

## THE TROUBLE WITH MONEY (PART 2) MATTHEW 19:23-26

As you know, there are lots of advantages to having lots of money. If you have lots of money and you get in a bind, you can use your money to get yourself out of it. If you get lonely or restless or bored, you can use your money to alleviate those unpleasant feelings. If you don't like your circumstances, you can change them. If you see something you want, you can buy it. Lots of money gives you a measure of freedom, empowerment, autonomy, self-sufficiency, security, status, entitlement, comfort, mobility, and influence.

These things seem like *good* things, and most people *consider* them to be good things, because most of us associate these things with self-assurance and well-being. After all, who of us likes to feel needy...or dependent...or vulnerable? Who of us likes the feeling of wondering, as we are writing a check or inserting our debit card, if there are going to be sufficient funds to cover the purchase we are making? Who of us likes going to a family member and asking if we can borrow money because we've just had a sudden, unforeseen expense?

Most of us would happily exchange the feelings that often arise when we have little or no money (which we consider to be negative) for the feelings we might have if we had lots of money (which we consider to be positive). Our conclusion? Little or no money is bad; lots of money is good. That is a basic premise of this earth realm.

But is it a premise of the kingdom of heaven?

In our series, *The Upside-Down Kingdom*, we have been learning that in just about every area of life our Lord has a completely different concept of what is good than what we have been conditioned to think is good. We have been conditioned to think that if you want to be great you must excel or be superior. Jesus said that if you want to be great you must become like a little child. We have been conditioned to think that God helps those who help themselves. Jesus said that God helps those who cannot help themselves and know they cannot. We naturally think that in order to impress God we must exercise our moral muscle to be righteous. Jesus said that our righteousness is like filthy rags in God's sight (Isa. 64:6), and that God is impressed with humility and contrition.

We naturally think that personal prosperity is good. Indeed, in Jesus' day Jews believed it was a sure sign of God's blessing. Jesus said that prosperity may actually prevent someone from experiencing God's blessing—that prosperity may actually be a curse.

Last time we began to study a passage about a troubled young man who came to Jesus with an urgent question, **verse 16**, *16 And behold, a man came up to Him, saying, "Teacher, what good deed must I do to have eternal life?"*

We know from Luke's Gospel that this man was young, extremely rich, and a ruler of some kind. We also know that he was desperate, for Mark tells us that he ran to Jesus and knelt before Him. Furthermore, he was a thoughtful man, for his question reveals that he was concerned about the ultimate issue of life, which is how to have eternal life. But it also reveals that he was convinced that eternal life was earned by doing *good*.

**Verse 17.** *17 And [Jesus] said to him, "Why do you ask me about what is good? There is only one who is good. If you would enter life, keep the commandments."*

Jesus immediately probes this man's perception of goodness, specifically that something "good" is required for eternal life. "I can see that the concept of 'being good' is prominent in your belief system," says Jesus. "But let's establish a foundational principle from the start. Only God is good!" to which this young man would have heartily agreed. Every Jew

tacitly affirmed that only God is good.

“So,” says Jesus, “let’s see how this plays out in your theological reasoning. If you would enter life, 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, which exposed his true belief about goodness. He ultimately thought there was some good thing he could do to get on God’s good side. He believed that 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 he might see for himself his state of spiritual poverty. **Verses 18b-19**. *“You shall not murder, You shall not commit adultery, You shall not steal, You shall not bear false witness, <sup>19</sup> Honor your father and mother, and, You shall love your neighbor as yourself.”*

This man would have been familiar with these commandments, all but one of which were part of the Ten Commandments. But notice, he was not just familiar with them; he was confident that he had kept them. He says in **verse 20a**. <sup>20</sup> *“All these I have kept.* In Mark’s account 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.”

And, interestingly enough, Jesus did not dispute his claim or try to convince him that he was deceived. Instead, He let him wrestle with his concept of goodness and 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 question suggests he instinctively knew that his rule-keeping didn’t cut muster. Something was missing. He felt a spiritual void that his moral achievements were not able to fill. But he could not put his finger on it and identify what it was. So, Jesus lit the fuse that blew his notions of personal goodness and self-righteousness to smithereens. **Verses 21-22**, <sup>21</sup> *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.”* <sup>22</sup> *When the young man heard this, he went away sorrowful, for he had great possessions.*

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...”* This man had come to Jesus with a wrong assumption. Eternal life is awarded in exchange for good works. *“What good deed must I do to have eternal life?”*

“So, you think goodness is associated with doing. Okay, keep the ten commandments.”

“Done! I’ve kept them all since I was a kid. But I still sense there is something lacking.”

“Oh, there is, my friend. Let’s see how good you really are. Give away all your stuff, then come and be one of my disciples.”

By the way, don’t for a minute think that Jesus made this statement in a critical, condemning manner. Mark’s Gospel tells us that before He said these words, He looked at this man and loved him. He loved him enough to expose the fallacy of his belief system. This man thought that eternal life is awarded to those who are good enough. Jesus told him that only God is good. This man insisted he had kept the commandments. Jesus showed him that his obedience to the commandments was a false way of measuring goodness. This man

still felt a spiritual void, even though he had obeyed the commandments. Jesus told him only He could fill that void, but that he would have to give away his personal wealth if he wanted Jesus, because *“...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).*

This man was trusting in his earthly treasures for his temporal security. Jesus told him that trusting in his earthly treasures was preventing him from securing treasures in heaven. This man thought eternal life is about a *place* you go when this life is over. Jesus told him that eternal life is about a *Person* you know and follow. “Come, follow me.” This emptiness you feel, this sense that something is lacking even after you have checked all the boxes and obeyed all the commandments, is ME!” *“This is eternal life,” Jesus prayed at the Last Supper, “that they know you, the only true God, and Jesus Christ whom you have sent” (John 17:3).*

I told you last time 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 his wholehearted devotion to Him. But because Jesus knew the hold that his earthly treasure had on him, he knew that he could not make Jesus his treasure as long as he held on to his earthly treasure.

This man ultimately put his trust in what his earthly treasure could do for him. 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**, *<sup>23</sup> And Jesus said to His disciples, “Truly, I say to you, only with difficulty will a rich person enter the kingdom of heaven.”*

I submit to you that Jesus did not say this out of anger because the rich young ruler rejected His advice and walked away. Remember, He loved this man. But Jesus gave him (and us) a free will. He does not force anybody to choose Him or trust Him. But He does want us to know that it is more difficult for some people to choose and trust Him than others. The fact is wealthy people are less inclined to do this than others. That is what Jesus meant when He said, *“...only with difficulty will a rich person enter the kingdom of heaven.”* And to reinforce just how difficult it is, Jesus said in **verse 24**, *<sup>24</sup> Again I tell you; it is easier for a camel to go through the eye of a needle than for a rich person to enter the kingdom of God.”*

Some have suggested that Jesus was referring to a small gate in the wall of Jerusalem called the “Eye of the Needle” that required much pulling and pushing so that a camel could finally squeeze through. It’s a cute theory, but there is no evidence that such a gate ever existed, even though there is a hole in the wall today called “The Eye of the Needle” that is a popular tourist attraction.

Jesus was simply using a figure of speech called hyperbole (an exaggeration for emphasis), and this statement was actually a common Jewish proverb in the first century intended to communicate not just the unlikelihood or improbability of something, but the *impossibility* of something. That is what Jesus wanted to communicate regarding wealthy people entering the kingdom of God.

Does this surprise you? It certainly surprised the disciples. Look at **verse 25**. *<sup>25</sup> When the disciples heard this, they were greatly astonished, saying, “Who then can be saved?”*

The word “greatly astonished” could actually be translated, “horrified” or “panicked.” In other words, Jesus’ words scared them. It scared them because they had always thought, as did most Jews, that wealth was a tangible expression of God’s blessing. Wealth was an evidence of God’s *special* favor. And if God was pleased enough with these people to lavish them with earthly treasures in this life, how much more would He lavish them with heavenly

treasures in the next.

But Jesus completely debunked that notion. He just said that earthly wealth may actually be a curse, not a blessing, because it might *prevent* someone from even going to heaven. Which made the disciples wonder *who* could be saved. If the folks who look like they've got it made here on earth are going to have a hard time getting into heaven, what does that mean for ordinary folks who haven't even made it on this earth?

It's likely the disciples wondered about their own eternal destiny. But that is because they had not yet grasped the real issue. They were still looking at it from a human perspective. For them, the sense of security from having lots of money was a good thing. They didn't yet understand that wealth can create a false sense of security that prevents those who possess it from sensing their need for Jesus.

**Verse 26,** <sup>26</sup> *But Jesus looked at them and said, "With man this is impossible, but with God all things are possible."*

There is a play on words in the original language that gets lost in the English translation, but it goes something like this: "Take your stand *beside* man on the question of riches, and it is impossible to be saved. But take your stand *beside* God on the matter, and the formerly impossible becomes possible" (A.T. Robertson). Jesus is saying that there is such a strong inclination for wealthy people to trust in their wealth that only God can help them relinquish that trust in wealth and put their trust in Christ alone.

Will there be people in heaven who were rich on earth? Yes! But only by God's enablement. They must be convinced by God while they lived on this earth that putting their trust in their earthly riches is not only futile but fatal. And they must be convinced by God to put their complete trust in Jesus.

So, the obvious question arises: What do Jesus' words about wealth mean for us? I want to suggest two simple principles that we ought to keep in mind with regard to our relationship with money.

1. It is extremely difficult for those who have riches not to trust in them. There is a verse in James' epistle that goes like this: "*God has chosen the poor of this world to be rich in faith*" (2:5). Faith in what? Faith in *God*! Faith in God to rescue them, save them, give them what they do not have and so desperately need. Why are the poor of this world able to be rich in faith? Because they have nothing else on which to depend. So, they cry out to the only One who can give them what they need. "*God has chosen the poor of this world to be rich in faith*" (2:5).

But here, in Matthew, I believe Jesus is saying that those who are rich in this world tend to be poor in faith, meaning that they have little or no faith. Not because God's help is inaccessible or unavailable to them, but because they don't sense their need for His help. They are inclined to think they can get by without Him. People with lots of money tend to rely on it to rescue them when they have a need or get into trouble.

The reason Jesus asked the rich young ruler to give up all his wealth is because his wealth was preventing him from seeing his need for a Savior and putting his complete trust in Jesus. And putting one's complete trust in Jesus is necessary to become His disciple and to have eternal life.

That brings me to the second principle: One's trust in riches is demonstrated by how ready and willing one is to part with those riches. Or, to say it another way, our trust in God is evidenced by how ready and willing one is to part with their riches.

Do you remember what happened in the early church in Jerusalem? We are told in Acts 4, *Now the full number of those who believed were of one heart and soul, and no one*

*said that any of the things that belonged to him was his own, but they had everything in common. And with great power the apostles were giving their testimony to the resurrection of the Lord Jesus, and great grace was upon them all. There was not a needy person among them, for as many as were owners of lands or houses sold them and brought the proceeds of what was sold and laid it at the apostles' feet, and it was distributed to each as any had need (Acts 4:32-35).*

I assure you; they did not do this because it was mandated by the Apostles. They did it voluntarily, enthusiastically, and spontaneously. Why? Because they had placed their complete trust in the Lord, and when they put their complete trust in the Lord, they no longer felt compelled to hold on tightly to their lands and houses and possessions and money. They could joyfully release those things to the Lord and allow Him to use them to bless others, knowing that the Lord, then, would bless and take care of them as they put their trust in Him.

Someone has said, "Money is a marvelous servant but a terrible master. If you possess money, be grateful and use it for God's glory; but if money possesses you, beware!" (Wiersbe).

So how do you know if money possesses you? You can know by how tightly you hold on to it; by how much you think about it, by how anxious you get when you don't have enough of it, or by thinking that you have to have a certain amount of it before you can have peace of mind.

Many of us have grown up in families and then been able to move into our own circumstances where we've always had an adequate source of income to take care of our basic needs—food, shelter, clothing. Some of us have never known what it's like to *not* have money enough to buy these things so that we could have three meals a day and money enough to pay the rent or the mortgage. I'm not talking about *extravagant* things - just basic things.

That's great, but if that's the case, it's *possible* that because you've never known what it's like to not have enough money for these things you've inadvertently learned to trust in money. And you might be able to discern if you're trusting in money if you imagine how you'd feel if you didn't have a source of income or any money in the bank or even a credit card or a source to get a loan. What would you be like, how would you feel if you didn't have *anything*?

Don't forget, riches are relative. I am not sure there is a person in this room who is *not* considered rich compared to most of the world's population. The poverty line in America in 2020 for a family of four is an annual income of \$26,200. That is more than three times higher than the average annual income in the world, meaning that many people below the poverty line in the U.S., would be considered wealthy by most of the rest of the world.

Fully one-half of the world's population, three billion people, live on less than \$2.50 per day. Our minimum wage here in Oregon is \$11.25 per hour! Someone making minimum wage earns more than 36 times as much money as 50% of the people in the world! 36 times! That makes that clerk at the Goodwill store fabulously wealthy in comparison!

Riches are relative! So, here's what that means with regard to what Jesus said to His disciples about the dangers of wealth: It doesn't just apply to the person who comes to your mind that you *think* is rich because he/she has way more money than you. It applies to you, too! It applies to me! It applies to all of us!

And so, I believe what Jesus would say to us today is, don't fall into the subtle trap of believing that money or wealth is your source of security, and that it can provide what you really need or want. Jesus is the only One who can do that.

I want to close by reminding you of the matter that precipitated this conversation between Jesus and His disciples. A rich, young ruler ran to Jesus, fell at His feet and said, "What good thing must I do to have eternal life?" In the course of the conversation Jesus ultimately said to him, "Go, sell everything you have and give it to the poor, then you will have treasures in heaven, and come, follow me." And the man went away sad because he was a man of great wealth.

The reason Jesus asked him to do such a radical thing is because this man's wealth was preventing him from putting his *complete* trust in Jesus. And putting one's complete trust in Jesus is necessary in order to have eternal life.

Please, don't let anything prevent you from putting your complete trust in Jesus.

## The Trouble with Money (part 2) Matthew 19:23-26

*Main Idea: There is such a strong inclination for wealthy people to trust in their wealth that only God can help them relinquish that trust and put it in Christ alone.*

Jesus and the Rich Young Ruler (16-22)

The ultimate question (16)

The radical demand (17-21)

The disappointing result (22)

The danger of wealth (23-26)

Difficult to enter the Kingdom (23-24)

For those who are rich (23)

Not merely improbable, but nearly impossible

The disciples' astonishment (25)

A catastrophic blow to their belief system

Anxious about themselves

A reassuring theological reality (26)

### Principles:

- *It is very difficult for those who have riches \_\_\_\_\_ to \_\_\_\_\_ in them*
- *One's trust in riches is evidenced by how \_\_\_\_\_ and \_\_\_\_\_ one is to \_\_\_\_\_ with them*

Application: *Is Jesus enough for you?*