

The Gospel-Centered Life | Wealth

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Throughout history and around the world, there is a belief that if you have money, you have power. If you have money, you have influence. If you have money, you have control. If you have money, you're a somebody.

And what ends up happening is that people seek relationship with you, not for you, but for your money, power, and influence.

- In fact, I believe the functioning idol, the operative god of Williamson County is not Jesus, it's money. We might say it's Jesus, but we live like its money.

Because on some level, every single one of us (yes, even the Christians) is tempted to think, *"If I only had more money, then all of my problems would be solved. If I could just pay this off, or get out of debt, or win the lottery, or land that promotion, then everything would be okay."*

OBJECTION: Well Rob... it sure wouldn't hurt.

- Actually, it might.

Today we're going to dig into one of the most famous places in the Bible where Jesus talks about wealth. Jesus has an interaction with a man who is referred to as the rich young ruler.

Luke 18:18-25

And a ruler asked him, "Good Teacher, what must I do to inherit eternal life?" ¹⁹ And Jesus said to him, "Why do you call me good? No one is good except God alone. ²⁰ You know the commandments: 'Do not commit adultery, Do not murder, Do not steal, Do not bear false witness, Honor your father and mother.' " ²¹ And he said, "All these I have kept from my youth." ²² When Jesus heard this, he said to him, "One thing you still lack. Sell all that you have and distribute to the poor, and you will have treasure in heaven; and come, follow me." ²³ But when he heard these things, he became very sad, for he was extremely rich. ²⁴ Jesus, seeing that he had become sad, said, "How difficult it is for those who have wealth to enter the kingdom of God! ²⁵ For 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."

THE POWER OF MONEY
THE DANGER OF MONEY
FREEDOM FROM MONEY

THE POWER OF MONEY

At the end of this passage, Jesus looks at the rich young ruler and says, through a metaphor about a camel, which was the largest animal in their region, and the eye of a needle, one of the smallest objects to show the impossibility of a rich person entering the kingdom of heaven.

Is Jesus saying that it's impossible for rich people to enter the kingdom? To be rescued and renewed by Jesus?

If that's what He's saying, we're all in big trouble because comparatively speaking, anyone living in America is rich. And we would have major problems with Abraham, Isaac, and Jacob, Old Testament heroes that were all incredibly wealthy. David, Solomon, Job, all rich. Joseph of Arimathea was rich. Did they not enter the Kingdom of God?

Look carefully at verse 26.

Luke 18:26

Those who heard this asked, "Who then can be saved?" ²⁷ Jesus replied, "What is **impossible with men is possible with God.**"

- Jesus doesn't say, what is impossible for *rich* people, is possible with God. He says, what is impossible for *ALL* people is possible with God.
- What can God do? He can do the impossible!
- Jesus is saying, it's impossible for *ANYONE* to be saved without God.

Why is Jesus picking on rich people? Here's the answer: we all have certain issues in life, specific problems, misplaced aspirations, wrong motives, bad habits—everyone of us has them—and every single one of those problems is not solved by money but are made worse by money. *Those problems aren't lessened by wealth but accentuated by wealth.*

OBJECTION: Well, how does that work?

Jesus said,

Matthew 6:24

"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.**"

What you do with your money is a sign and symptom of what you truly worship.

According to Jesus, you have two options:

Either worship money as God — or worship God with your money.

- If hard times come, is your first thought, "It's okay, I've got money" or, "It's okay, I've got Jesus."
- If Jesus makes you poor... will you still love him? If not, money is your god. Money is what you worship.

Throughout the book of Proverbs, money is talked up as a good thing. *"Work and earn money, that's good. Being lazy. Being a sluggard, that's bad."* But at the same time the scripture sets up all these red flags around money, and the reason why is because if you're not careful, money will simply exacerbate the wrong motives, the problems, the bad habits that are already going on underneath the surface.

Jesus said,

Matthew 6:21

"Where your treasure is, there your heart will be also."

- The issue is never the money, it's always the motive.
- The issue is never the dollar, it's always the devotion.
- The issue is never the wealth, it's always the worship.

When you have wealth, when you have power, when you have totally unchecked authority — what you utilize your money for and how you use your wealth simply reveals where your heart is, what's already going on inside of you. It sheds light on the motives of your heart.

Money has the potential to give us misplaced meaning in life.

Proverbs 11:4

“Wealth is worthless in the day of wrath, but righteousness delivers from death.”

Most often, money gives us a sense of control. If I have money, I have value. If I have money, I have security, safety, meaning, control. I'll be okay. But here's what this verse is saying, **Can money stop death? Can it stop tragedy? Can money fix your broken relationships?** No one is on their deathbed saying, *“I really wish I had spent more time at the office.”* Or *“I really wish I had sacrificed more time with my family, my kids so I could've made a little bit more money.”*

What do they say? *“Why did I waste my life chasing money? Why did I sacrifice my kids, my spouse, my family, those that I care about the most for money?”*

There is a deceptive nature to money. Money is meaningless in and of itself. It is a powerful tool that serves a purpose.

THE DANGER OF MONEY

The rich young ruler comes up to Jesus and says, “What do I have to do to inherit eternal life.” And to our surprise Jesus says, *“Obey the Ten Commandments.”* If this rich young ruler is so sure of his position with God — if he's so sure of his adherence to the Ten Commandments... why even ask Jesus the question, “What must I do to inherit eternal life?”

The only reason he's asking this question is because there is something in him that *isn't so sure*... he's worried. So, when Jesus says, “Why do you call me good? There is only one who is good.” Jesus is actually affirming the ruler's fear that he in fact is not good. That he hasn't adhered to the Ten Commandments. That no one is righteous, not even one!

If you on some level think, “If I live a good life, I'll be right with God,” you will always be insecure because you'll never know if your goodness is good enough. And Jesus says, “No one is truly good.”

Then the ruler says, “I've done all this.”

Luke 18:22 When Jesus heard this, he said to him, **“One thing you still lack. Sell all that you have and distribute to the poor, and you will have treasure in heaven; and come, follow me.”**

- Nowhere else in the Bible does Jesus say, “If you want to inherit eternal life, give all your money to the poor and then you can be my disciple. Sacrifice all your wealth for the poor, then follow me.”

Why is he making it so hard for this guy?

Remember the Samaritan woman at the well? Jesus promised her *living water*, and she asks for some and the first thing Jesus tells her is, “Go get your husband,” she says “I have no husband,” Jesus says, “right, you've had five and the man you're with now isn't your husband.” What's he doing? He's going after HER *living water*. The thing she is trying to derive hope, joy, peace, life from is men. Attention, affection, affirmation from men. Jesus tells her, **“You're looking to men to give you what only I can give.”**

Jesus doesn't go after her money because it's not her issue. But for this rich young ruler, **money is his living water. He's looking to money to give him what only God can.** *It's not just money to him. It's his life, it's his value, his worth.*

Jesus goes after his idol. What he worships. His money. Jesus says, **“The only way you'll have room in your life for me, is if you tear down the idol of money. If you sell all your possessions and give all your wealth to the poor then you can follow me...”**

Luke 18:23

But when he heard these things, he became very sad,

He was deeply grieved because money wasn't just money to him—it was much more than that.

The rich young ruler didn't have his possessions — his possessions had him. And because of that his response was, “God I want you in my life as long as it doesn't get in the way of this — because this is what really matters most to me.”

Jesus says, “Commandment #1. Have no other Gods before me. God created you. Sustains your life every moment of every day. Live exclusively for Him. Give Him everything.”

For you. There are all kinds of things in your life that are more important to you than God. Do you love God more than you desire money? More than your independence? More than success? The answer is, no you don't. For many of us, money has been or is currently our “living water.” We look to it to fulfill what only God can satisfy, and we're trapped. **We need rescue.**

FREEDOM FROM MONEY

Money is NOT inherently bad. But money IS one of, if not THE primary thing we are most tempted to chase and idolize in life. So how do we gain the freedom to put money in its rightful place? To view it correctly and gain freedom to use it as the tool it was meant to be?

To hear Robbie Fisher's moving story of how he found freedom from the grip of the pursuit of money, watch the video of today's sermon online.

One of the most powerful ways to free yourself from the deceptive power of money is to live generously, to give it away. Jesus talked more about your money than anything else, and I think the reason why is — because it's the thing that has the most power to steal your affection and love for Him. To rob you of your trust in Him.

In the Old Testament there is a principle called a tithe. That literally means 10%, but in the Old Testament they actually gave far more than that. It's more like 26%. Now what's interesting is that in the New Testament, 10% wouldn't have been the ceiling. 10% is the floor. It's the starting line. Jesus says, “*I don't want a portion of your money. I want your whole life.*” That's what Robbie was describing. This one principle infiltrated his whole life. The life Jesus calls us to is not a life of relative stinginess, or even comfortable generosity, but of **RADICAL GENEROSITY**.

Here's a starting point.. it's not the only way, but it's a start....

Give 10%. Save 10%. Live off the rest.

The minimum benchmark for financial generosity is 10%. If you're not there, would you look at how you might aggressively move toward 10% this year? If 10% is a piece of cake for you, how might you move into more generous living?

I'm not asking you to do anything my family and I don't do. All of our tithe goes to this church. And in fact, I'm shameless about asking you to bring your full tithe here, because what God is growing in and through Grace Chapel right now is something so beautiful, and pure, and holy — and we want to see the new life that God is bringing to this body reach as many people as possible — not for our own sake, but for sake of others and the glory of God.

How can we give? You can always give by texting or on our web site, especially if you know you're going to be traveling over the summer, but you want to make sure you're still able to give. Or you can give on Sundays during the offering.

And if you say, "No way, I'm not going to make any sacrifices for this, I'm not going to get uncomfortable for this. The church is always after my money..."

Let me just end with this...

What's slightly disturbing about today's passage is that this rich young ruler doesn't have his life transformed by Jesus in this interaction. He's not rescued from the grasp money has on him. He didn't do the right thing. He didn't get free.

*But if you look more carefully, you'll notice that **there is another rich young ruler in this passage** who already was free, who did do the right thing, who wasn't controlled by money...*

In this passage Jesus is in his early 30's. How much wealth did he have? All of heaven and earth belongs to Him! Jesus is looking at this young man, and in both Matthew's and Mark's gospels we're told that Jesus had incredible compassion for him... Jesus is thinking, *"I'm a rich young ruler too... far richer than you can fathom, and I'm going down into a poverty that is deeper and darker than anyone has ever gone. I've been stripped of my glory, and before long, I'll be stripped of my friends, my clothes... I'm going to lose my own Father, and I'm losing my own life. I'm going to lose it all for you. I'm selling all my possessions for the poor. I'm giving my whole life away for the poor."*

Who are the poor? We are. Humanity is. We have financial wealth, but apart from Christ, we are spiritually impoverished and destitute.

2 Corinthians 8:9

You know the grace of our Lord Jesus Christ, who though he was rich became poor, so we through his poverty might become rich.

He rid himself of all of his wealth and power so that we who are poor might become rich!

*No matter how wealthy this rich young ruler thought he was, he was just a **poor man deceived by his wealth**.* Jesus is so harsh and blunt with Him because He's trying to wake him up out of his deception and bring him into the family of God.

No matter how much money you have, it will never compare to that kind of wealth. There is real security, real relationship where people don't use you for your money — they love you for you. The wealth that only God can give you far exceeds any temporary security or meaning that money can bring.

That's how the gospel infiltrates your wealth.

The true rich young ruler Jesus Christ emptied himself of all his rights and privileges, his wealth, and possessions, even His own life, so that you could be spiritually rich! Absolutely filled, overflowing with a true wealth that will never fade away.

Let's pray.

Our Father, we thank you that you have given us a perfect picture of what your Son did for us so we then can turn and in turn begin to live according to His pattern. He came not to be served, but to serve and to give His life. He came not to take but to give, and to give Himself. We pray that you would help us to live according to that pattern too, and to know the joy and the freedom that comes when we do. We ask this in Jesus' name, amen.

Discussion Questions

1. Why did Jesus ask the ruler, “Why do you call me good?”?
2. Did Jesus say that it was impossible for rich people to enter the kingdom? Discuss Luke 18:26.
3. Think about your checkbook. What story would it tell about your relationship with your money and with God?
4. Compare what Jesus talked about with the Samaritan woman, and what he focused on with the ruler? What conversation would Jesus have with you about your idol?
5. The minimum benchmark for financial generosity is 10%. If you’re not there, how might you move toward that? If 10% is easy for you, how might you move into more generous living? Those in your group who have personal knowledge of this, share your experience.
6. Had you ever thought of Jesus as “the *other* Rich Young Ruler”? How does it change your perspective in the understanding of this story?

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