

## **When Riches Keep One Out Of Heaven**

Matthew 19:23-26

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Today we shall address from our text what Jesus says about the rich and how trusting in riches will keep one out of heaven. Perhaps you are thinking, "I'm not rich, so the Pastor must be speaking to someone else." It is interesting how many people are so quickly inclined to dismiss a text like this as not addressing them, because they do not view themselves as rich. What is it to be rich? How much wealth makes a person rich? Even those among us who seem barely able to make ends meet every month would be viewed as rich by many throughout the world, who live on bread and water, who live on the streets, who have no access to clean water, refrigeration, heating, or sanitary bathroom facilities. Wealth like beauty is in the eyes of the beholder.

The Lord does not give us a specific definition from which to work in identifying who is rich, but rather addresses a sin which is common to all of us, whether we view ourselves as rich or not: the sin of covetousness, or trusting in riches. For whether we view ourselves as rich or poor, within the higher, middle, or lower income category, we all struggle with the sin of covetousness to varying degrees. Those "who have" find it difficult to let go of what they have (they grip so tightly to what they have for fear of losing it and apart from the grace of God will not willingly place it all on the altar as the Lords to be used for His glory). Those "who do not have" find themselves continuously focused upon what they would purchase if they only had more money (they are constantly looking with discontentment at the green grass in the next field and apart from the grace of God will not find peace and contentment in whatever God graciously bestows on them, even the crumbs that fall from the table of

God's providence). Thus, whether we place ourselves among the "haves" or among the "have nots", the matter of looking to riches to meet our needs or desires rather than looking to Christ is a temptation which all of us face. Let us then consider together the following two main points from our text: (1) The Sin Of Trusting In Riches (Matthew 19:23); (2) The Consequence Of Trusting In Riches (Matthew 19:24-26).

## **I. The Sin Of Trusting In Riches (Matthew 19:23).**

A. Let's consider the context of Christ's remark about riches. In the immediately preceding verses (Matthew 19:16-22), Christ performed some internal surgery upon the soul of a rich, young ruler who came to Him asking what he should do in order to inherit eternal life. The rich, young ruler believed he must first keep God's commandments in order to have eternal life. However, Christ wanted him to realize he could not inherit eternal life on the basis of his own law-keeping, because he could not perfectly keep God's commandments.

1. Dear ones, eternal life is the free gift of God; eternal life is not our wages for keeping God's commandments. To the contrary, eternal life is the wage earned by the Lord Jesus Christ for His perfect law-keeping on behalf of all who trust alone in Him. And that eternal life earned by Christ through His obedience and sacrifice is graciously imparted to those who receive by faith alone the justifying righteousness of Christ and the free gift of everlasting life.

2. After the rich, young ruler had proudly declared that he had kept all of the commandments of God from his youth, the Lord Jesus gave him one other commandment to keep: "go and sell all that you have and give it to the needy, and then come and follow me" (Matthew 19:21). This, the rich, young ruler was unwilling to do; for he accounted the riches of this world to be of greater value than the riches of Jesus Christ. His faith was misplaced. His faith was in his earthly wealth.

3. The sin that was destroying this rich, young ruler who was likely exemplary in so many other areas of his life was the sin of covetousness. Thus, he walked away from the Lord with sorrow—not a sorrow induced from having to walk away from Him who is more valuable than any earthly or heavenly possession. But rather a sorrow induced from having been commanded by Christ to walk away from his earthly wealth and riches (which were his gods).

4. This was not the first time some had come to Christ outwardly, and then had turned away from Christ because of a hard saying (John 6:60,66). The Lord Jesus did not flatter the ego of those who desperately needed to see their sin and their desperate need of Him. Dear ones, it is the sovereign work of the Holy Spirit to reveal to us our sin and violation of God's righteous laws, so that we might see our desperate need of a Savior from the guilt and condemnation of sin, but also from the power of sin in our lives (even after we have been justified and adopted by God).

B. But the account of the rich, young ruler doesn't end there. Once the rich, young ruler has departed, the Lord looks around at His own disciples, and instructs them further concerning the sin of covetousness and trusting in riches. You see, dear ones, this is a message that the Lord wants even His disciples and followers to hear (not just those who reject Him). The Lord gets the attention of the disciples very quickly when He says (in Matthew 19:23): "Verily I say unto you, That a rich man shall hardly enter into the kingdom of heaven." Remember that this statement is not made in a vacuum, but is based upon the incident with the rich, young ruler. It was his unwillingness to look in faith to Christ as infinitely more valuable than all his earthly riches combined that had turned him away in unbelief from the unimaginable glories of everlasting life and the unfathomable joys of heaven.

C. Let us be sure that we understand that the Lord here is not condemning wealth, riches, money, property, or material possessions, as if these things were evil in themselves. Nor is Christ necessarily condemning those who possess much by way of these earthly riches. For consider that it is God Himself who blesses men with wealth and riches (1 Samuel 2:7; Proverbs 10:22; Ecclesiastes 5:19; 1 Timothy 6:17, “who giveth us richly all things to enjoy”). Consider that there were very wealthy believers, whose wealth was particularly mentioned in Scripture: Job, Abraham, Isaac, Jacob, Joseph, David, Solomon, and others. Thus, dear ones, it is not earthly riches in and of itself that prevents one from entering into the Kingdom of God and inheriting eternal. It is something else as we shall soon see.

D. This statement of Christ in Matthew 19:23 turns the head of the disciples, for in Matthew 19:25 we read that the disciples were “exceedingly amazed” at the words of Christ. Amazed perhaps in that it seemed as if Christ was declaring that riches (in and of themselves) made it difficult for one to receive eternal life and enter into heaven. Christ then clarifies what it is about riches that a rich man shall hardly enter into the kingdom of God. It is their trusting in earthly riches rather than trusting in Christ (Mark 10:24). This trusting in earthly riches is also condemned in other passages of Scripture as well (Psalm 52:7-8; Proverbs 11:28; 1 Timothy 6:17).

1. What does it mean to trust in riches?

- a. It is to look to earthly possessions as more valuable to us than Christ. It is to look to earthly possessions as the source of true joy, peace, contentment and life. It is to put off embracing Christ as He is freely offered to us in the Gospel because of what He might it might cost us in our worldly honor, riches, and approval of others.

- b. Trusting riches is a misplaced faith. It does not mean that there is absolutely no appreciation for Christ at all (the rich, young

ruler surely had a great admiration for Christ in some sense), nor for the ordinances of Christ, nor for the commandments of Christ. It means that Christ is not the object of one's faith. Rather there is a competing object of faith: namely, the god of earthly possessions.

c. This is what James calls friendship with the world, which makes one an enemy of God (James 4:4). Paul makes it ever so clear to us in 1 Timothy 6:17 that the living God alone is to be the object of our faith—and it is He who blesses us with all earthly possessions to enjoy (and removes them at times as well, for our good and His glory).

2. Let us probe a little deeper that we might honestly evaluate our own lives in regard to our trusting in riches (i.e. the things of this world) or our trusting in Christ. Ask yourself the following questions.

a. What is honestly and sincerely my **chief goal** in life? Is it to embrace, love, and obey Christ, and to grow in the grace and knowledge of Christ to the glory of God? Or is my **chief goal** to embrace a better job, a bigger home, a newer car, or a larger bank account? Am I trusting in my family to make me happy, in my job, in my dreams, in my health, in my education, in my pleasures? None of these things just mentioned are sinful in themselves, but each of them may become an object in which we trust for our joy, our peace, and our contentment. Paul declared, "For to me to live is Christ, and to die is gain" (Philippians 1:21). What is it for you to live, dear friend? Whatever you would have to substitute for Christ, that is what you are trusting in, and death will not be gain to you.

b. Is our view ourselves determined by what we possess or by what others think about us? Do we supremely view ourselves as truly successful and blessed because of our union to Jesus Christ or because of our union to earthly possessions, the applause of others, and the success that we attain in this life? Whose approval is more important to us, our peer's approval or God's, our family's approval or Christ's, our supervisor's or our teacher's approval or the Lord's?

c. Dear ones, the wise man (or woman) builds his life upon trusting in Christ (which cannot be taken away when the storms of life assail him); whereas the foolish man (or woman) builds his life upon trusting in the things of this life (which can be taken away by death, destruction, economic collapse, cp. Proverbs 23:5). Is there anything in this world that we would exchange for the salvation of our soul? The Lord Jesus asks (in Matthew 16:26): “For what is a man profited, if he shall gain the whole world, and lose his own soul? or what shall a man give in exchange for his soul?”

3. What is it about riches that makes it so difficult for a man to trust in Christ alone for his eternal salvation? Riches (apart from the grace of God) so complicate a person’s life that they more often than not become all consuming and become that to which a person will look in order to have all his needs met. Riches (apart from the grace of God) incline a person toward a sinful self-sufficiency where he has no need of Christ. Riches (apart from the grace of God) never say “enough”, for the love of money is never satisfied—the more it is fed, the bigger it grows; and the bigger it grows, the more it must have. It is a vicious cycle. And for these reasons, the Lord says, “Children, how hard is it for them that trust in riches to enter into the kingdom of God” (Mark 10:24).

## **II. The Consequence Of Trusting In Riches (Matthew 19:24-26).**

A. The consequence of those who trust in their riches (or anything else) rather than in Christ is that it is impossible for them to be saved (impossible that is apart from the grace of God). This consequence is first illustrated and then explained by the Lord.

B. The Lord illustrates the consequence that befalls those trusting in riches in Matthew 19:24.

1. Some have objected that it is not a camel that is in view

here, but rather a different Greek word, meaning “rope.” This is due to a variation in some manuscripts of merely one letter: from *kamelos* (camel) to *kamilos* (rope). The word for camel is the accurate reading as attested by the vast majority of Greek manuscripts, and the word for “rope” was likely added to soften the impossible illustration used by Christ. However, it should be noted that the Lord also used the word, “camel”, in another context, which was equally impossible (Matthew 23:24).

2. Others have sought to remove the impossibility of this illustration by alleging that “the needle’s eye” was a small gate in Jerusalem at the time of Christ through which one must pass if he sought to enter the city after the main gates were closed. In such a case, it is claimed that the rider would have to dismount from the camel, and the camel would have to crawl (as it were) through this small gate. However, there is no historical or archeological evidence of such a gate in Jerusalem called “the eye of a needle”.

*Wikipedia* states ([http://en.wikipedia.org/wiki/Eye\\_of\\_a\\_needle](http://en.wikipedia.org/wiki/Eye_of_a_needle)):

The "eye of the needle" has been claimed to be a gate in Jerusalem, which opened after the main gate was closed at night. A camel could only pass through this smaller gate if it was stooped and had its baggage removed. This story has been put forth since at least the 15th century, and possibly as far back as the 9th century. However, there is no evidence for the existence of such a gate.

3. Dear ones, the illustration which the Lord here uses is not intended to show the mere difficulty of entering the Kingdom of God by one who trusts in his riches, but rather the impossibility of entering the Kingdom of God by one who trusts in his riches. Therefore, the illustration of Christ is perfectly fitted to teach this truth. There is nothing that a man who trusts in his earthly riches can do in order to be saved (or trusts in anything else other than Christ, whether his own righteousness, whether his baptism, whether his church, whether the pope or the

saints). It is impossible—as impossible as a camel jumping through the eye of a needle.

C. The disciples in amazement ask in Matthew 19:25, “Who then can be saved?” The disciples seem so shaken by Christ’s illustration that they wonder among themselves whether anyone can be saved at all. If such is the case for the most privileged class of people, who then can attain to salvation?

D. Christ responds to their question in Matthew 19:26.

1. With “men” it is impossible. Not with just rich men, but with men and women in general, it is impossible to be saved. Every man, woman, or child by nature is as unable to save oneself as a camel being threaded through the eye of a needle. If that doesn’t demonstrate the utter futility of any person in seeking to enter heaven by any other door than Christ, I don’t know what does. Therefore, our gifts and abilities, our riches, and all of our inward and outward righteousness (which falls short of the glory of God) must be altogether forsaken as that in which we trust, if we would have eternal life.

2. With “men’ it is impossible, but with God all things are possible. God is able to do that which is impossible for man to do. And dear ones, He has done so in His most wise, holy, and gracious plan in saving lost, undeserving sinners. For Christ perfectly fulfilled every jot and tittle of what God required and which man could not fulfill due to his corrupt nature. Every time one turns in saving faith to Jesus Christ, the greatest of God’s miracles is performed. The impossible occurs—there is a new creation in Christ—it’s as if a camel passes through the eye of a needle.

a. Saving faith is embracing the God who works the impossible. It is casting oneself upon the God who cannot lie. It is resting alone in the righteousness of Christ to justify, rather than anything within

me or done by me to justify. And, therefore, saving faith receives the promise of eternal life with confidence through Jesus Christ our Lord.

b. If then God has shown Himself to be the God of the impossible in our justification, dear ones, will He show Himself to be any less than that in our sanctification? Are we not encouraged to come to Him with the same confidence, trusting in Him as the God who works the impossible in our lives every day, regardless of the afflictions, trials, or needs that we might have? Yes, it is very possible that the God of the impossible may not immediately and miraculously deliver us out of every trial, but then again the God of the impossible will grant to us the grace and strength to sustain us through every trial (Ephesians 3:20).

Dear ones, we may not be trusting in riches or the things of this life for our eternal salvation, but we may be looking to the people or things of this life to make us happy (which is also a sin that Christians should overcome by God's grace). But how?

1. By daily realizing that Christ has already purchased for you and promised to you the power to overcome this sin. It's simply a matter of withdrawing by faith from the account in heaven the benefits of Christ's death and resurrection.
2. By daily growing in our contentment in Christ when we are called to give up certain possessions, and crucifying our discontentment and covetousness every day. Paul had to learn to be content (Philippians 4:11-13). But how?
3. By daily making Christ your life and reason for living (Philippians 1:21). This is to enjoy Christ as a personal Savior in fellowship with Him.
4. By understanding that earthly riches (and everything else in this life) are temporal and fleeting—they are here today and gone tomorrow. But what is done for Christ is eternal.

Let our trust not be in that which takes up wings and flies away, but rather, let our trust be in Christ, who became poor and laid down His holy life upon the cross in order to make us the very heirs of God and joint-heirs with Jesus Christ, which is an inheritance that will never fade away. Do you think that the child of God, who lost everything he/she had upon earth, will have any regrets in heaven as he/she enjoys the everlasting glories that God has prepared for all those who trust Him and love Him? Not a chance.

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