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Beverly E.C.C., Chicago, IL

“DEAR MONEY...”
Luke 16:13-15; 18:18-30

? *Dear Money: What are you to me?*

Am I only using you, or are you are using me? Do I have you, or do you have me? Which one of us is master and which is servant?

What about you? What kind of relationship do you have with money?

■ Please turn with me to Luke 18:18-23.

□ In verse 18 **“A certain ruler [asks] [Jesus], ‘Good teacher, what must I do to inherit eternal life?’”**

How can I escape death and hell? How can I receive salvation? How can I obtain God’s greatest blessings? **“What must I do to inherit eternal life?”**

{Mt 19:22} The question reflects a degree of insight and self-awareness that eludes some people. It is made more impressive by the fact that in his parallel account Matthew identifies this **“ruler”** as a **“young man.”**

That makes what follows all the more poignant.

□ In verse 19 Jesus confronts the young ruler’s faulty assumptions about Law and Grace: **“Why do you call me good? No one is good – except God alone.”**

☑ {NIV Study Note, Mk 10:18} The Lord is not denying his own goodness, or his divinity. He *is* **“forcing the man to recognize that his only hope [is] in total reliance on God, who alone can give eternal life.”** **“What must I do**

to inherit eternal life” is an OK question. *“How can God give me eternal life?”* is a better one.

□ In verse 20 Jesus continues: **“You know the commandments,”** and he proceeds to name five. The list is not meant to be comprehensive; it is symbolic of the entire Law.

□ Without missing a beat the guy answers: **“All these I have kept since I was a boy”** (verse 21).

☑ {NIV Study Note, Mk 10:18} He appears to be sincere. He probably assumes that **“keeping the law [is] a matter of external conformity.”** It completely escapes his attention **“that the law also [requires] inner obedience, which no one”** except the Messiah **“can [perfectly] satisfy.”**

□ Verse 22: **“When Jesus [hears] this”** misplaced confidence **“he [says]... ‘You still lack one thing. Sell everything you have and give to the poor, and you will have treasure in heaven. Then come, follow me.’”**

Some people try to dilute this teaching: ‘Jesus isn’t really commanding voluntary poverty and radical charity. Or if he is, he is narrowly addressing this one particular man. This has no application in our lives!’

I disagree. Jesus means precisely what he says, and his words do apply to us.

Other people try to intensify this teaching: ‘Voluntary poverty and radical charity are essential aspects of saving faith; hence Jesus demands them of everyone. This has unconditional application in our lives!’

I disagree. Jesus is not saying that we are saved by these works, and his words must be nuanced.

□ Verse 23 is instructive here: **“When”** the rich young ruler “[hears] **this**” (the invitation in verse 22), **“he [becomes] very sad, because he [is] very wealthy.”**

{Mt 6:20} Christ is offering him **“treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal”** yet the man rejects true wealth. It is safe to say that this rich young ruler does not possess a fortune; a fortune possesses him.

☑ If, as Jim Elliot observed, **“He is no fool who gives what he cannot keep to gain that which he cannot lose,”** than **“He is a fool who gives what he cannot lose to gain that which he cannot keep.”**

☑ {NIV Study Note, Mk 10:21} This man’s **“primary problem [is] his attachment to his wealth, and Jesus’ prescription [is] to rid him of it.... Giving away his”** treasure would “[remove] **the obstacle that [keeps] him from**” following the Savior to freedom. He opts for bondage instead.

? *What about me?* Would I sell everything and give it to the poor if the Son of God commanded it? What kind of relationship do I have with money?

? *What about you?*

■ Now, Luke 18:24-30.

□ In verses 24-25 the rich ruler is still standing there, slack-jawed. Jesus looks at him and says, **“How hard it is for the rich to enter the kingdom of God! Indeed, it is easier for a camel to go through the eye of a needle than for the rich to enter the kingdom...”**

It is astounding how many commentators who pride themselves on taking Scripture literally bend over backwards to soften this from impossible to merely difficult. As I kid I was told that **“the eye of the needle”** was a postern, a small door that gave access to the city when its massive gates were shut. A small, skinny camel might barely scrape through – if it was unloaded and crawled in on its knees. The problem is, all available historical and archaeological evidence shows that the postern was not used in Palestine until much later, perhaps around 1000 or 1100 A.D.!

□ Not to mention that in verse 26 the audience is shocked and dismayed: **“Who then can be saved?”**

This culture sees wealth as an unmitigated good. Everyone takes it for granted that prosperity is the proof and substance of God’s favor. Their heretofore unquestioned assumption is that the rich stand a much better chance of being saved than the poor. **“Who then can be saved?”** they take what he says at face value.

□ Verse 27: **“Jesus [replies], ‘What is impossible with human beings is possible with God.’”**

Material riches are a snare, a stumbling block, a pitfall. As we grasp the wealth that we have – or do not have, but we covet it – that wealth grasps us.

Money and possessions are useful. Yet treasure has a way of using us to multiply itself, and to protect itself even from the claims of God.

The false God of wealth has terrifying strength. This makes it impossible for the rich, in their own strength, to trust God instead of treasure.

{Rev 19:6; Job 42:2; Ps 33:9; 46:6; Lk 4:18} But the **“Lord God Almighty” “can do all things.” “He [speaks], and it [comes] to be,” “he lifts his voice, [and] the earth melts.”** He “[proclaims] **freedom for the prisoners**” and “[sets] **the oppressed free.**” **“What is impossible with [humans] is possible with God.”**

? *What about me?* Do I trust God or riches? Am I allowing the Living God to liberate me from bondage to money and possessions?

? *What about you?*

□ That brings us to Luke 16:13. The Messiah declares: **“No one”** – actually, the Greek term is οικετησ [oikētēs], which is defined as *servant* – **“No [servant] can serve two masters. Either you will hate the one and love the other, or you will be devoted to the one and despise the other.”** We can only be torn between conflicting loyalties for so long before we will give ourselves wholeheartedly to one.

And then this jarring statement: **“You cannot serve both God and Money,” “God and μαμωνα [mamōna].”** Mammon includes every kind of wealth.

Three things jump out here.

✎ 1st, we all serve a Master.

Do you bristle at that? Allow me to rephrase it: each of us dedicates our life to a cause. That cause might be noble or base, altruistic or self-centered, constructive or destructive. Our service might be deliberate or unwitting.

In extreme circumstances we will die for our cause. We certainly live for it by devoting our time, energy, talents, skills, and money to its service.

? The question is not *will I serve*, it is *whom will I serve?* Bob Dylan got it right: **“You’re gonna have to serve somebody, / Well, it may be the devil or it may be the Lord / But you’re gonna have to serve somebody.”**

✎ 2nd, money is a devil of a Master.

As our Master money amplifies luxury into need, inflames unwholesome desire, makes us greedy, instills false security and real anxiety, and degrades us and others.

☑ {The Day America Told the Truth} Money promises freedom but delivers bondage. In 1990 Americans were surveyed about what they would do for \$10 million: 25% said they would abandon their family; 23% said they would work as a prostitute for a week; 3% said they would give their children away. How many more would lie, cheat, or commit an act of violence for that sum of money?

The rich young ruler rejected Christ, and with him eternal life, and treasure in heaven – not because he disbelieved his word, but because money was his Master.

✎ 3rd, God the Father, Son and Holy Spirit is the best Master.

{Jn 15:15} When we surrender to God in faith an amazing transformation happens: we become more than his servants! As Christ says to his Followers, **“I no longer call you servants... I [call] you friends...”**

{1 Jn 3:1} And it does not stop at friendship: **“See what great love the Father has lavished on us, that we should be called children of God! And that is what we are!”**

{Mt 20:26-28} That is not the end of our servant-hood. As the Savior says, **“Whoever wants to become great...must be your servant... – just as the Son of Man did not come to be served, but to serve, and to give his life as a ransom for many.”** However, in Christ our servanthood is inspired and energized, not by duty or fear of punishment, but by love and gratitude and delight.

God is the best Master, Friend, and Father.

? *Dear Money: What are you to us?*

Are we only using you, or are you are using us? Do we have you, or do you have us? Which of us is master and which is servant?

Luke 16:13-15, 18:18-30 is the word of the Lord.