

Let's keep our Bibles open right there at Matthew chapter 19, as we continue making our way through this Gospel together. At this point in Matthew, Jesus is rapidly approaching the end of his journey to Jerusalem. He is getting very close to the cross. But before he gets there, he has some valuable lessons to teach his disciples about the nature of life in his kingdom. He speaks about family, wealth, grace, service, and worship—matters that are as relevant today as they were in the 1st century. Last week, we looked at Jesus's teaching on the family. Today, we're looking to Jesus's teaching on wealth.

The topic of wealth was all over the news this week. I'm sure many of you saw that Elon Musk became the world's first trillionaire as SpaceX went public and bumped his net worth over \$1 trillion. That is a lot of money. If you stacked \$1 trillion in \$100 bills, the pile would reach 130 times higher than Mount Everest, extending well past the orbit of the international space station. Or, if you used \$1 bills, the stack would stretch 67,000 miles, a quarter of the way to the moon.

What if you wanted to save a trillion dollars? Well, it will take a while. If you had an annual salary of \$100 thousand, and you saved every penny, it would take you 10 million years. And then, what if you wanted to spend it all? To spend it in a year you'd need to spend \$2.7 billion each day. So, you'd probably want to spread it out a bit. And if you wanted to spend it in 50 years, you'd need to spend \$54 million every day. This is almost an inconceivable amount of wealth. And you might envy Elon, if it weren't for Jesus's teaching here in Matthew 19...

In verse 23 we read, *And Jesus said to his disciples, "Truly, I say to you, only with difficulty will a rich person enter the kingdom of heaven"* (Matthew 19:23).

Money has its obvious blessings. But Jesus wants to help us see that it can also become a great hindrance to faith. And that's not only a warning for someone like Elon, but for many of us. You and I may not think of ourselves as "a rich person." But when we consider that half of the world lives on less than \$10 per day, or that our own federal poverty line for a family of four is a total household income below \$33,000 per year, many of us will realize we have a lot. So, we must ask ourselves: how can we ensure our wealth does not hinder our entrance to the kingdom of heaven? And that's what Jesus will show us today. Through his interaction with a rich young man, and the subsequent conversation with his disciples, we will see the importance of earnestly desiring eternal life, freely releasing earthly treasure, and joyfully anticipating heavenly reward. Let's take those one at a time.

1. Earnestly Desire Eternal Life

Look at verse 16: *And behold, a man came up to him, saying, "Teacher, what good deed must I do to have eternal life?"* (Matthew 19:16).

Mark tells us this man did not simply come to Jesus and ask this question; he ran up to Jesus and knelt before Jesus as he asked. In the Gospels, we often see people trying to trap Jesus in his words, testing him with some insincere question. But not this man. He is eager and he is earnest. He really wants to know how he can have eternal life. As we'll see, this man is rich. He has many possessions. And yet, he is not content. He has discovered—as anyone with riches knows—that money does not satisfy our deepest longings. So, he wants something more than this world can offer, and he's come to the right place. But he's not asking the right question. He asks, "What good deed must I do to have eternal life?" This is the wrong question.

Eternal life is not a reward someone earns through good behavior, it is a gift someone receives

by God's grace in Christ. And Jesus will reveal that to this man, but he will bring him there slowly. His first reply is in verse 17: *And he 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"* (Matthew 19:17).

Jesus is saying, "You've asked about a good deed, but remember, goodness is a high standard, higher than most people ever think." "The truth is, God alone is good. So, if you would enter life through good deeds, you must keep his commandments." There are over 600 commands in God's Law—in our Old Testament—so this man requests some more specific direction. Look at verses 18-19: *He said to him, "Which ones?" And Jesus said, "You shall not murder, You shall not commit adultery, You shall not steal, You shall not bear false witness, Honor your father and mother, and, You shall love your neighbor as yourself"* (Matthew 19:18-19).

Jesus points to the 10 commandments (a broad overview of God's law) and the command to love your neighbor as yourself from Leviticus, which gets to the heart of God's law. As Jesus says in Matthew 22, *"You shall love the Lord your God with all your heart and with all your soul and with all your mind... And... you shall love your neighbor as yourself. On these two commandments depend all the Law and the Prophets."* Then, verse 20, *The young man said to him, "All these I have kept. What do I still lack?"* (Matthew 19:20).

Is this man struggling with pride? Probably. I mean, who can say, "I have kept all of God's commands?" At the same time, Paul says something similar in Philippians 3:6, when he declares that before he knew Christ he was blameless under the law. And he did not mean sinless. He meant that he obeyed the commands, including commands about what to do when he sinned! What sacrifices to offer, what rituals to follow, so that he might be cleansed. That may be what this young man means when he says, "I have kept all the commandments." Still, he seems a bit overconfident. And yet, his final question betrays an underlying uncertainty.

He asks Jesus, "What do I still lack?" Who said anything about a lack? Jesus didn't. No, this must be how the young man feels about himself. He's got money, but he knows it cannot buy him eternal life. He's got morality, but he senses that it's not enough. If this man were alive today, he'd probably be driving a sweet car, living in a big house, and wearing nice clothes. On top of that, he'd be widely recognized for his character and his integrity. On the surface, his life looks great, but inside he's struggling. He's not satisfied. He's not secure. He feels the lack.

I wonder if you feel it too. Aside from the four years I was away at college, I've lived in suburban Chicago my whole life. And I know that in so much of suburbia, the surface is shiny. There's plenty of money to make the exterior of life look nice. There's a general morality that encourages us to be good neighbors and community members. But I also know that just beneath that shiny surface, there's plenty of sorrow, pain, and dissatisfaction. And if you feel it, if your heart aches for something more than this world can offer, don't ignore that desire! Follow the example of this man!

Sure, he framed his question the wrong way. Asking, "What *good deed* must I do to have eternal life?" But he was headed in the right direction. He earnestly desired eternal life—a truly satisfying life. And he came to the right place. He ran up to Jesus, knelt before him, and asked for his help. And how does Jesus respond? Mark tells us in his Gospel. In Mark 10:21 we read, *And Jesus, looking at him, loved him...* (Mark 10:21). Sometimes, we read Jesus's teaching about his love and concern for the poor, and we infer that he might only have animosity and

criticism for the rich. But Jesus loves this wealthy man, as he loves wealthy Chicago suburbanites, and in love Jesus calls the wealthy to...

2. Freely Release Earthly Treasure

If you want to make sure your wealth does not hinder you from entering the kingdom of heaven, this is key. Let's pick it up in verse 21. Here's how Jesus tries to help this man: *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"* (Matthew 19:21).

When Jesus says, "if you would be perfect," he's not talking about being sinless. That's not possible for any of us in this life, which is why we need the forgiving mercy Jesus offers, every single day. No, the word "perfect" that Jesus uses means something more like "complete" or "whole." Remember, the man said, "What do I lack?" Well, Jesus is telling him. He lacks whole-hearted devotion to Jesus. And his wealth is getting in the way. So, he needs to let it go. Back in Matthew 6:24 Jesus said, *"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"* (Matthew 6:24).

This guy is caught in that trap, and Jesus knows it. So, he tells him, "Let your money go and devote yourself to me." That's the way to heavenly treasure. That's the way to eternal life. Will this man take it? Verse 22: *When the young man heard this he went away sorrowful, for he had great possessions*" (Matthew 19:22). This is a tragedy. This young man felt his lack, he longed for eternal life, and Jesus offered it to him! We don't earn eternal life; we receive it as a gift when we trust and follow Jesus. But this guy walked away. Why? Because his wealth had become his master. His possessions had become his security. And he could not let them go. But this is a massive mistake!

As Proverbs 18:11 says, *A rich man's wealth is his strong city, and like a high wall in his imagination* (Proverbs 18:11). Notice those key words: *In his imagination*. Wealth may feel like a strong city, a high wall, surrounding and protecting your life. But that security is only imaginary. Because it's flimsy, unpredictable, and temporary. It's like a fort made by a couple kids in the living room, with bedsheets draped over chairs and couches. They might play in there, pretending to be kings and queens living in some impenetrable fortress, but the whole thing can topple over in an instant. And it all gets put away by bedtime.

If we're honest, we all know that wealth is only a fortress in our imaginations. A medical crisis, a change in our employment, a crash in the market, and what we've built can come crumbling down. And even if we hold onto it all in this life, our money and our possessions have no value in the life to come. We know this is true. And yet, we also know that we are prone to believe the lie that money can buy us life. Which is why Jesus makes that statement about wealth in verse 23: *And Jesus said to his disciples, "Truly, I say to you, only with difficulty will a rich person enter the kingdom of heaven"* (Matthew 19:23).

You cannot serve God and money. Money has a way of laying claim to our hearts, crowding out our ability to devote ourselves fully to Christ. This makes it very difficult for a rich person to enter the kingdom. In fact, look at verse 24: *"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"* (Matthew 19:24). Think of an eye, that little gap on the base of a needle, where the thread can pass through. Now think of a camel. Our family loves going to Brookfield Zoo. They've got two camels there. And these

camels are huge! They're not going through the eye of a needle. Which is why the disciples respond the way they do in verse 25. *When the disciples heard this, they were greatly astonished, saying, "Who then can be saved?"* (Matthew 19:25).

In the 1st century, wealth was viewed as a sign of blessing, even divine blessing. So, the disciples are thinking, "If the wealthy can't get into the kingdom—who can?" Verse 26: *But Jesus looked at them and said, "With man this is impossible, but with God all things are possible"* (Matthew 19:26). The truth is, every salvation requires God to do what we cannot. Our sin causes spiritual blindness that keeps us from seeing the truth, hard-heartedness that keeps us from devoting ourselves fully to Christ, and we cannot cure this cursed condition. But God can. And God does. He can open our eyes to see the imaginary security of wealth. He can transform our hearts so that we are no longer slaves to money, but his servants instead.

Ask him to do it! Run to Jesus, kneel before him, like this rich young man. But—unlike this rich young man—when Jesus calls you to freely release your earthly treasures, do not refuse! Nothing dethrones money—weakening its hold upon our hearts—like giving it away. Jesus is probably not calling you to sell everything you have and give it to the poor. That was a particular call to this particular man. But he is calling you to let go. To let go of your grip on money, possessions, and wealth, so that you might devote yourself fully to him. Do that, and you will be able to...

3. Joyfully Anticipate Heavenly Reward

Look at verse 27: *Then Peter said in reply, "See, we have left everything and followed you. What then will we have?"* (Matthew 19:27).

I think Peter was reflecting on what he heard Jesus say to the rich young man: Go, sell what you possess, give it to the poor, follow me, and you will have treasure in heaven. And Peter is wondering, what's the heavenly treasure, and will we have some of that? After all, Peter was a fisherman, probably not the highest-paying job in the world, but he left all that he had to follow Jesus. What's the reward? Verse 28: *Jesus said to them, "Truly, I say to you, in the new world, when the Son of Man will sit on his glorious throne, you who have followed me will also sit on twelve thrones, judging the twelve tribes of Israel"* (Matthew 19:28).

So, in part, the reward is honor. The twelve disciples—many of whom were lowly and despised in this life—will reign with Christ in the life to come. It makes me think of a scene at the end of the Lord of the Rings, when the kings and queens, the strong and the mighty, all kneel in honor before the four hobbits. Though hobbits were small and insignificant in the world's eyes, having done their part to push back darkness and defend the light, they receive appropriate recognition for their faithfulness.

And one day, Christ will honor his disciples for the whole world to see! But he will not only reward the twelve! Look at verse 29. Jesus says, *"And everyone who has left houses or brothers or sisters or father or mother or children or lands, for my name's sake, will receive a hundredfold and will inherit eternal life"* (Matthew 19:29). Everyone who freely releases earthly treasure, for Christ's sake, can joyfully anticipate heavenly reward! Reward that includes honor and recognition from the one who will say, *"Well done, good and faithful servant."* Reward that infinitely outweighs any cost required of us now. Reward summed up as eternal life! Which is much more than living forever. It is living forever under the blessing of God, in the presence of God. This is the life we were made for. This is the life we are longing for. And this is the life

Jesus gives freely and graciously to all his people.

But, in verse 30 Jesus concludes with this warning and this promise: *many who are first will be last, and the last first* (Matthew 19:30). He's saying, "Be careful that you do not buy into this world's perspective regarding who's prominent and who's important." In the kingdom of heaven, things are different. And in the context of this story today, it's not the wealthy self-sufficient man who ends up first in the kingdom. It's the generous, devoted disciple.

Conclusion

In the 1920's Martyn Lloyd-Jones was a rising star in London's medical world, working as assistant to the Royal Physician, Sir Thomas Horder before earning an esteemed doctorate and beginning his own practice. He was on a path toward a very successful—and very lucrative—career. But in 1927, he gave it up, for two main reasons. First, Lloyd-Jones began to see many rich and famous patients. And he witnessed first-hand what we were talking about earlier in the message, that just beneath the shiny surface of wealth is a whole lot of pain and sorrow and dissatisfaction. So, he began to feel a growing desire to help people address their deepest need—which was not a medical cure, but a spiritual cure.

At the same time, Lloyd-Jones himself was experiencing a fresh and profound sense of his own sin and guilt before God, and the riches of saving grace he had received in Christ. He longed to proclaim this good news. So, he left his prestigious medical practice in London and took a pastoral position in a small town in Wales. Non-Christians thought he was crazy to give up the money and fame for ministry. Christians were impressed, recognizing the significance of his sacrifice. But Lloyd-Jones didn't agree with either perspective. Here's the way he saw it: "I gave up nothing," he said, "I received everything."

How could he say that? Because he earnestly desired eternal life. So he freely released earthly treasure, and he joyfully anticipated heavenly reward. He found that what he gained by following Christ infinitely outweighed anything he lost. And we can find the same thing. Again, Christ's particular call on each of our lives will be unique. He does not call all of us to sell all we own and give it to the poor. He does not call all of us to leave our jobs and enter vocational ministry. But he does call all of us to release our grip on worldly wealth, to devote ourselves to him no matter the cost, and to enjoy the life he gives now and forever. Do that, and in the end you will say, "I gave up nothing; I received everything."