

### **THREE THINGS YOU MUST KNOW ABOUT RICHES**

*10* <sup>17</sup>As [Jesus] started on his way, a man ran up to him, and kneeled before him, and asked him, Good Teacher, what must I do to inherit eternal life? <sup>18</sup>Jesus said to him, Why do you call me good? There is none that is good—except God. <sup>19</sup>You know the commandments, Do not kill, Do not commit adultery, Do not steal, Do not bear false witness, Do not defraud, Honor your father and mother. <sup>20</sup>[The man] said to him, Teacher, I have observed all these things from my youth. <sup>21</sup>Looking at him, Jesus loved him and said to him, You lack one thing. Go; sell whatever you have and give [the proceeds] to the poor, and you shall have treasure in heaven; then come, follow me. <sup>22</sup>But when he heard [Jesus'] counsel, his face fell and he went away filled with sorrow, because he was a man who had great wealth. <sup>23</sup>Jesus looked around and said to his disciples, How hard it is for those who have riches to enter into the kingdom of God! <sup>24</sup>And the disciples were amazed at his words. But Jesus replied, Children, how hard it is for those who trust in riches to enter into the kingdom of God! <sup>25</sup>It is easier for a camel to go through a needle's eye, than for a rich man to enter into the kingdom of God. <sup>26</sup>[The disciples] were even more amazed and said to him, Then who can be saved? <sup>27</sup>Looking at them, Jesus said, With men it is impossible, but not so with God; for all things are possible with God. <sup>28</sup>Peter began to say to him, We have left everything, and have followed you. <sup>29</sup>Jesus said, I tell you the truth, There is no man who has left house, or brothers, or sisters, or mother, or father, or children, or lands for my sake and for the gospel's sake, <sup>30</sup>who shall not receive a hundred times more houses, and brothers, and sisters, and mothers, and children, and lands, (with persecutions), now in this time, and in the age to come eternal life. <sup>31</sup>But many who are first shall be last; but the last shall be first. (Mk. 10:17-31)

#### **Introduction**

Ann Russell Miller grew up in luxury and privilege as the only child of the former chairman of the Southern Pacific Railroad. At age 19, she married Richard Miller, who became vice president of Pacific Gas and Electric.

Ann and Richard had it all: money, celebrity friends, and a nine-bedroom mansion overlooking San Francisco Bay. Ann had cooks and maids. Ann made shopping trips to New York's famous Sachs Fifth Avenue. She hosted black tie balls, she took cruises on private yachts in the Mediterranean; she attended weekend getaways at the family's home in Palm Springs. Petite and impeccably dressed, Ann had her hair done at Elizabeth Arden and bought her date books from Tiffany's. She regularly invited her friends on trips around the world, including archaeological digs.

When her husband, Richard, died in 1984, a childhood friend requested to marry Ann, proposing to her on a private yacht in the Mediterranean. But Ann turned him down. And that's not all Ann did.

She divided up her fortune among her children; she arranged a gigantic garage sale for the leftovers and donated the proceeds to charity. Then she devoted the rest of her life to Christ, to be His bride. (*The Sheboygan Press*, 10/21/94)

In the passage of Scripture presently before us we meet a young man whose life in many ways is strikingly similar to Ann's—but there is also a striking difference. Ann's story is headline news because it is exceptional, the young man's story, sad to say, is much more typical of the effects wealth has upon a person's life.

As we study this passage of Scripture, let us take to heart our Lord's counsel concerning the dangers of wealth as we consider, Three Things You Must Know about Riches.

### **I. Riches Cannot Satisfy the Need of Your Heart (Mk. 10:17-21)**

As Jesus travels through the cities and villages of Judea, He is approached by a man who “has it all.” This is a man who had money: “*he was one who had great wealth*” (Mk. 10:22.) This man had youth; the gospel of Matthew twice points out that he was a young man (Matt. 19:20,22.) This man had position; Luke identifies him as “*a certain ruler*” (Lk. 18:18.)

But when you look more closely, you discover something else about this man: he was desperate. This young man **ran** up to Jesus, he fell to his knees before the Lord, and he earnestly inquired, “What shall I do to inherit eternal life? Take careful notice of the young man's question, “How can I inherit **eternal** life?” From his behavior and from his question, it becomes evident that this young man was desperate. It seems that his mind had become preoccupied with the end of life and with death, he had become concerned about what lays beyond this earthly life and what transcends it. He was aware that, despite all he had, there was something much greater that he did not have, and this greatly troubled his soul.

As we consider this young man, we may ask, “What brought him to this point?” Perhaps he had become acutely aware that there is more to life than making money and counting it and spending it. Perhaps he had become acutely aware that material possessions cannot satisfy your spiritual need. Those people who have little or nothing, focus their time and energies on “making it,” acquiring the good things of this present life. But those who have “made it,” have time to contemplate what they have, and its true value. Their wealth can make life exciting, but not satisfying. Their wealth can make life comfortable, but not peaceful. Their wealth can provide them with activities to occupy their time, but can do nothing for them with regard to eternity.

Perhaps this young, influential, wealthy man had become acutely aware that all his wealth pertained to this present life and this life itself is fleeting and will all too soon be terminated; then he will have to leave all his possessions behind and they will lose all their value to him. Maybe he had heard the words of Jesus

recorded in Mark 8:36-37, *“What profit is it for a man to gain the whole world, but to forfeit his soul? <sup>37</sup>What can a man give in exchange for his soul?”* and those words had made a deep impact upon him.

This is the first thing we must know about riches: Riches cannot satisfy the need of our heart. As the Lord Jesus said to this man: *“You lack one thing. Go; sell whatever you have and give [the proceeds] to the poor, and you shall have treasure in heaven; then come, follow me.”* (Mk. 10:21.)

## II. Riches Can Capture Your Heart (Mk 10:22-27)

The young man has come to Jesus with a question that has been burdening his soul: How can I inherit eternal life?

Jesus supplies the answer to his question: *“Looking at him, Jesus loved him and said to him, ‘You lack one thing. Go; sell whatever you have and give [the proceeds] to the poor, and you shall have treasure in heaven; then come, follow me’”* (Mk. 10:21.)

But what is the young man’s response? The expression on his face was that of shock and sadness. He was shocked to learn the price of eternal life, and he was not prepared to pay the price. He turned away from Jesus, he turned away from the one and only answer to his question; he turned away from the offer of eternal life. He turned away in a state of depression—he was *“engulfed in sorrow”* (Lk. 18:23.)

Why did he make this kind of response? Scripture supplies the answer, *“Because he had great wealth”* (Mk. 10:22b.) His riches could not meet the need of his soul, yet he could not tear himself loose from his riches for the sake of his soul.

Let us consider very carefully the effect that riches can have upon our heart: there is always present the subtle temptation to idolize riches. Note how Jesus’ earlier statement, *“those who possess riches”* (vs. 23), becomes *“those who trust in riches”* (vs. 24.) Why is it easier for a camel to go through “the eye of the needle” than for a rich man to enter the kingdom of God? Such is the case because it is easier to remove the load from the camel’s back (so he could squeeze through the small opening in the city gate that was called “the eye of the needle”) than to separate a rich man’s heart from his riches. He is devoted to his riches because he loves them and trusts in them, bear in mind the counsel the Lord gives in Matthew 6:19-21,

*Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. <sup>20</sup>On the contrary, store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal; <sup>21</sup>because where your treasure is, there your heart will be also.* (Matt. 6:19-21)

Why is there the temptation to idolize riches? Why is there the temptation to become devoted to them with a love and trust that should be given to God and Christ? The first reason is because riches appear to be a source of “salvation.” Riches can deliver you from financial debt and make you financially free. Notice the role riches play in the lives of those whom Jesus in His parable identifies as “the seed sown among thorns”:

*Still others are like seed sown among the thorns: these are people who have heard the word; <sup>19</sup>but the cares of the world, and the deceitfulness of riches, and the intense desires for other things come in and choke the word, and so it becomes unfruitful. (Mk. 4:18-19)*

The people whom the Lord Jesus here describes view wealth as the solution to “*the cares of the world;*” if they possess enough wealth, they will no longer need worry about their financial problems.

The second reason is there the temptation to idolize riches is because riches appear to be a source of “fulfillment:” riches can give you access to “the good life” as it is envisioned and pursued by the people of this world. Notice how this temptation also plays a role in the thinking of those whom the Lord Jesus identifies as “the seed sown among thorns.” Such people not only view wealth as the solution to “*the cares of the world;*” they also view wealth as the means of fulfilling their “*intense desires for other things*” (the so-called “good things” of life: pleasures, luxuries, adventures, travel, etc.)

A third reason why there is the temptation to idolize riches is because riches appear to be a source of “security:” riches can guard you and deliver you from the (financial) perils of life. Note that the rich man in Jesus’ parable views his wealth as a means of security:

*And he told them this parable. The ground of a certain rich man produced a good crop.<sup>17</sup>He thought to himself, What shall I do? I have no place to store my crops. <sup>18</sup>Then he said, This is what I will do. I will tear down my barns and build bigger ones, and there I will store all my grain and my goods. <sup>19</sup>And I will say to myself, You have plenty of good things laid up for many years. Take life easy; eat, drink and be merry. (Lk. 12:16-19)*

The disciples are very troubled by Jesus’ teaching, and ask, “*Who then can be saved?*” (Mk. 10:26) They apparently appreciate the connection Jesus has pointed out between the possession of riches (vs. 23) and the tendency to trust in riches (vs. 24.) Furthermore, they perceive—maybe even are convicted of the fact—that any man with any measure of wealth is vulnerable to wealth’s subtle temptation. Their concern seems to be: What man has the power to transfer his devotion and trust from riches to God? Indeed, Jesus indicates that what is required is nothing less than a work of God; only the Holy Spirit can transfer a man’s love and trust from his riches to Christ: “*Looking at them, Jesus said, ‘With*

*men it is impossible, but not so with God; for all things are possible with God”* (Mk. 10:27.)

Here is the second thing we must know about riches: Riches can capture our heart. We would be wise to join with the wise man of Proverbs in making this prayer:

*Give me neither poverty nor riches, but give me my daily bread. <sup>9</sup>Otherwise, I may have too much and disown you and say, Who is Jehovah? Or I may become poor and steal, and so dishonor the name of my God.* (Prov. 30:8b-9)

### **III. Riches Must Not Claim First Place in Your Heart (Mk. 10:21-22,28-31)**

Note that this rich young man was not a playboy who was only interested in enjoying all of life that his wealth could provide; on the contrary, he was a thoughtful, moral, and religious man. When Jesus directs his attention to (some of) the commandments, his immediate response is, *“All these things I have observed from my youth”* (vs. 20.)

Here is a young man who had made room for God in his life; but that is precisely the problem. He made room in his life for God; but he had not given his heart to God. He allowed his riches to occupy the place reserved for God alone. God, not riches, must be the chief object of his (and our) love and trust; God, not riches, must be the chief object of his (and our) devotion.

This is why Jesus issues the radical command recorded in verse 21: *“Go; sell whatever you have and give [the proceeds] to the poor, and you shall have treasure in heaven; then come, follow me.”* This radical command is confronting the young man (and us) with the radical demand of God; God demands our heart: *“Love Jehovah your God with all your heart and with all your soul and with all your strength”* (Deut. 6:5.) This radical command is simply applying the law of God to this man’s life—in his case, his riches had become an idol that was occupying the position of pre-eminence reserved for the Lord alone, causing him to transgress the first commandment: *“I am the LORD your God ... <sup>3</sup>You shall have no other gods beside me”* (Ex. 20:2-3.)

This radical command applies to us as much as it applied to that young man. Not every Christian is obligated to literally sell all that he possesses. But every Christian is obligated to have the kind of heart that makes it possible for us, by the grace of God, to sell all that we possess—the kind of heart described in Luke 14:33, *“Any one of you who does not renounce all that he has cannot be my disciple.”* To renounce means to relinquish claim to, to give up the rights of possession. Every Christian is obligated to have the kind of heart that is devoted to God, putting Him first, doing whatever He commands, and choosing Him above all others. Every Christian is obligated to have the kind of heart that causes us to hold our possessions in “the palm of an open hand,” ready to yield

them to the Lord if He sees fit to reclaim them; rather than tightly clutching our possessions in “a clenched fist,” refusing to yield them up.

Notice that Jesus issues this command in love: *“Looking at him, Jesus loved him and said to him ... Go; sell whatever you have ... then come, follow me”* (vs. 21.) Furthermore, Jesus promises that in exchange for his earthly riches, He will give the man the eternal riches of the kingdom of heaven: *“You shall have treasure in heaven.”* The missionary martyr Jim Elliot once remarked, “He is no fool who gives up what he cannot keep in order to gain what he cannot lose.”

Jesus also promises to more than meet our present needs when we turn everything over to Him and give Him His rightful place of pre-eminence:

*Jesus said, I tell you the truth, There is no man who has left house, or brothers, or sisters, or mother, or father, or children, or lands for my sake and for the gospel's sake, <sup>30</sup>who shall not receive a hundred times more houses, and brothers, and sisters, and mothers, and children, and lands, (with persecutions), now in this time, and in the age to come eternal life. (Mk. 10:29-30)*

This is the third thing we must know about riches: Riches must not claim first place in our heart:

*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 material possessions. (Matt. 6:24)*

## **Conclusion**

Let us be careful to heed our Lord's counsel concerning riches as that counsel is presented to us in the gospels: 1) Riches cannot satisfy the need of our heart; 2) Riches can capture our heart; and 3) Riches must not claim first place in our heart.