

“What to Watch For”

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“These possessions, these resources, these gifts, are not mine but yours.”

Matthew 19:16-30

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Impossible

It's very hard for people like you and me to enter the kingdom of God. By “people like you and me,” I mean people who don't have to worry about their next meal, who live in comfortable homes and drive safe cars, go out to eat, save money for the future or even have the luxury of giving. That doesn't describe everyone listening to my voice, but it describes me and probably you.

When it comes to getting money right from the Bible's perspective, it's downright impossible. If you think God in heaven smiles down on you and says to the angels, “Of all the little people down there on the planet, Pastor Bob warms my Trinitarian heart with how he uses his money perfectly,” you need to read more of the Bible, especially about Jesus.

In a book called *Counterfeit Gods* Tim Keller put his finger on why money is a complicated faith issue. Compare the sin of greed to adultery. “When you are in bed with someone else's spouse – you know it,” Keller writes. “Halfway through you don't say, ‘Oh, wait a minute! I think this is adultery.’” You're either doing it or you're not.

By contrast, money sins are almost always on a sliding scale. How much is too much money to have? How much spending is OK? How many square feet of house or how much land is too much to own? How expensive is a car before it's greedy to own it? How much giving satisfies God? Is 10% really enough? You say, “Well, I recognize greed when I see it.” Well, how does God feel if you don't call it out – or if you do?

What good thing?

You may know more about this story from Mark or Luke or a sermon you've heard, but I'd like you to stick to what Matthew records for us in chapter 19. Matthew begins, "Just then a man came up to Jesus" (16). "Just then" is right after Jesus gathered children around him and said, "Let the little children come to me...for the kingdom of heaven belongs to such as these." At this point, all we know about the questioner is that he's "a man."

The man asks, "Teacher, what good thing must I do to get eternal life?" (16) Let's take him at face value and assume he's sincere. He loves life on earth and he wants to be sure there's life after death. He feels like he's mostly on the right track, but his heart tells him maybe he's missed something. Jesus seems like a good person to ask.

Jesus answers his question with a question (17a). "Why are you asking me (the teacher) about what is good? Only God is good." That's a great setup for the issue of moral perfection that Jesus is about to raise. Think about "good" in absolute terms.

Now Jesus engages the man, not to toy with him, but to point out the fallacy underlying even the question he's asking. "If you want to enter life," Jesus says, "Keep the commandments" (17b).

"Which ones?" the man asks (18). It's a strange question to most of us. We know the Ten Commandments. The issue discussed and debated in Jesus' day, however, was that the tradition had counted 613 commandments, and even prioritized them because everybody knew no one could keep all 613.

Jesus answers with five of the "Big Ten" (we number them #4-9) and #2 of the 613, as the legal experts of Jesus' day had enumerated them. "Love your neighbor" is a positive way of summarizing "Do not murder/steal/commit adultery/give false testimony." Maybe even "honor your father and mother" is in that category, but it's also possible Jesus puts it out of order because some Pharisees had excused their inattention to parents because they said they were giving to God.

That was a perfect setup for the man. He had thought about all of that. Those were all commandments which no one with his worldview could charge him with breaking. He had never killed anyone, stolen anything, slept with someone outside marriage, or lied under oath. He had honored his parents and been good to neighbors.

We learn in verse 20 that he's "young." "I've done all that," he said, "but I feel like I'm still missing something" (20). He wants a credit balance in God's ledger.

Without listing them, Jesus now shifts to commands that are not as easy to check off, and virtually impossible to observe. "Have no gods before me." "Don't make or worship idols." "Love the LORD with all your heart, soul, mind, and strength."

“Here’s what you’re missing,” Jesus tells him. “If you want to be perfect (if you want to reach the goal, complete the obedience), let’s get to your heart, what really makes life worth living for you, what you value and what you trust. It’s your money. You’ll be fully formed if you sell everything you’ve got, give it away, and follow me” (21).

It’s at this point that we learn the questioner is not only a “young man,” he’s rich (22). He walks away dejected from the conversation. We’d like to know the rest of his story, but we don’t. I don’t know if we would hear or read this story differently if he were a she, or if he were poor, or if he were old. He lives a very privilege life as a wealthy male with a full life ahead of him to enjoy. As one commentator said, “He has a great cake. He wants to add the icing of eternal life.”

Jesus then turns to his disciples. “I swear (literally, “I tell you the truth”), it’s so hard for the rich to enter the kingdom of heaven. It’s harder than squeezing a camel through a needle’s eye” (23-24). Forget what you heard about a gate in the walls of Jerusalem called “The Needle’s Eye.” That’s a medieval fable, crafted to diminish Jesus’ point. Jesus intends to prompt the disciples’ next question.

They are shocked. “Who then can be saved?” (25). Like most people then and now, they thought the rich are rich because God blessed them. Jesus looks into the eyes of his disciples and says, “It’s not hard. It’s impossible. Until you factor God in” (26).

The passage then takes an interesting turn. Remember, the rich young man walked away sad because he wasn’t willing to abandon his earthly possessions and follow Jesus.” The disciples did do that – left their fishing boats, their tax booths, their terrorist cells. Characteristically, Peter blurts out what probably all of them are thinking. “We did that! What’s in it for us?” (27).

I would have expected Jesus to say, “You’re just like him, aren’t you? If you’re asking what’s in it for you, it’s the wrong question.” Jesus doesn’t say that. Instead, he makes promises I don’t fully understand. The disciples are going to sit on thrones judging Israel, and everyone who has abandoned homes or family for Jesus will get a hundred times as much and eternal life to boot (28-29). What I do know is that Jesus is doing what the New Testament always does when it talks about heaven. It’s either about what heaven is *not* (in this case, disappointment, as in, “Jesus wasn’t worth what I gave up”) and what heaven is *like* (it’s like having eternal privilege and meaning).

He summarizes it with a one-liner that could be the conclusion to this story or a setup for the next: “The first will be last and the last will be first” (30). The parable at the beginning of Matthew 20 is about workers who show up at the beginning of the day and are promised a fair wage - \$15/hour. They would have been perfectly happy with that except for the workers who showed up at the end of the day and received the same total - \$120, as if they had worked the whole day. The point seems to be that God’s idea of fairness isn’t the same as ours. God will never give you less than he promised you, but he might give others more than you think they deserve.

Watch out!

If the story of the rich young man were all Jesus had ever said or done about money, or if Jesus had said the same thing to every wealthy person he encountered, we would say that is a requirement of all who follow him. But he didn't say that to Nicodemus or Zaccheus or Joseph of Arimathea or a number of wealthy women who supported him financially (Luke 8:3). He did speak frequently about money and possessions – and especially the spiritual danger they are to people like you and me.

Jesus himself makes a connection in this passage to family. He says that no one who leaves siblings or parents for his sake will fail to be rewarded in the life to come. If he left it at that, it might be easier to swallow. But he adds “wife and children” too. What we know is that Jesus never advocated abandoning your responsibility to your family, but he did say that he must always be first. If you do lose your family for any reason, he's still worth the tradeoff. Eternity matters more. Same with your money.

Still, what do we do with this teaching? We can't just dismiss it. In Luke 12:15, Jesus said, “Watch out! Be on your guard against all kinds of greed, because a man's life does not consist in the abundance of his possessions.” We are therefore not off the hook by saying that Jesus doesn't tell everyone to sell all.

This week in conversation and study, I have wanted to discern what exactly greed looks like. What should I watch for to be sure that I don't buy into the lie that my life consists in my possessions? Let me offer a few issues to help check our hearts.

1. *Comparison.* Am I constantly evaluating my success or image vs. those who have more or those who have less? If so, I place too much stress on money.
2. *Complaining.* Whether it's to God or to my family or to my employer, am I so deeply discontent with what I have that I often grumble about it?
3. *Checklist.* Do I believe, like the rich young man, that what I do with money doesn't matter because I keep so many of God's other commandments?
4. *Obsession.* Does tracking my wealth occupy my time and attention to the point that I can't focus on other matters?
5. *Treasure.* Would my life be meaningless if I lost my stuff? A stock market crash or a house fire inevitably leads to depression or even suicide for some. Would it for me? Here's an even harder question, faced by Job and other believers in the past and present. If I unexpectedly lost my family, would I still hold to my God?
6. *Thoughts.* When I don't *have* to focus on a task or a conversation, does my mind consistently go to my possessions?
7. *Priorities.* Would a neutral person examining my checkbook or my portfolio or my calendar say, “That person's priorities are where they ought to be?”
8. *Secrets.* Does my spouse or, if not married, at least one close friend know everything about my financial life? Or have I hidden certain debts or assets?
9. *Attachment.* Am I so tied to earth that I don't long for heaven?

10. *Exchange*. When I give, do I expect something back?
11. *Condescension*. Do I assume that those who struggle financially are getting what they deserve because they're not as honest or hardworking as I am?
12. *Indifference*. Am I coldhearted toward those who are without?

Tim Keller tells the story of Andrew Carnegie, who, at age 33, realized that “No idol is more abasing than the worship of money.” He was credited with building 2059 libraries with his fortune. Later one of the steelworkers employed by him said, “We didn’t want him to build a library for us. We would rather have had higher wages.” His employers worked 12-hour shifts in blistering factories for 13 consecutive days, then an unconscionable 24-hour shift so they could have one day off every two weeks. They lived in crowded and filthy houses and most died in their forties while Carnegie was establishing a legacy of libraries. Life will never be completely fair for everyone – but I have to ask myself if my comfort or generosity is actually depriving others?

Not Mine But Yours

What a list! You may say, “Pastor Bob, the standard you’ve held up for using our wealth to the glory of God is unattainable!” Yes, it is. It is very hard for you and me to enter the kingdom of God. No, it’s impossible.

It is true that everything Jesus taught is a setup for the gospel of grace. His standards exceed those of the scribes and Pharisees. They thought people were OK with God as long as their observable, outward behavior met the consensus of their teachers in how to prioritize and honor the law, because keeping all 613 is impossible.

Jesus said, “Let me make it even more impossible. You have to root out of your very heart anything that displaces God. It’s not just about your observable actions. It’s about your lust, covetousness, and pride.” The Apostle Paul added, “How much is too much to give to a God who was rich and for your sake became poor?” (2 Corinthians 8:9)

We would miss the point of the rich young man’s story if we stopped by saying, “What Jesus is saying is that nobody can do this on their own so you need forgiveness.” Even when we know we are saved, we still must take up our cross daily and follow him.

Naming a threshold for assets or giving would make it artificially easy to calculate following Christ or check off obedience. Jesus leaves us with the hardest of questions, but in the context of knowing we are loved and forgiven because of Christ’s sacrifice.

When I don’t know what to say or how to pray about an issue like money, I find it helpful to borrow the prayers of others. There are prayers in Scripture, like “Give me neither poverty nor riches, but give me only my daily bread” (Proverbs 30:9). Or turn 1 Timothy 6:10 into a prayer: “Free me, Lord, from the love of money.”

Every Moment Holy, a prayer book for daily living, includes a “prayer for those with an impulse to buy.” The liturgy includes these words: “So let me learn to love you enough, O Lord, that I need no constant stream of bright and shiny things to ease some ache or itch within my soul. Free my heart from craven clenching, as if ownership of a thing could ever bring about the gain of anything eternal.... Teach me in this moment, O God, how to yield my small desires to your greater will. Give me wisdom for the making of sound decisions. Let me learn by practice what it means to seek first your kingdom, your purposes, your glory, Amen.”

In 1986, the Chapel of the Air radio program recommended a prayer, a framed copy of which Linda and I have had on the wall of our home ever since. The more stability we have financially, the more meaning these words have for us. Pray this prayer with me: “Your Majesty, thank you for what you have entrusted to me to manage on your behalf. These possessions, these resources, these gifts, are not mine but yours. Give me the wisdom I need to make them available for the work of your kingdom. I am honored to be your subject. Amen.”