sovereign in the things that come my way. He is not in this situation, and it's up to me to figure it out. Faith says God is in control and cares for me and is always working good for me. I have nothing to fear because he will never leave me, and he will give me what I need. In difficulty, faith turns to prayer and away from self.

I sought the LORD, and he answered me and delivered me from all my fears. – Psalm 34:4

Jesus said to his disciples, *Therefore I tell you, do not be anxious about your life, what you will eat, nor about your body, what you will put on. For life is more than food, and the body more than clothing. Consider the ravens: they neither sow nor reap, they have neither storehouse nor barn, and yet God feeds them. Of how much more value are you than the birds! And which of you by being anxious can add a single hour to his span of life? If then you are not able to do as small a thing as that, why are you anxious about the rest?*
– Luke 12:22-26

Apostle Paul wrote, *For God gave us a spirit not of fear but of power and love and self-control.*
– 2 Timothy 1:7

Thinking about Fear Differently

Jon Bloom, in his book, *Things Not Seen*, says this:

Fear is a call to exercise faith. So we can stop dreading fear. Instead, we can see fear as another means God is using to fulfill his promise to complete the good work he began in us.

So, instead of simply being afraid and trying not to be afraid, we should recognize fear as a problem and the symptom of a deeper problem. Fear and faith are, at least in some ways, opposites (Psalm 56:3). When we are afraid, faith in God and all that

Jesus is for us is in the back seat. We do not honestly believe the truth. Following are steps we might take when we are afraid:

- Pray (Psalm 34:4; Philippians 4:6-7)
- Know that God is with you (Isaiah 41:10; Psalm 23:4, 118:6-7) and fear is not from God (2 Timothy 1:7)
- Examine yourself for pride and humble yourself (1 Peter 5:6-7). You may be thinking that you deserve something better and are now afraid you won't get it.
- Know that there is reward in the struggle (1 Peter 3:14)

In the deep pool of mixed motives that emerge in our actions, fear and money combine more than we might know. So we need to draw near to Jesus knowing that he really does care about us.