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Sermon Notes

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The Peril and Opportunity of Riches

Matthew 19:16-26

I. The Rich Young Ruler: The Perfect “Seeker”?

A. The “Perfect Seeker”

1. He was rich

Matthew 19:22 ...he had great wealth.

- a. Think of all the ways he could use those resources for the Kingdom... all the poor people he could help, all the missionaries he could support, all the churchplants he could sponsor!!!

2. He was young

Matthew 19:22 the young man ...

- a. He had years ahead of him... all that time to spend on the Kingdom
- b. He had all that youthful zeal, strength, energy, idealism
- c. Just think of all that he could do for years to come in service to Christ!!

3. He was a ruler

Luke 18:18 A certain ruler asked him, "Good teacher, what must I do to inherit eternal life?"

- a. He had a position of influence
- b. The Greek implies he was a government official of some sort
- c. He could use all that influence to shape and mold the future direction of the country for Christ

4. He was pious

- a. He is deeply concerned about his soul

- b. He says he has kept all the commandments of God from his childhood
 - c. Clearly someone for whom religion and religious issues were paramount
5. He feels something missing in his life... he is not satisfied with his life or his piety

Matthew 19:16 "Teacher, what good thing must I do to get eternal life?"

Matthew 19:20 "All these I have kept," the young man said. "What do I still lack?"

- a. Usually a rich young powerful man like this feels he has the world by the tail
- b. Usually such a man feels like the rich fool in another parable of Christ

Luke 12:19 And I'll say to myself, "You have plenty of good things laid up for many years. Take life easy; eat, drink and be merry. "'

- c. This man knew himself enough to know better!
6. He was intensely interested in Jesus... seeking Him out
- a. It was not easy to get to Christ
 - b. He was surrounded by a huge multitude of people all the time
 - c. This rich young ruler tracked Jesus down and presented himself to Him
 - d. He was seeking Jesus; Jesus didn't need to seek him out
7. He was respectful, even worshipful toward Jesus

Mark 10:17 As Jesus started on his way, a man ran up to him and fell on his knees before him. "Good teacher," he asked, "what must I do to inherit eternal life?"

- 8. He was eager for eternal life

Matthew 19:16 "Teacher, what good thing must I do to get eternal life?"

- a. "eternal life" is not a thought usually in a man's heart
- b. his future condition is of great importance to him

B. Jesus: A Failed Evangelist?

- 1. If Jesus were a trainee in a standard evangelism course, He would receive a failing grade for this encounter

2. One might say, “Look at this PRIME candidate for the Kingdom of God... and look how you botched it! He came to you eager for the Kingdom of God and you sent him away miserable.”

Randy Alcorn: “We would certainly handle the situation differently! First, we would probably commend the rich young ruler for his interest in spiritual things. Then we might tell him, ‘Just believe, that’s all; ask God into your life—you don’t really have to do anything.’ When he said, ‘Okay, I believe’ (which no doubt he would, since it cost nothing), we would consider him a follower of Christ. Think how blessed we would feel, knowing that God’s Kingdom was greatly enhanced by the conversion of this well-known wealthy man! Soon, there would be articles and books about him. He’d be on TV and radio talk shows. He’d be put on mission and church boards, speak at rallies, and receive invitations to share his testimony in churches and conferences across the country, likely making him a *richer* young ruler...”

Notice that Jesus didn’t tell the young man to give ten percent to the poor. (If he was truly an obedient Jew, he already did that.) Neither did Jesus say, ‘Set up a trust fund, keep the principal intact, and give the interest to the poor.’ The young man would have gladly done that. Instead, Jesus stopped him dead in his tracks by telling him to give up everything and follow him.” [*Money, Possessions, and Eternity*, p. 4-5]

3. The end result: this prime candidate walks away from Jesus sad... he came to Jesus all filled with enthusiasm and Jesus squashed him with a request that very few people could measure up to
4. But let’s remember some things about Christ
 - a. He is God in the flesh... therefore, He is omniscient
 - b. He doesn’t look at the outward appearance of things
 - c. Man looks at the outer appearance, God looks at the heart

John 2:23-25 Now while he was in Jerusalem at the Passover Feast, many people saw the miraculous signs he was doing and believed in his name. ²⁴ But Jesus would not entrust himself to them, for he knew all men. ²⁵ He did not need man’s testimony about man, for he knew what was in a man.

Jesus supernaturally read this man’s heart and immediately diagnosed his spiritual need:

He needed an IDOLECTOMY from his heart; he needed a deadly idol removed from deep within him—like a cancerous tumor to be removed

II. Probing the Young Man’s Heart

A. The Rich Young Ruler’s Question

vs. 16 *Now a man came up to Jesus and asked, "Teacher, what good thing must I do to get eternal life?"*

1. putting together the full account from Mark and Luke, his question is full of the word "good"

Mark 10:17 *As Jesus started on his way, a man ran up to him and fell on his knees before him. "Good teacher," he asked, "what must I do to inherit eternal life?"*

2. so the man says "Good teacher" and asks about "Good things" he might do to earn eternal life
3. the question obviously shows a fundamental flaw in the man's thinking
 - a. he clearly believes (as we shall see) that he is not far from the Kingdom of Heaven
 - b. he thinks all it's going to take is some significant deed, some heroic act to earn or merit eternal life
 - c. the fullness of Scripture teaches that all of us have sinned and fall short of the glory of God
 - d. our sins cannot be atoned for apart from the shedding of blood
 - e. we cannot use good deeds to pay for sins, any more than a murderer on trial for his crime can offer the judge some good deed to pay for his sin
 - f. but there is an even more fundamental flaw in this man's thinking: he doesn't understand how holy God is

Habakkuk 1:13 *Your eyes are too pure to look on evil; you cannot tolerate wrong.*

- g. AND he doesn't understand how sinful he is in the sight of such a holy God

Isaiah 64:6 *All of us have become like one who is unclean, and all our righteous acts are like filthy rags*

This man's understanding of eternal life and of salvation is seriously, fundamentally flawed

He didn't think he was sinful... and he thought obtaining eternal life was simple... just doing some good work could earn it for him, and that good work was easy to do

B. Jesus' Significant Rebuttal Question

vs. 17 *"Why do you ask me about what is good?" Jesus replied. "There is only One who is good.*

1. we who dwell on earth cannot even begin to fathom the significance of this assertion by Jesus
2. We creatures are good only by having something added to our nature... God alone is goodness itself; our goodness is like a drop, His goodness is a vast ocean... he is good in His essence, eternally and immutably good, infinitely good, with no shadow whatsoever of evil or darkness
3. closely related to the idea of God's goodness is His holiness
4. only the Scripture can give us a sense of the perfect holiness of God

Revelation 15:4 Who will not fear you, O Lord, and bring glory to your name? For you alone are holy.

- a. scripture presents the holiness of God with generally two metaphors: elevation, and fire
- b. God is elevated, high, lofty, exalted, separated from all creation

^{ESV} Isaiah 57:15 For thus says the One who is high and lifted up, who inhabits eternity, whose name is Holy: "I dwell in the high and holy place

Isaiah 6:1 I saw the Lord seated on a throne, high and exalted

Isaiah 40:22 He sits enthroned above the circle of the earth, and its people are like grasshoppers.

Psalms 97:9 For you, O LORD, are the Most High over all the earth; you are exalted far above all gods.

- c. God is bright, burning, pure like fire, glowing, radiant

^{ESV} Exodus 24:17 Now the appearance of the glory of the LORD was like a devouring fire on the top of the mountain in the sight of the people of Israel.

Deuteronomy 4:24 For the LORD your God is a consuming fire, a jealous God.

- d. This brightness of God's glorious holiness is augmented by the fact that no one can look at it and survive
 - i) Even the seraphim in Isaiah 6 are covering their faces in God's presence
 - ii) God told Moses "***No one can see me and live***"
 - iii) Paul said that God "***dwells in unapproachable light***"
5. because we don't have a right sense of God, we don't have a right sense of the perfection that is required for us to dwell with Him in heaven

6. AND because we don't have a right sense of God, we don't have a right sense of how completely defiled we are in sin
7. So Jesus says this amazing thing: "Why do you ask me about what is good? And why do you call me good?" in effect, "You're throwing the word 'good' around as if it were easy to be good..."

"There is only One who is good."

Mark 10:18 "Why do you call me good?" Jesus answered. "No one is good-- except God alone."

8. the core problem this man has: he is deeply sinful and has greatly underestimated the holiness of God
9. even deeper, this man didn't know who Jesus was... he didn't know he was addressing the God-Man... the only perfectly good man that has ever lived

C. Jesus Strangely Hands Him the Law

Matthew 19:17 If you want to enter life, obey the commandments."

1. This was standard Judaism... all Jews had been instructed in this

Leviticus 18:5 Keep my decrees and laws, for the man who obeys them will live by them. I am the LORD.

2. However, truly broken-hearted Jews, ready for the grace of God, recognized how impossible it was to be saved by works of the law
3. Paul knew this righteousness by the law well... he had found it impossible

Romans 3:20 For by works of the law no human being will be justified in his sight, since through the law comes knowledge of sin.

Peter the same—he called the law...

Acts 15:10 a yoke that neither we nor our fathers have been able to bear?

4. Simple reason: present and future obedience cannot atone for past acts of disobedience
5. Christ knew better than any human being that ever lived that the law was no path of salvation... for if it had been He would have never been born as a man:

Galatians 2:21 if righteousness could be gained through the law, Christ died for nothing!"

6. So... why did Jesus hand this eager young seeker the law? Well... as a diagnostic tool of the heart; the law EXPOSES sin, and so it does here as well

D. The Young Man's Self-Righteousness Emerges

Matthew 19:17-19 If you want to enter life, obey the commandments." ¹⁸ "Which ones?" the man inquired. Jesus replied, "Do not murder, do not commit adultery, do not steal, do not give false testimony, ¹⁹ honor your father and mother,' and 'love your neighbor as yourself.'"

1. the man begins by seeking to justify himself concerning WHICH commands he needed to obey
2. obviously this is off base... since the same God has given all commandments, and expected obedience to all of them
3. yet, Jesus complies by listing five of the Ten Commandments... then adding the "Second Great Commandment"
4. it is noted that all of these commandments deal with the horizontal element—our relationship with other human beings
5. amazingly, the man actually felt no twinge of conscience in any of these areas!!!! He had kept every one of those since his childhood!!

Matthew 19:20 "All these I have kept," the young man said. "What do I still lack?"

Mark 10:20 "Teacher," he declared, "all these I have kept since I was a boy."

- a. O the blindness of sin!!
- b. Think carefully: had he perfectly obeyed all of these?? Had he actually perfectly honored his mother and father? Had he truly loved his neighbor as himself? O how readily we excuse our sins and how loftily our pride elevates our meager achievements and calls them perfect!!
- c. This doesn't even cover the heart issues of anger as the root of murder, and lust as the root of adultery... had this man's heart really been so pure from childhood? So perfect??
- d. O how shocking Judgment Day will be for so many who have little or no consciousness of their own sin; and NO CONCEPTION WHATSOEVER of the standard of holiness inherent in the person of God
- e. Yet, amazingly, he still senses that he has something lacking; he is short of something needed for heaven

"What do I still lack?"

III. Challenging the Young Man's Idolatry

Matthew 19:21 Jesus answered, "If you want to be perfect, go, sell your possessions and give to the poor, and you will have treasure in heaven. Then come, follow me."

A. Christ Drives the Stake Through His Pride

1. the goal is perfection... the very thing required by heaven
2. So, Christ lays out the issue of perfection
3. Even if he had kept all the horizontal laws, dealing with other people, there is still this issue of his love for God
4. the root issue here was idolatry...

Exodus 20:2-5 "I am the LORD your God, who brought you out of Egypt, out of the land of slavery. ³ "You shall have no other gods before me. ⁴ "You shall not make for yourself an idol in the form of anything in heaven above or on the earth beneath or in the waters below. ⁵ You shall not bow down to them or worship them; for I, the LORD your God, am a jealous God

Colossians 3:5 greed, which is idolatry.

B. The Basic Issue of Life: Whom Will You Worship, Whom Will You Serve?

1. Romans 1 uncovers the central matter of sin: idolatry
2. idolatry is worshiping and serving any created thing more than the Creator

Romans 1:25 They exchanged the truth of God for a lie, and worshiped and served created things rather than the Creator-- who is forever praised. Amen.

Mark Driscoll: At a recent 20-20 conference at SEBTS, he shared his insights about this passage; he said it is more like this: we sinners exchange the truth of God for THE lie... and THE lie is that created things can take the place of God in our hearts, that created things can be worshiped and served as we were meant to worship and serve God

Driscoll went on to unfold various types of common idolatries:

He related a story in which he was preaching in a remote village in India; he had been overwhelmed by all too obvious idols in that country; there were idols everywhere; he had just seen a shrine to a god where chickens were sacrificed to that god and there were white feathers everywhere; it turned his stomach and he said he would never go back to India! But as he was speaking to the wife of one of the pastors there, he asked her if she would ever visit America. She said "I did once and I will never go back!" Mark asked her "Why not?" "Because I can't stand all the idols in America." Mark asked "What idols? Where are the shrines, like here in India?" She said "You Americans worship your stomachs... there are

restaurants everywhere! You worship sports, so there are huge stadiums where thousands of sports fans can worship. You worship entertainment, so all the family rooms are centered around the most expensive TVs you can buy. You worship sex, so the culture is saturated with it. There are idols everywhere!” Mark realized that idolatry is the central problem all over the world, but we are often BLIND to our own idolatries

- When a Christian young lady pursues a relationship with a non-Christian guy, she is committing idolatry... worshiping at the altar of the good feelings he gives her
- When people commit sexual immorality, they are worshiping at the altar of sensual pleasure
- When a man downloads internet pornography, he is worshiping at that same altar: illicit sexual pleasure
- When an ambitious professional sacrifices his family so he can become a partner in a law firm or a CEO of a Fortune 500 by age 40, he is worshiping at the altar of power and worldly success
- When a young mother wraps her whole existence around her children so that her walk with Christ is neglected, her marriage is neglected... and if, one of her children should die, she is angry with God and comes to doubt him... her idolatry is exposed: she has worshiped her children

In every case and thousands others, human beings are making the central exchange of worship that Paul talks about:

Romans 1:25 They exchanged the truth of God for a lie, and worshiped and served created things rather than the Creator-- who is forever praised. Amen.

We are often BLIND to our own idolatry

So it was with the rich young ruler

His idol was money, and he was unwilling to give it up

Unless he gave it up, he could not be Christ's disciple!!!

C. Christ a Heart Surgeon: Skillfully Exposes the Blockage

1. Mark reveals that Christ, for all of His toughness here, actually loved this rich young ruler... that's why He challenged him so deeply

Mark 10:21 Jesus looked at him and loved him.

2. Jesus is as moved with compassion for this man as He was for the leper He healed... that man's body was covered with bleeding sores and he was repulsive to look at, but Jesus was moved with compassion for him; this

man's soul was covered with the callouses of idolatry and he was repulsive spiritually; but Jesus was moved with compassion for him

3. that is why he gives these striking commands
4. for all of his promise as an earnestly seeking potential disciple, he would have been worthless to Christ unconverted... for he would have sought to serve two masters... God and Money; and Christ said very plainly that its cannot be

Matthew 6:24 "No one can serve two masters. 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 both God and Money."

Christ could not accept as a so-called "convert" a man whose heart was still enslaved to money

D. Overwhelming Commands and an Eternal Promise

Matthew 19:21 Jesus answered, "If you want to be perfect, go, sell your possessions and give to the poor, and you will have treasure in heaven. Then come, follow me."

1. the commandments: SELL EVERYTHING, GIVE TO THE POOR, AND FOLLOW ME
2. this encounter is not exactly like any other that Jesus gives in the New Testament... yet it has its parallels in some other cases
 - a. as Jesus walked by Peter, John, James and Andrew, he called them away from their fathers, their boats, and their livelihoods with the same command he gives here:

"Come follow me."

- b. As Jesus walked by Matthew's tax collector's booth, he issued the same command:

"Come follow me."

- c. And to all who would come after him, Jesus issues this command:

Matthew 16:24-25 "If anyone would come after me, he must deny himself and take up his cross and follow me. ²⁵ For whoever wants to save his life will lose it, but whoever loses his life for me will find it."

3. the command to sell everything is very much like the man in Christ's parable of the Treasure in the Field

Matthew 13:44 "The kingdom of heaven is like treasure hidden in a field. When a man found it, he hid it again, and then in his joy went and sold all he had and bought that field.

4. the idea is that entering eternal life, entering the heaven of a right relationship with Almighty God through Christ, is worth anything has to offer
5. "follow me" = do what I was willing to do

2 Corinthians 8:9 For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sakes he became poor, so that you through his poverty might become rich.

Philippians 2:6-8 Who, being in very nature God, did not consider equality with God something to be grasped, ⁷ but made himself nothing, taking the very nature of a servant, being made in human likeness. ⁸ And being found in appearance as a man, he humbled himself and became obedient to death-- even death on a cross!

Jesus is the ultimate rich young ruler who left everything to serve the poor... and He gained the treasure in heaven of a multitude of people from every nation on earth worshiping him

6. the promise: you will have treasure in heaven
 - a. the desire for treasure is not evil... actually, if the treasure is the proper one, we MUST desire it... it is of the essence of sin that we DON'T DESIRE the treasure in heaven Jesus mentions
 - b. treasure = something of great worth, that attracts and capture our hearts; the delight of the eye and the desire of the heart
 - c. treasure in heaven implies that the treasure has something to do with God... "something to do with" is far too weak... we find the unified testimony of Scripture is that the treasure IS God... God Himself, God face to face, God in intimacy

Genesis 15:1 After this, the word of the LORD came to Abram in a vision: "Do not be afraid, Abram. I am your shield, your very great reward."

- d. God is the reward... but God also rewards righteous actions, He gives special treasures of Himself for specific acts of courage and faith and love
- e. If the Rich Young Ruler would obey Christ and sell all His earthly possessions for the sake of Christ, would give the proceeds of the sale to the poor, He would have an eternal treasure of the PLEASURE OF GOD in that amazing deed

- f. For eternity, this man would bask in the glow of the pleasure of God in that action... that action would live eternally in their face to face relationship

Matthew 25:21 "His master replied, 'Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master's happiness!'

- g. The treasure in heaven is God's eternal esteem and pleasure in the action, which He will share with us personally and intensely
- h. And that treasure can never "perish, spoil, or fade" says Peter; "moth and rust cannot destroy and thieves cannot break in and steal it" it is "kept in heaven for us"
7. Thus do we see the immense OPPORTUNITY of wealth... every dollar we get can be transformed into something useful for the Kingdom... it is a chance to store up treasure in heaven
8. But in the very next moment, we will see the immense PERIL of wealth as well

E. The Man's Sad Reaction

Matthew 19:22 When the young man heard this, he went away sad, because he had great wealth.

1. He goes away!!! He walks away!!!
 - a. If this man is languishing in hell now, how much he must yearn to have this moment to live again!
 - b. He makes his choice between two jealous masters: Christ and Money; Money won
 - c. In walking away from Christ, He was walking away from eternal wealth, eternal joy

Matthew 16:26 For what will it profit a man if he gains the whole world and forfeits his soul? Or what shall a man give in return for his soul?

This rich young ruler chose poorly... now he has none of those things... neither rich nor young nor a ruler any more... just a soul standing before God on Judgment Day stripped of all earthly trappings

2. In his misery, his downcast face, his walking away, how different from the man in Christ's parable of "The Treasure in the Field"

Matthew 13:44 "The kingdom of heaven is like treasure hidden in a field. When a man found it, he hid it again, and then in his joy went and sold all he had and bought that field."

- a. That man was filled with joy at selling everything he had
 - b. He was delighted to gain eternal life... and was willing to turn away from everything else to get it
3. How different also from wealthy Zaccheus, who GLADLY made the exchange Christ commanded

Luke 19:8 But Zacchaeus stood up and said to the Lord, "Look, Lord! Here and now I give half of my possessions to the poor, and if I have cheated anybody out of anything, I will pay back four times the amount."

4. Why is the rich young ruler sad? He freely made his choice! He should be glad!
 - a. But in his conscience, he knew that he was sinning; he laments his own inability to live for perfection
 - b. He is sad because he can't have BOTH Jesus AND money!
 - c. His sadness as he walks away is a warning to all who choose money above Christ: it does NOT satisfy, it does NOT bring joy

IV. The Stunning Lesson: Only God Can Save a Rich Man!

A. Christ Declares the Danger of Wealth

1. the general assumption was that wealth was a sure and certain sign of God's favor and blessing
2. now Jesus actually identifies it as a great danger to the soul

Matthew 19:23-24 Then Jesus said to his disciples, "I tell you the truth, it is hard for a rich man to enter the kingdom of heaven. ²⁴ Again I tell you, it is easier for a camel to go through the eye of a needle than for a rich man to enter the kingdom of God."

B. Understanding Christ's Statement

1. many say there was some gate in the city of Jerusalem called "the eye of the needle" and camels with huge packloads had to be stripped of those loads in order to enter the gate

2. they say this is a picture of ridding yourself of earthly possessions in order to enter heaven
3. nice story: two problems
 - a. problem 1: in a moment, Jesus does not say it is DIFFICULT but rather that it is impossible... he is talking about an impossibility
 - b. problem 2: there is absolutely no biblical or archaeological evidence that there was ever such a gate in Jerusalem through which camels could go if they were stripped of their packs!!
4. Christ wants to highlight that rich people face special obstacles in entering heaven

C. The Disciples' Stunned Reaction... and Christ's Second Stunning Statement

Matthew 19:25-26 When the disciples heard this, they were greatly astonished and asked, "Who then can be saved?"²⁶ Jesus looked at them and said, "With man this is impossible, but with God all things are possible."

D. Every True Conversion is a Miracle of God's Grace

1. Actually, though rich people DO face special spiritual problems in coming to Christ, yet the fact is that NO ONE can be saved apart from the sovereign actions of almighty God
2. People are naturally "dead in their transgressions and sins" and need a spiritual resurrection
3. Only if God gets directly involved will the person be saved
4. More on this in a moment

V. Applications

1. "No one is good but God alone..."
 - a. Understand the doctrine of the depravity of man
 - b. Reset your expectations of human nature
 - c. Meditate on the pervasiveness of sin in your own life
 - d. Cry out to Lord for grace... it is the only force strong enough to handle sin's dreadful plague

- e. Worship the God is IS good, meditate on the perfection of His goodness, know and understand how GOOD God is, and how GOOD Jesus is and how GOOD the Holy Spirit it
 - f. And know that, when God is done with each of us, we will be good too!!
2. “If you wish to enter life...”
- a. Come to Christ, if you are presently on the outside looking in
 - b. You must ENTER the Kingdom of Heaven... you must be born again into it, since no one is naturally born into it
 - c. Do you have the desire to enter life? Come to Christ!!!
3. “Sell your possessions, and give to the poor, and you will have treasure in heaven...”
- a. We know that this may not be a universal commandment that Christ is giving to all people, that if they want to go to heaven, they must divest themselves of all their earthly property
 - b. However, we need to understand how generous God wants us to be
 - c. Too many Christians are caught up in the idolatry of wealth
 - d. The surest remedy is to begin to live a simpler life, a life of open-handed generosity to the poor
 - e. Randy Alcorn’s *Treasure Principle*, and *Money, Possessions, and Eternity* are excellent books to help us develop an “Eternal Perspective”; as a matter of fact, that is the name of his ministry!!!
 - f. Meditate much on heavenly treasure, heavenly rewards, our heavenly life; strive to gain as much glory and as many rewards as you can by living sacrificially now
4. “It is hard for a rich man to be saved...”
- a. Understand the special dangers of wealth in the Christian life
 - b. Watch out for idolatry here
 - c. Paul says

1 Timothy 6:9-10 People who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge men into ruin and destruction. ¹⁰ For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs.

- d. Be on your guard against all kinds of greed!!!
5. “With man this is impossible...”
- a. Human salvation is impossible, if only humans are involved
 - b. It doesn't matter how effective an evangelist you are, no one will ever be saved unless God gets involved
 - c. Worship God, therefore, if you are a Christian! You are a miracle of God's grace
6. “With God, all things are possible...”
- a. Trust fully in God to lead others to Christ
 - b. Understand how omnipotence functions to advance the Kingdom of Christ
 - c. Let the statement “With God, all things are possible” characterize your outlook, your prayer life, your optimism, you hope!!!