

‘Spiritual Or Material Wealth?’

(Matt 19: 16-26)

I. Intro

In this sermon, I shall be trying to kill two birds with one stone, i.e., keeping to the theme for this month on God’s leading for our lives and also continuing a short series on the hard sayings of Jesus.

The hard saying in our text concerns a subject about which Our Lord had much to say -- money, as you will find if you read his parables. It is perhaps no wonder that this subject looms large in Jesus’ teaching, for it certainly looms large in our world, at almost every point in our lives. Money, not to mention sex, seems to dominate our world. Just consider how much of the news we hear is money related – the global economic downturn, banks doing illegal deals and engaging in dubious practices, countries awash with debt, etc. Very little going on in the world doesn’t involve money in some way.

And of course, as adults, we spent most of our waking lives working to obtain money to be in a position to look after ourselves and our dependents. Without a measure of wealth, we cannot live comfortably in this demanding, modern world and feel out of place if unable to do so. Some are better at obtaining money than others and end up with a lot of it, seemingly with little effort sometimes. Some inherit it from their families; many have to get by on modest incomes earned from routine daily work. Sadly, most in this world do not have enough and suffer accordingly. Whatever our position on that spectrum, we know that money, including the lack of it, plays a vital role in our lives.

We have a fascination, of course, with the super rich, those with amounts of cash and property, etc, that we can only dream of. We are always being told by the media of their vast fortunes and where they stand in the list of the world’s richest people, whether in Australia, China, the United States, India, or even Thailand, with so many billions, so many mansions, etc. And of course, rags to riches stories are always in the news, especially when wins a huge amount in a lottery and is catapulted from obscurity to fame overnight. How many would like to emulate such fortunate folk!

Our text today concerns a rich young Jewish man – a “ruler” as Luke calls him -- who had a pressing question for Jesus. Whether he was one of the super rich of his day we cannot say, but the gospel account indicates that he certainly had an impressive amount of wealth. His wealth, which clearly made him prominent and recognizable in the community, was probably based on his family’s lands and property, perhaps coupled with trade or agricultural interests. Unlike many of the rapacious, greedy rich folk around, he was evidently a man who took his religion seriously.

This rich man’s question for Jesus to answer, Jesus’ answer, his response, and Jesus’ comments to his disciples tell us much about the vital subject of money. It indicates where

our priorities should lie and throws light on how the Lord would have us deal with the issue of money in our lives.

II. His Question

The young man was rich but had a problem. He expresses his problem in the form of a question: "Good master, what good deed shall I do to inherit eternal life?" Evidently, he was unsure of his standing before God. He probably thought he had ticked all the right religious boxes and led a blameless life, but deep down he knew something was missing. He was desperate to have inner peace and tranquility of conscience. That was his problem. As someone put it: "Until you are happy with who you are, you will never be happy with what you have." It seems that he wasn't fully happy with all that he had because he wasn't happy with who he was.

Having posed his question, he is given a fairly sharp reply by Jesus: "Why do you ask me about what is good? There is only One who is good. If you want to enter life, obey the commandments." Jesus is telling him that Scripture is quite clear on the matter of obtaining life; so he shouldn't need to ask. He then proceeds to list some of the ten commandments – all from the second table. Significantly, the one on covetousness is missing. Perhaps Jesus doesn't mention it because he knows it's the man's weak point.

To this the man replies that he has kept the commandments from his youth. In his mind, he has led a blameless life as far as he could. He sees no areas of concern within him and wonders what is missing. Jesus' initial response therefore leaves him feeling no better; his problem remains: "What must I do to obtain eternal life?"

As we view the privileged rich and their lives, I suppose that in one sense, we may find it hard to think of them having any problems whatsoever. "With so much wealth, how can anyone have problems?" we tend to think. Of course, that cannot be true in this life, for the rich are as vulnerable to the "slings and arrows of outrageous fortune" as any of us. They may be gilded vessels of clay, but they are still human clay for all that and cannot escape the problems that accompany this life.

On the other hand, we poorer beings like to feel, probably out of envy, that the wealth of the rich somehow ought to cause them problems; it ought to be hard for them to handle it; it should cause them headaches that they wouldn't normally have. It shouldn't all be smooth sailing for them. I guess it makes us feel better to think that! Generally, speaking, though, the wealthy are usually very content with their lot -- at least, that is what I once read in a survey done of the rich. And of course, if they weren't generally very content, we wouldn't want to be like them, would we? Wealth eases the pains of life; it makes things go smoother; it provides comfort and acts as a cushion against hardships in many ways. As someone put it: "The sun shines on the rich and the poor alike. But when it comes to rain, the rich have better umbrellas." So, although we may think the wealthy ought to be troubled and have hard lives, in most ways the wealthy do very well, thank you!

But that said, although wealth can provide many things, it can't give peace to the soul and calm a conscience. That was the young man's problem. Wisely, he seems to have recognized that when it came to issues concerning the soul and his standing before God, wealth was of lesser importance – or so it seems. He knew, I think, that his wealth couldn't protect him from the all-seeing scrutiny and judgment of God and he needed to be right with God – something his money couldn't buy. So it seems in the story that he was on the right track as far as the priorities of life were concerned. That was why he, an eminently wealthy man, was asking his pressing question of a poor nobody from Galilee called Jesus.

When in 1912, the SS Titanic, the biggest floating hotel in the world, collided with an iceberg in the North Atlantic on its maiden voyage from the UK to New York, many very wealthy people were on board as well as hundreds of poorer folk. As the 'unsinkable' ship began to sink at its bow end, all that wealth, the gleaming diamonds, the fur coats, the fancy cars, and racing horses, suddenly became totally irrelevant; all the passengers, whatever their rank, faced a terrible situation of life and death in which money had no part to play. After the Titanic had sunk, the rescuers discovered the bodies of two men. In the pockets of one well-dressed man was over 4,000 dollars in cash – a huge sum even by today's standards, but multiply by 24 for today's value; in the pockets of the other was just a cheap rail ticket and less than ten dollars. What a difference in status they had had in life! Yet in the face of death, all that wealth was worthless and both men were equal. That should surely remind us where our priorities should lie, As someone said: "There are no pockets in a shroud." (Author unknown)

III. Jesus' Solution

But our Lord could read this young man like a book, as he could all men. He could see that although he seemed to have the right priority about life and earnestly desired to do what God required of him, all was not what it appeared. His solution, as it were, to the young man's problem is one that tests him to the core of his being and brings to light what is really going on in his heart. Jesus startles him by telling him: "If you would be perfect, sell what you possess and give to the poor and you will have treasure in heaven; and come, follow me."

Here is a great demand on him: to sell all he had. As a son, he would probably have been expected to look after the family's wealth and assets, not sell them. His parents would no doubt have gone ballistic at the thought, not to mention all his other relatives. Why was Jesus putting him in such a tough situation?

First, Jesus is exposing the shallow nature of his faith in God, what we may call **his formalism**. Formalism is, as well-known theologian and writer James Packer puts it, is "the sense of outward conformity in word and deed to the standards God has set." In other words, the rich young man had maintained an outward conformity to the law of God, but he lacked a heartfelt love for them or for God. We see this in his saying that he had kept all the commandments. He thought that because he wasn't doing certain forbidden things such as committing adultery, stealing, lying and was being dutiful in attending worship and keeping

the Sabbath, etc, he was living a holy, righteous life. What he was actually looking for was not a way to greater devotion to God but a magic key – one thing he could do to make everything in his heart, soul, and conscience seem right.

Jesus therefore exposes this shallowness, this formalism, testing his love and concern for his fellow man, For if he really loved his neighbor as himself, would he not be willing to make some sacrifices of what was most precious to him – his wealth? Jesus was asking him the question: Do you really love your neighbor? Do you really want to become “perfect,” or mature, as demanded by the law? Are you really not coveting anything in your life? Jesus knew that the commandment the young man was not keeping and could not claim to keep was the last one. That is why he touched his covetous nerve by asking him to forsake his wealth.

Second, Jesus is testing the genuineness of **his desire for eternal life** and for God to be first in his life. Jesus is offering him exactly what he offered his disciples when he called them to leave everything and follow him – God and glory. In Luke 12:33 he tells his disciples: “Sell your possessions and give to the poor...” He gives him a radical call to stake everything he is and has on God and his Son. Do you want the life of God? Do you want eternal riches? Do you want to be all that God desires? Then leave all and follow me! This is what Jesus taught in two short parables about the kingdom of heaven. He said: “The kingdom of heaven is like the treasure which a man found and covered up. Then in his joy he goes and sells all that he has and buys that field. Again, the kingdom of heaven is like a merchant in search of fine pearls, who on finding one pearl of great value, went and sold all that he had and brought it” (Matt 13: 45ff) Note the common factor in both parables: both men sold all that they had to obtain what was most precious. They would not lose out by so doing but would make a huge profit. The treasure and the pearl of great price were offered to the young man. Would he sell all that he had for them? Would he count the treasures of heaven of more worth than his own? Would he leave no stone unturned, make any sacrifice, do all in his power to obtain what was offered.

You see, the gospel of God is always a radical call to lay everything on the altar, to give up all and yield oneself lock, stock, and barrel to God. The call and leading of God, is always for sinners to deny themselves, take up the cross, and follow Christ. Without that initial self-surrender, we will fail to avail ourselves of the full grace and mercy that flow from the Savior. It is not a matter of signing up, saying a few words, or going through a ritual action; rather, what counts is the giving of ourselves totally to God and Jesus. God’s grace is freely given, but it must be accompanied by the full surrender of ourselves to him. There must always be this radical, once-for-all-time commitment.

IV The Young Man’s Response

Would the young man serve God or Mammon? Would he sell all for that pearl of great price? Tragically, it seems he didn’t, for “when he heard this, he went away sorrowful, for he had great possessions.” I suppose he could have changed his mind later, but it seems unlikely and

the gospels are silent on this. It seems he had been given a choice and then made his decision. He couldn't tear himself away from the hold his wealth had on him, his family commitments in this regard, etc. The one thing that he could have done to gain life – sell all and take to the dusty highways with Jesus – he refused to do. He took the easy route. So near and yet so far!

His sadness speaks volumes, especially when we contrast him with the man in the parable who “in his joy” sold all that he had to buy the field containing the treasure. Ah, me, what joy this man forfeited when he walked away! What regrets he must have had and would continue to have! Yes, he could go home and count all his gold and drachmas, but with no joy in his soul. Instead of enjoying the loving presence of the Lord of Lords and delighting himself along with the disciples in his gracious words of life, he was now joyless. Call him Kill-joy, for he had cut off all prospects of real joy in his life! And the path of covetousness he had chosen would lead to more and more misery. In Charles Dickens' memorable story ‘The Christmas Carol,’ we encounter the great miser, Mr Scrooge, who though wealthy will not spare a baht for anyone. Foreseeing his miserable end in a dream, this old miser changes – totally. From being a grasping, grumbling miser he becomes a generous giver, doing it with joy and delight and shocking all who knew the old Scrooge. Redemption of a sort came to Scrooge but, alas. not to the young man,

Seeing him trudge off, Jesus comments to his disciples, using the man's response as an object lesson for them. He says: “Truly, only with difficulty will a rich man enter the kingdom of heaven...” The reference to the “camel” and the “eye of the needle” is best taken as a figure of speech, not as a supposed small gate in a wall called the “eye.” It is a surprising, memorable metaphor that Jesus intends to stick in the mind of his hearers. Just think of a camel trying to squeeze through needle's eye. It's a total impossibility. This was apparently a saying of the time. Nowadays, in English we would use the expression “pigs might fly” to indicate the sheer impossibility of something. “Wealthy folk forsaking all to follow the Lord? Oh, pigs might fly! No way! “

Our Lord is stating a general principle, i.e., that given a choice between material and spiritual riches, men and women will inevitably plump for the material, the riches in the here and now. Wealth is what provides power and protection in this life. It is described in Proverbs as the rich man's “strong tower,” i.e., it is what he trusts in. Wealth makes him independent and self-sufficient. It also gives him the power to determine the direction of his life, the freedom to act as he likes. Why would he ever want to give this up?

This truth is borne out by the facts. The NT church was composed mainly of folk from the lower classes (1 Cor 1:26; Ja 2:5); many were slaves, who had virtually nothing. The poor more easily gave up the little they had to follow the Lord; the wealthy found this next to impossible. And so it has ever been throughout history.

But the disciples were amazed, bowled over by Jesus' remark! Matthew tells us that they “were greatly astonished, saying ‘Who then can be saved?’” This was hard teaching, a hard

saying, for them. Here was this young man who seemed to have everything in his favor, so why was he excluded?

First he was wealthy. And in their eyes, as men brought up on the OT, wealth would have been a sign of God's blessing. Material prosperity was a mark of obedience to God. Abraham, Jacob, Isaac, Job, etc, were all faithful servants whom God had blessed with wealth. The OT is replete with God's promises of material blessings for those who keep his covenant and follow his commandments. This young man must surely have been greatly blessed by God, they must have thought.

That's a thought that is not foreign to Thai Buddhist thinking, for the one who has good karma is expected to be prosperous and well-to-do. Great wealth is a sign of an abundance of good karma. My mother in law, who adheres to the Buddhist way, has always had a bit of a problem with me as a Christian in this respect. She has seen that I am a sincere follower of Christianity, but she has questioned why I have not grown wealthy as a result! And telling her that I have riches in heaven doesn't help, for that is too distant, too nebulous; surely there must be riches now!

Second, the disciples must have seen that the young man was not only wealthy but apparently wise, seeking the same spiritual assurance of eternal life that they themselves had sought. In this, he was one in a million, for most rich folk would never have bothered to go out of their way to earnestly seek out a humble street preacher for an answer to a heart-felt question concerning the soul. He was different, so how could he not be eligible for the kingdom?

Jesus replies that what is impossible with God is possible with man. Although the natural thing is for the rich to cling to their wealth for salvation and reject the grace of God, the Lord has a way of loosening their fingers! Sovereign grace enables all sinners to come to salvation, including proud, self-sufficient rich folk. That is why wealthy people have always been part of the church, from Joseph of Arimathea to Philemon, a well-to-do slave owner to whom Paul writes a letter. It is clear that NT churches had a number of wealthy believers based on what James and Paul say (Ja 1). Rich Christians have done great things for the Church down the ages.

APPLICATION

What does this episode have to tell us about God's leading for our lives? Let me suggest three points to bear in mind.

First, **a cautionary word**. We would be wrong, I believe, to somehow assume that our Lord's command to the man to sell all that he had is what the Lord wants all people to do when they believe. It was not the case, for example, that the disciples sold everything they had, for we read that both Martha and John retained homes even as they followed Jesus. And although the NT church did see some tremendous sacrificial selling of property for the church early on, private ownership was never forbidden. Unfortunately, in the Early Church, when it asceticism and forsaking the world was encouraged, some took Jesus command as a general

one and impoverished themselves, landing their families with huge debts when they died. Such zeal bordered on fanaticism and can hardly be classed as loving behavior. The Lord doesn't want us to be fanatics, but wise, loving folk. The Lord's command to the rich man was therefore tailor-made for him and not a requirement for all.

That said, we need to remember that our Lord does require us to reach out to those in need as far as we are able. Do we share the Lord's concern for the underprivileged, those hard pressed financially? Are we prepared to make our incomes into outgoings for those in need? J.P. Getty, one of the richest Americans ever, a great benefactor, and a man who knew a thing or two about money said "Money is like manure. You have to spread it around or it smells." Wise words to remember when so many have so little.

Second, the episode of the rich young man shows us that as believers, the Lord would have us **remove money as an idol from our lives**. That man clearly put his wealth on a high pedestal, for he put it before the kingdom of God, and anything we put before God is an idol. Jesus gave him as it were a hammer to smash it to pieces as he invited him to publicly declare that he would do what Jesus suggested and sell all. But he refused. He kept his idol. Believers must be different.

When we become Christians, a certain amount of iconoclasm needs to take place in our lives. Nothing else can take priority over the kingdom; no idol, whether money, fame, other people, pursuits, etc, can have any place in the life of faith in the Lord. All idols have to go, smashed to pieces before our Lord. And just as we come to faith in Christ in that way, so we have to continue. John tells us in the closing words of his first letter: "Dear children, keep yourselves from idols" (I Jn 5:21) The need to do is ever there. Old idols must never be resurrected. We must not, as it were, get out a tube of super-glue and start piecing together any smashed idol, thinking how nice it will look. No, we must leave them in pieces. Nor must we let any new idol into our lives. To prevent this happening, the Lord has put a suitable sledge hammer in our hands – the verse telling us "to seek first the kingdom of God..." (Lk 12). Keep a firm grip on that hammer as you go around this world, for it is full of alluring shrines and temples to the Money God, with throngs of worshippers bowing down in them.

In this regard, the Lord would have money serve us, not vice versa. It is good to remember the wise saying that money is a good servant but a bad master. Money in itself is useful and necessary in our lives. Yet we must keep it in its place as a mere tool and not let ourselves be in bondage to it.

John G. Wendel and his sisters were some of the most miserly people of all time. Although they had received a huge inheritance from their parents, they spent very little of it and did all they could to keep their wealth for themselves. John was able to influence five of his six sisters never to marry, and they lived in the same house in New York City for 50 years. When the last sister died in 1931, her estate was valued at more than \$100 million. Her only dress was one that she had made herself, and she had worn it for 25 years. That family was in bondage to wealth, unwilling to put it to good use.

“The love of money is a root of all kinds of evil,” says Paul. Money is addictive; it draws and attracts by its power. It is easy to ‘get high’ on accumulating and spending it; it can be like a drug. There lies the danger for us, for we can end up treating it as an end in itself. Proverbs warns us against wearing ourselves out to acquire wealth (), implying that we should be sensible in our attitude toward money and not let it dominate us. Yes, the Lord would have us advance our careers and move ahead, yet he would also have us very wary of the temptation money can be and in a sense, keep our distance from it. “Adversity has slain its thousands; prosperity has slain its tens of thousands” goes the proverb, for prosperity can be hard to handle. And it is possible that if you and I don’t appear on Forbes list of the richest folk, the Lord has a good reason for it, knowing that we would not be able to handle the wealth. Knowing his weakness regarding money, the Psalmist asks God: “Give me neither riches or poverty....”

Third, the Lord would have us keep our eyes on the **riches of his heavenly kingdom**. The young man was called by Jesus to prefer these to his visible, material wealth on earth, but he chose the latter, showing just what an earthbound a creature he was. What, we may inquire, are these heavenly riches? For sure, they are as far removed from dollars and diamonds as we can imagine. These riches are every believer’s inheritance -- all that is promised to him by way of eternal communion with God and his Son. The NT often uses the phrase “the riches of grace.” That grace we taste now will be intensified ten billion times more in the world to come and will involve boundless satisfaction, delight, and joy.

As believers, the Lord calls us to always fix our eyes on the riches that are stored up for us. Christians are, as some put it, an “eschataological people,” that is, our focus and expectation is ever future, fixed on the last things, the final wrapping up of history, when the Lord will bring an end to the present age and usher in a new, eternal one. This week I passed a small office in Bangkok with a sign outside that said “Bright Future Foundation.” Unfortunately, the office looked neglected, empty, and closed down. I rather think its future will not live up to its name. But that possibility can never be true of believers, members of God’s “Bright Future Foundation” -- the Church. An indescribable future awaits us as we look to what is eternal and not passing and temporary. Someone has said that what distinguishes man from animals is the ability to think about the future. I don’t know if that is true or not, but what I do know is that what distinguishes Christians from all other people is a God-given ability to focus on an incredible future reality. That ability is what we have to strengthen.

Undoubtedly, the concept of riches in heaven is one that demands faith, for we are dealing entirely in the invisible and unknowable in this life, and living in this materialistic world makes it even a greater challenge to keep this prospect in view. Yet the Bible assures us that the wealth to come is the ‘real deal,’ not the passing wealth on earth. How can you and I cultivate this expectation? How can the reality of the things to come be made more pressing on our hearts and minds? I cannot give you all the answers, but what I would say is that these things grow more real as we meditate on them, as we take up the great promise of Scripture and turn them over in our minds and fix them there. Can I suggest, then, that this week, you suck on and chew over these two great texts: (Col 3:3; Eph 2:6-7). Heavenly wealth awaits us. This much is certain. Isn’t it something to relish and fill our horizons?

