

THE TROUBLE WITH MONEY (ART 1)
MATTHEW 19:16-24

Some called it Powerball fever; others called it Lotto-mania. Whatever it was fueled by a \$1 billion jackpot, and it had worked up millions of Americans into a frenzy. Less than two weeks ago, people all across America were lining up at gas stations and convenience stores for an opportunity to purchase lottery tickets for \$2 apiece and a chance to win the \$1 billion prize. Many knew the odds—there was a one in 302.5 million chance of winning the jackpot—but that did not deter them.

A fifty-six-year-old North Carolina man spoke for a lot of people when he said, "Somebody is going to win. Lots of people are going to lose, too. But if you buy a ticket, that winner might be you." A woman from Nevada who crossed the border into California and waited in line nine hours to buy her tickets said, "Everybody has dreams. All it takes is one ticket."

Let me ask you: Do you ever dream of becoming *really* rich? Would *you* like to be a billionaire?

I'm pretty sure I know *why* your answer is "yes." We think of all the *advantages* having that much money would provide. Being able to get out of debt, pay off the mortgage, send the kids to college, buy a decent car, go on a dream vacation. But we can also imagine using that money to help the needy, provide food for the hungry, build hospitals, support ministries, give scholarships, and make the world a better place.

We could come up with a pretty long list of advantages to being rich. But is there a downside? Are there disadvantages to being rich?

Most of us have heard the horror stories of lottery winners who discovered that winning a truck load of money came with a heap of baggage. More than a few who have become instant millionaires have been plagued with loneliness, broken relationships, paranoia, addiction, depression, and suicidal thoughts.

But that is not what I am referring to. I am talking about the *spiritual* disadvantages of having riches. *Serious* spiritual disadvantages. Serious enough that they might make us reconsider whether we would ever *want* to be rich or might compel those who are rich to consider giving their wealth away.

We are going to be looking at the spiritual downside of earthly riches this morning as we continue in our study of Matthew's Gospel, a story that is found in three of the Gospel narratives. Look at **Matthew 19:16**. ¹⁶ *And behold, a man came up to [Jesus], saying, "Teacher, what good deed must I do to have eternal life?"* Mark tells us in his Gospel that Jesus was setting out on a journey when this man ran up to Him and actually *knelt* before Him. He did not nonchalantly walk up to Him and casually ask if he could talk to Him for a few minutes. He *ran*, and then threw himself at Jesus' feet, as if to say, "Please! Don't go just yet! I've *got* to talk to you!"

That was a highly unusual thing for someone to do, but what makes it even more extraordinary is that we discover later in the story this was a man of *great* wealth (v. 22). And he wasn't *kind* of rich; Luke tells us he was *extremely* rich. He also says that he was a *ruler* of some kind (18:18). In other words, he was someone who had a position of influence and esteem, accustomed to being in charge, getting his way, and having what he wanted.

And yet he unashamedly throws himself at Jesus' feet, assuming the posture of a beggar.

Why? I think there is only one plausible reason. He was *desperate*. Something had

been eating away at him, a question had been haunting him, and he *had* to have the answer to that question. *“What good deed must I do to have eternal life?”* This is a question that reveals at least two things. First, he knew the ultimate issue of life. He knew there was more to life than what he had experienced on this earth. He knew that the ultimate issue of life was what was going to happen to him after this earthly life was over. Would he spend eternity in heaven or in hell?

Second, he knew that Jesus had the definitive answer to his question. Judging by his sense of urgency and his body language, he must have believed that Jesus was *the* authority on eternal life and that he had the *definitive* answer about how it is obtained.

So, he says, *“Teacher, what good deed must I do to have eternal life?”*

I want you to put yourself in Jesus’ place for a minute. Wouldn’t it be exciting to be approached by a man who was so eager, so desperate, and so ripe? Wouldn’t this man be your dream disciple? Young, rich, intelligent, prominent. Think of all the influence he could exercise if he joined the team. Think of how useful his tithes and offerings would be for the cause. This guy could be the poster boy for the kingdom and add drawing power to the Jesus’ movement.

I wonder how many of us would have asked him to pray the sinner’s prayer ASAP, or repeat some formulaic words, or whatever it took to close the deal before he got away or changed his mind. Because, after all, the goal is to get him saved, is it not?

Hmm. That is a question that will be challenged in this passage.

Jesus did *not* tell this rich young ruler to pray a prayer or make a pledge or invite Him into his heart. Instead, He engaged him in a serious conversation that ultimately exposed what was truly going on in his heart.

He began that conversation by probing into what this man meant by “good.” **Verse 17a.** *“Why do you ask me about what is good?”*

The young man had asked, *“what good deed must I do to have eternal life?”* which revealed his view that the way to get on God’s good side is to do good works. Eternal life is *earned* by doing good, so he thought.

Jesus challenges that view by questioning his perception of goodness. *“Why do you ask me about what is good?”* Then He declares, **verse 17b**, *“There is only one who is good.”*

“I can see that the subject of ‘what is good’ is of keen interest to you,” says Jesus. “But let us establish a foundational premise from the start. Only *God* is good! To which this young man would have likely said, “Of course!” Every Jew would have tacitly agreed with that statement.

However, it is not enough to merely affirm that foundational premise. Most people still believe, in their heart of hearts, that if they are *not* good, they at least *can* be good—good enough to earn God’s favor and blessing, good enough to earn eternal life. So, Jesus is steering the conversation so that this man will ultimately see the fallacy of his true belief about goodness. He continues, **verse 17c**, *“If you would enter life, keep the commandments.”*

Huh?!!! What is that all about?

A few weeks ago, we looked at a passage where Jesus said, *“Unless you turn and become like little children you will never enter the kingdom of heaven”* (18:3). In another conversation with a Pharisee named Nicodemus He said *“...unless one is born again he cannot see the kingdom of God”* (John 3:3). Some other folks asked Jesus, *“What must we do to do the works God requires”* (6:28) in order to have eternal life? And Jesus responded, *“The work of God is this: To believe in the One He sent.”* (6:29).

Jesus gives four different answers here to essentially the same question, some of which seem to contradict each other. So, what did Jesus mean when He said to this man, *“...keep the commandments”*?

Don't forget, Jesus had just questioned this man's concept of goodness and then told him that only God is good, to which the man would have heartily agreed. But Jesus was not looking for agreement. He was challenging this man's true belief about “goodness”. So, I believe His statement about keeping the commandments is a test.

“God alone is good, right?”

“Oh yes!”

“Well then, let's talk about your goodness. Keep the commandments.”

If this man had truly believed that only God is good, he probably would have responded to Jesus' statement to keep the commandments by saying, “Wait, I thought you just said, ‘there is only one who is good?’ I'm *not* good enough to keep the commandments, and, therefore, I cannot earn eternal life.” Instead, he said, **verse 18a**. “Which ones?”

In other words, he took the bait. Jesus exposed his true belief about goodness. He ultimately thought that there was some good thing he could do to get on God's good side. He still believed that his personal righteousness was the basis for eternal life. “Just tell me ‘which ones’ so I can do them and make sure I qualify.”

And Jesus continues to press in, so that this young man might see for himself his state of spiritual bankruptcy. **Verses 18b-19**. *“You shall not murder, You shall not commit adultery, You shall not steal, You shall not bear false witness, ¹⁹ Honor your father and mother, and, You shall love your neighbor as yourself.”*

This man would have been familiar with these commandments, for five of them were part of the Decalogue (Ten Commandments) and the command to “love your neighbor as yourself,” was a well-known, oft-quoted summation of the law. But notice, this man was not just familiar with them; he was confident that he had kept them. He says in **verse 20a**. ²⁰ *“All these I have kept.* In Mark's version of this story, he replied even more confidently: *“Teacher, all these I have kept from my youth.”* “I'm not only righteous today; I've been righteous since I was a little kid.”

I find it interesting is that Jesus did not interrupt him at this point and say, “Oh my! Haven't you read in Jeremiah that “the heart is deceitful above all else and desperately wicked”? You actually believe that you have kept all these commandments? I guess you didn't hear my Sermon on the Mount when I said that you are guilty of murder if you are angry enough to call someone a fool. Or that you are guilty of adultery if you look at a woman lustfully?”

This is what we might *expect* Jesus to say to him. This is what we might say to him.

But when this young man responded with utmost sincerity that he had kept all these commands from his youth Jesus did not dispute his claim or try to convince him otherwise. Instead, He let him draw his own conclusion that keeping all those commandments was not enough. **Verse 20b**, *“All these I have kept. What do I still lack?”*

This response leads me to believe that this young man was not boasting when he claimed to have kept all the commandments Jesus listed. He sincerely believed that he had obeyed them. But his confession that something was still lacking revealed that he instinctively knew that keeping those commandments did not make him “good”. Perhaps he sensed a spiritual defect in his nature. Maybe he was aware of a moral chasm between him and God that obedience to the law could not bridge, or maybe he realized that exercising his moral muscle was not really that impressive after all.

I believe Jesus *knew* that this man felt there was something lacking. I think Jesus was actually steering the conversation to get him to this place of admitting his felt need, so that He could then show him how to address that felt need.

And Jesus did so in **verse 21**, ²¹ *Jesus said to him, "If you would be perfect, go, sell what you possess and give to the poor, and you will have treasure in heaven; and come, follow me."*

Before we look at what Jesus told him to do, I want you to know how Jesus' felt about this man before He said these words. In Mark's Gospel we are told that Jesus looked at him and *loved* him. He had compassion on him, He felt affection for him, He wanted him to be free of his burden.

And please note that it was *because* He loved him that He said, *"If you would be perfect: go, sell what you possess and give to the poor, and you will have treasure in heaven; and come, follow me."* Jesus was not trying to be difficult or demanding. He was telling him what he needed to hear in order to have eternal life, and that was the most *loving* thing Jesus could do for him.

So, what did Jesus mean when He said to him, "Go, sell what you possess and give to the poor, and you will have treasure in heaven; and come, follow me"? And you should know that Mark's and Luke's accounts of this story reveal that Jesus told him to sell *all* that he had and give it to the poor. Did He actually mean for him to *literally* give away all his wealth, or was He just testing him to determine the depth of his sincerity and devotion, kind of like God tested Abraham when He told him to offer his son Isaac as a sacrifice?

The context reveals the answer. We know from the man's response that *he* certainly interpreted Jesus' words literally. **Verse 22**. ²² *When the young man heard this, he went away sorrowful, for he had great possessions.*

What is more, as he walked away, Jesus did not call after him and say, "Wait, wait! I didn't *really* mean that you had to sell *all* your material wealth and give it to the poor, I was only testing your sincerity and the depth of your devotion. I was actually trying to get you to see how important your wealth is to you, and by your response I think you would have to admit that it is *too* important to you. That is definitely a spiritual deficit... but it is not a deal-breaker. We can accommodate that deficiency and help you learn, over time, to make sure your possessions are not an idol, that they do not occupy an inordinately important place in your heart."

No. Jesus demanded that he renounce all of his wealth. "Sell *everything!* Give it *all* away to the poor! That is the answer to your question about what is still lacking."

Now, please listen carefully because we are about to learn why Jesus made this demand and how it applies to us. First, I want to assert that what Jesus said to the rich young ruler does not contradict anything else He said about what is required to have eternal life, nor does it contradict John 3:16 in which He said, *"For God so loved the world that He gave His only begotten Son that whoever believes in Him should not perish but have eternal life."*

Oh, I admit, what He said to this man *seems* like a contradiction, and I believe Jesus *knew* it seemed like a contradiction to His disciples, and even to us, who would read Jesus' words many years later. But He did that on purpose. He did it in order to create cognitive dissonance so we would be forced to think deeply and critically. He did it in order to peel away the layers of assumptions and misunderstandings that prevent us from grasping the truth.

Jesus did this often, even though it meant He was often *not* initially understood by His audience. Because He would rather create a prolonged disturbance in the minds of His

hearers if it meant they would really think about His words and eventually come around, than give them the predictable, easy answers that might leave them comfortably deluded.

So, was Jesus telling this man that the way he would inherit eternal life was by selling all his possessions, giving the money to the poor, and then come and follow Him? I do not think so. That *would* be salvation by works—that would be telling this man he could earn his salvation. But that contradicts what Jesus and the writers of Scripture say elsewhere that salvation is by faith in Jesus alone.

Listen carefully to Jesus' words in verse 21. He does not say, "If you want eternal life, sell all your possessions and give the money to the poor..." He says, "*If you would be perfect...*" That is different—significantly different.

What did Jesus mean? This man came to Him with an erroneous assumption. Eternal life is awarded in exchange for good works. "*What good thing must I do to inherit eternal life?*"

"Well, young man, let me test your concept of goodness. You probably think goodness is associated with keeping the ten commandments. So, keep this one, and this one, and this one, and this one."

"Oh, I've kept them all, since I was a kid. But there is still something lacking. I know I'm still not good enough."

Okay, you want to be good enough? You want to be perfect? Sell all your stuff and give it away, then come and be one of my disciples.

"Wait. That's how I get eternal life?"

"Yes."

"You can't be serious?"

"Oh, I'm absolutely serious."

Unfortunately, this is where the conversation ended. This is where the rich young ruler stopped tracking with Jesus. Instead of asking what giving up his wealth had to do with goodness or eternal life, he went away sorrowful because he was a man of great wealth. Giving up his wealth was a deal-breaker. Which simply revealed how important his wealth was to him. It was more important, even, than eternal life. Correct? I don't know how else you can interpret his response.

But if he had continued to track with Jesus and the conversation *had* continued, I can imagine it going something like this:

"I don't see the connection between goodness and selling all my possessions, giving the proceeds to the poor, and then joining your band of disciples."

To which Jesus may have replied, "But I've already told you that there is only one who is good—God. Forget about your goodness! Eternal life has nothing whatsoever to do with your goodness. Eternal life is about a relationship with ME! Heavenly treasure is ME! And this emptiness that you feel, this sense that something is lacking even after you are checking all the boxes and obeying all the commandments, is something that can only be filled by being with ME!"

I want to submit to you that when Jesus asked this rich young ruler to give away all his earthly treasure and then come follow him, he was simply inviting him to make Jesus his treasure—to put his complete trust in Him and to give Him his wholehearted devotion. But because Jesus knew the hold that his earthly treasure had on him. He knew that he couldn't make Jesus his treasure as long as he held on to his earthly treasure. Jesus said it in His Sermon on the Mount, "*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 (Matt. 6:24).

Let me ask you something: Why wouldn't this man have jumped at this opportunity and said to Jesus, "Sure, no problem. I'll gladly exchange all my earthly wealth for treasures in heaven"? Because deep down inside, in his heart of hearts, he believed that his protection, security, freedom, contentment, hope and peace was tied to his wealth. Ultimately, he was trusting in his wealth. His wealth was his true lord and master, and he wasn't willing to give it up for Jesus, even if it meant trading it for *eternal* treasures in heaven.

Which is why, after the young man walked away, **verse 23**, ²³ *And Jesus said to His disciples, "Truly, I say to you, only with difficulty will a rich person enter the kingdom of heaven."*

We're going to look more closely at this statement and the conversation it precipitated with His disciples next week, Lord willing. But as we close our time here, I want to leave you with three things by way of application.

First, *don't assume this is the end of this man's story*. Jesus told this man what he needed to hear in order to be saved, but just because he rejected Jesus' advice and went away sad on this particular day doesn't mean he didn't take to heart what Jesus said at some point in the future. Remember, the greatest thing he had going for him is that Jesus *loved* him, and Jesus had yet to express that love in the most profound way by dying on the cross for his sins.

Second, *be thoughtful and thorough when sharing Christ and the gospel with someone*. Please refrain from using a formulaic spiel that does not take into consideration the person's story and life circumstances. Engage them in real conversation in order to find out what is really going on in their minds and hearts. Resist the temptation to correct. Resist the temptation to say, "all you need to do is..." Faith in Jesus is more than affirming a few facts about His identity and ministry. Don't hesitate to tell them about the cost of discipleship, which is total allegiance and total surrender.

Which brings me to the final point I want to make. *Is Jesus enough for you?* Have you put your complete trust in Him, or are you also trusting in your money, your family, your heritage, your church membership, your goodness? What would Jesus say to you if you had asked Him, "What must I do to have eternal life?" Be assured that if you are putting your trust in something other than Jesus, He knows. And He wants you to know, so that you, also, will have treasures in heaven.

The Trouble with Money (part I) **Matthew 19:16-22**

Main Idea: Eternal life is a wholehearted relationship with and commitment to Jesus.

A seeker asks Jesus the ultimate question of life (16)
His posture (Mk. 10:17)

His profile (Lk. 18:18, 23)

Jesus' probing response (17)
Consider what is "good" (17a)

Keep the commandments (17b)
Is this works salvation?

Was Jesus contradicting Himself?

The seeker asks for clarification (18a)

Jesus lists six specific commandments (18b-19)

The seeker's conflicted response (20)
He asserts his obedience to all six commandments

He confesses that he still lacks something

Jesus' radical demands (21)
The specific directives
"Abandon all your wealth"

"Follow me"

The rationale for these directives
Pursuing perfection without devotion

Eternal life is a relationship

Disheartened and dejected (22)

The trouble with money (23)

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Pastor Stan Myers

It makes it difficult to enter the kingdom

It gives an artificial sense of security

Application