

# Ducks in a Row

## A Christ Centered Economic [Colossians 3:22-24]

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In his book *The Prodigal God*, best-selling author and pastor Timothy Keller offers the following story to illustrate self-centered giving:

Once upon a time there was a gardener who grew an enormous carrot. So he took it to his king and said, "My Lord, this is the greatest carrot I've ever grown or ever will grow. Therefore I want to present it to you as a token of my love and respect for you."

The king was touched and discerned the man's heart, so as [the gardener] turned to go the king said, "Wait! You are clearly a good steward of the earth. I own a plot of land right next to yours. I want to give it to you freely as a gift so you can garden it all." And the gardener was amazed and delighted and went home rejoicing.

But there was a nobleman at the king's court who overheard all this. And he said, "My! If that is what you get for a *carrot*—what if you gave the king something better?" So the next day the nobleman came before the king and he was leading a handsome black stallion.

He bowed low and said, "My lord, I breed horses and this is the greatest horse I have ever bred or ever will. Therefore I want to present it to you as a token of my love and respect for you."

But the king discerned his heart and said thank you, and took the horse and merely dismissed him. The nobleman was perplexed. So the king said, "Let me explain. That gardener was giving **me** the carrot, but you were giving **yourself** the horse."

This morning, may the Lord Jesus Christ root in our lives eternal priorities and manifestly change everything: including our economic priorities.

**Read Matthew 19:16-22**

### Could this be me? (Matthew 19:16)

We know that the man is young (19:22), and he is rich (19:22), and a ruler (in Luke 18:18). Let's make this man a contemporary. A middle class, Baptist deacon, who as a millennial wanted to hear from Jesus so he journeyed to Israel.

**He is young** – most likely 20-40 which was the upper limit of the being classified a young man in ancient Jewish mindset. So if you are 39 you are still a young person!

**He is rich**—our hopes is that he is a billionaire CEO of a start-up company. “**great wealth**” is less literal, too exaggerated, and too easily makes most of us think we are poorer than this man). He was, in short, at least in the **small middle class of first-century** society, which seemed “rich” in the eyes of the vast majority. He like us, had many (2+) possessions.

**He is a ruler**—most likely a local synagogue (jewish church leader) official. He was not a billionaire prince from a far off land riding on a white horse.

**He was a seeker of Jesus.** How do we know this? First he came up to Jesus (19:16). He was a moral and religious man. We would call him well to do and successful. And He desired eternal life. He is not yet a disciple.

“**Teacher,**” as in 8:19 and 12:38, reflects the inadequate understanding of one who is not a true disciple. Still, there is no indication that this man is trying to trap Jesus.

His question may well be genuine, revealing his own sense of some personal inadequacy.

**Master** is a word often used in the mouth of disciples and teacher the word used for those who do not yet follow.

**This man represents many of us:** seeking Jesus, trying to live a good life, and deep down knowing that something is missing. This man wanted purpose in his life. Although he was in a place of comfort and safety he wanted something more!

It is **quite ok to** be rich, young a ruler, and a seeker of Jesus. But, if these dreams and aspirations have taken control of your heart, your relationship with Christ will suffer or sever.

**The Lord wants you to have a Christ centered economic. This man could easily be you.**

## [Me Do \(Matthew 19:16\)](#)

This middle class young man, who could be any one of us, asks a question that could be **asked by any one of us:** what must I **do** to have eternal life? What a great question! But what a **me** centered question. What must I – Do?

We are in a Me Do stage in our house. Our youngest, now in her middle two's, wants to do everything her self. She sees her big brother accomplishing tasks and wants to do similar without the help of anyone else. Consequently, we have lost of boo boos, accidents, and spilled cups and bowls.

How often are we also in a **Me Do** parts of our lives. **Notice, Jesus has every opportunity** in this moment to crush the self-centered legalism that has spewed from the mouth of this young church official.

But **notice what Jesus does not do**—the Savior does not destroy this man's faulty worldview. How comforting to know that the Savior is patient when our error and misinformation. Some of you have questions you want to bring to Jesus today. Know that the Savior will receive you with understanding and has wisdom to penetrate deep into your soul.

**Here is what Jesus does:** he lets the young man evaluate himself by his **earthly standard**. When the man looks at his own heart he still is **not satisfied**. A Me-Do life will never satisfy and will never lead to eternal life and freedom. There is a longing in every person that reminds us that we have not lived up to the standard of God in our lives, or even our own standards.

*Your financial priorities, plans, and habits are Me Do issues.*

Jesus final statement of 19:17 might be paraphrased like this: “If you insist on pursuing this impossible, **self-dependent** avenue toward eternal life. I will tell you just how good you must be. To begin, perfect righteousness requires absolute obedience to the Old Testament commandments. (Holman)

The young man insists that he has obeyed these laws, but still **he senses a lack in his life**. Mounce suspects that the man’s “uneasiness reveals an instinctive human awareness that legalism falls short **of God’s intention.**”

**Jesus now puts his finger on this area.** He gives two commandments and promises two results for obedience to those commands. The greatest struggle that anyone has is the fortress they have built and are unwilling to surrender to the King of Kings.

**What is your fortress: safety, family, leisure time, financial security, prominence, or feeling overwhelmingly inadequate?**

Jesus knows where we struggle and the Lord knows what wrestles for our hearts and desires. Anything put above the Lord is an idol.

**Me-do will never get you anywhere.**

Who's a good driver? Everyone is, if you ask them. That's the finding of an American Automobile Association survey published February 2017 that found 83 percent of American drivers consider themselves somewhat or much more careful compared to other drivers they encounter.

Very young drivers were among the most confident, with only 0.2 percent of 16 to 18-year-olds regarding themselves as less careful than the average driver. More specific questions, though, revealed one-third of drivers had texted while driving in the previous month, and half admitted they speed 15 mph above the speed limit.

**Are you a good driver? Are you a good person? Are you a Me-Do go getter? Are you self-dependent?**

## Toward a Gospel centered economic (19:21)

**Once Jesus diagnosis the middle class man's need—he next gives the cure: a Gospel centered Economic**

Ready: the cure is... **sell everything!** What would you do if that was the invitation to eternal life today?

Only a few radical Greek teachers demanded such things of would-be disciples. **Jesus' demands are more radical than Jewish charity laws permitted (lest the benefactor reduce himself to poverty);**

**Jesus was asking the man to do something that was actually forbidden by the traditions of the time:** The Babylonian Talmud (*b. Ketub. 50a*) forbade giving up more than 20 percent of one's income, though exceptions did occur in practice (cf. *b. Ta'an 24a*).

“The man of course did not think that his riches were worth more than eternal life, but he must have told himself that he did not really have to give up his wealth to gain it.”—Ribberdbo

Jesus does not call us to live a normal traditional life: Rather we are called to live a radical life in the light of His grace.

**Jesus was not and is not concerned about reaching his hand in your wallet. Rather, He wants to reach into your heart.** For many of us in the West, and throughout time, including the ancient world, our hearts are wrapped around our stuff.

90% of Americans buy things they cannot afford  
83% of Americans do not have enough to cover an emergency

15% of everything Jesus Christ said related to the topic of money more than his teachings on heaven and hell combined (every 8<sup>th</sup> sermon)

**What does a Christ centered financial policy reveal?**

**1. Money, possessions, and wealth will grip my heart more than anything else**

Your possessions can and will possess you

**Definition→ Possessions:** 1. The state of having, owning or controlling something. 2. An item of property. 3. The state of being controlled by a demon or spirit

**Our hearts should be possessed by Christ alone**

## 2. The Lord wants me to give from my first not my last(leftovers)

Gen 4:4 And Abel also presented an offering—some of the firstborn of his flock and their fat portions.

Look at who you let go first at meals: special guests and special persons

If you give to God last what does that say about your faith?

That which is first has priority and importance in my life

## 3. Giving is essential for spiritual growth

**2Cor. 9:6** Remember this: The person who sows sparingly will also reap sparingly, and the person who sows generously will also reap generously. **7** Each person should do as he has decided in his heart—not reluctantly or out of necessity, for God loves a cheerful giver.

It builds my trust in the Lord. Every dollar given to Christ is a dollar I entrust to the Savior

It is a vaccination against **selfishness** and idolatry

It helps my contentment

It allows me to model that the Lord is the true Giver

## 4. I should give intentionally, consistently, and abundantly

*Give us today our daily bread (Matthew 6:11)* **Because God gives consistently (daily bread) and abundantly He expects the same**

Tithe = 10<sup>th</sup>

For the NT believer it is unhealthy to view tithing as a place to **stop**, but it can still be a good place to **start**.

Far be it for us to ask “Lord what is the least I can give?”

## **HE Did and it is finished (Matthew 19:21)**

**What must I do to have eternal life?** This is the question that the young man asked. This is the question that we ask. Jesus ultimately answers come follow me.

**Jesus answered the young man’s question on the Cross: with one word – “It is finished” (John 19:30)**

*The word teleo from which this form derives denotes the carrying out of a task, and in religious contexts bears the overtone of fulfilling one's religious obligations.*

Jesus presents us with an **impossible answer**. The life lived by the King of Kings from a small town called Nazareth gives us an impossible ethic.

Why impossible? Because a Me-Do life, a Me-Do self-made man will never arrive at eternal life. Me-De people will always go away grieving- because Me-Do's have much.

## My Response to the Gospel

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**I can give because He is gracious. Jesus wants us to be gracious generous givers.**

The more I understand the grace of Jesus the more I give and the more I want to give.  
The less I lean into his grace the less I give of myself, time, and treasure

**Its not Me-Do but He Did**

Some are grieving this morning because the fortress you built is under attack by the Holy Spirit.

**John 3:16** “For God loved the world in this way: He gave His One and Only Son, so that everyone who believes in Him will not perish but have eternal life.

**The price has already been paid.**

**The gift has already been given.**

**Will you believe and accept the offer of new life in Jesus Today?**

# Notes

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**Matt. 19:16** Just then someone came up and asked Him,<sup>a</sup> “Teacher, what good must I do to have eternal life?”<sup>b</sup>

**19:16** Matthew gives few details about this individual. In v. 20 he will tell us that the man is “young” (*neaniskos*, **a term that could encompass ages twenty to forty**); and in v. 22, that he is **rich**. Luke calls him a “ruler” (*archōn*—probably a synagogue official—Luke 18:18). Matthew adds the expression “good thing” to clarify that the man was asking about what kind of deeds could earn him eternal life. Along with v. 29, this is the only actual mention of “**eternal life**” in Matthew. What the rich man calls “eternal life,” however, Jesus calls the “kingdom” (v. 23) and the disciples call being “saved” (v. 25). Rarely do these three terms appear together in the same context in Scripture. In light of the synonyms, eternal life must have both temporal and qualitative aspects to it (cf. Dan 12:2–3).

“**Teacher**,” as in 8:19 and 12:38, reflects the inadequate understanding of one who is not a true disciple. Still, there is no indication that this man is trying to trap Jesus. His question may well be genuine, revealing his own sense of some personal inadequacy.

## Teacher

Master—a word used only by disciples or near-disciples (Marshall). In Luke it replaces “teacher” which Luke allows to stand on the lips of non-disciples.

In any case the word reflects an attitude of obedience (Marshall). Despite the fact of a fruitless and wearisome night’s fishing trip, Simon is prepared to lower the nets.

Simon is beginning to articulate his faith, which then expresses itself in the beautiful, “yet at your word.” (Bovon).

**Matt. 19:17** “Why do you ask Me about what is good?”<sup>a</sup> He said to him. “There is only One who is good.<sup>b</sup> If you want to enter into life, keep the commandments.”<sup>c</sup>

**19:17** The first part of Jesus’ reply proves quite puzzling. Matthew has toned down the awkwardness of Mark 10:18, which seems to have Jesus deny his own goodness, though if Matthew’s stress falls on “me,” some of this tension remains even here. Jesus apparently is probing the young man to see **why he is not satisfied with the obvious Jewish answer to his question**, namely, that a person must do the good things

**that the only good God, Yahweh, has already commanded.** Jesus is not admitting his own sinfulness or hinting at his deity. The rich man would have appreciated neither of these points. Rather, he is diverting attention from the young man's **inadequate criteria for entering into life and focusing on the standard of divine goodness.**<sup>22</sup>

**Matt. 19:18** “Which ones?” he asked Him. Jesus answered:

**Do not murder;  
do not commit adultery;  
do not steal;  
do not bear false witness;a  
19 honor your father and your mother;  
and love your neighbor as yourself.a,b**

**19:18–19** The man is not satisfied. Perhaps he knows the rabbinic debates about the weightier matters of the law or about how to sum up the law in a commandment or two. Perhaps he is looking for a loophole to avoid obeying certain less desirable commands. Which ones can save a person?

Jesus focuses on the second table of the Decalogue, presenting the Fifth through Ninth Commandments in the order six, seven, eight, nine, five (cf. Exod 20:12–16 and Deut 5:16–20). He appends Lev 19:18, the second half of his own twofold summary of the law, which he will present in 22:37–39. All of these commands focus on external and observable behavior that others can evaluate. The reader wonders if Jesus is setting the man up for the logic of the Sermon on the Mount, if he will teach again how no one can ever truly keep these commandments.

Jesus final statement of 19:17 might be paraphrased like this: “If you insist on pursuing this impossible, self-dependent avenue toward eternal life. I will tell you just how good you must be. To begin, perfect righteousness requires absolute obedience to the Old Testament commandments. (Holman)

**Matt. 19:20** “I have kept all these,”a the young man told Him. “What do I still lack?”

**19:20 “the young man”** In Jesus’ day a man was considered young until he was forty years old. Luke 18:18 adds that the man was a “ruler,” which meant the leader of a local synagogue or of a local town council.

**Matt. 19:21** “If you want to be perfect,”a Jesus said to him, “go, sell your belongings and give to the poor,b and you will have treasure in heaven. Then come, follow Me.”

**19:20–22** The young man insists that he has obeyed these laws, but still **he senses a lack in his life.** Mounce suspects that the man’s “uneasiness reveals an instinctive human awareness that legalism falls short



**of God's intention.**" Surprisingly, Jesus does not challenge the man's claims though presumably he could have. Jesus does not have to convict this young fellow of overconfidence because he already has admitted to a sense of inadequacy, apparently in some entirely different and yet undisclosed area of his life. **Jesus now puts his finger on this area.** He gives two commandments and promises two results for obedience to those commands.

**19:21.** Only a few radical Greek teachers demanded such things of would-be disciples. **Jesus' demands are more radical than Jewish charity laws permitted (lest the benefactor reduce himself to poverty);** later regulations limited charity to twenty percent (which was nonetheless considerable on top of tithes and taxes). This was a severe test, not only of whether the disciple would value the teacher above earthly possessions, but even of his claim to love his neighbor as himself. (IVP)

**"complete"** This word meant "full," "mature," "fully equipped for the assigned task." It did not imply **sinlessness.**

The young man must sell his possessions and give them to the poor, and then he must follow Jesus in discipleship (v. 21). Together the commands form an invitation literally to "go on the road" with Jesus' itinerant troupe, making a clear break from his former life-style.

Almsgiving and discipleship will make the man "perfect" (*teleios*), completely *whole* or *mature* (as in 5:48), and he will receive the promise of eternal life which he requested, described here as "treasure in heaven" (cf. 6:20). Almsgiving was a cardinal virtue in Judaism, but this extreme sacrifice was never commanded.

The Babylonian Talmud (*b. Ketub. 50a*) forbade giving up more than 20 percent of one's income, though exceptions did occur in practice (cf. *b. Ta'an 24a*). The two commands to sell all and follow Jesus must be kept together. Giving up all that one possesses, without the love that only a relationship with Jesus can produce, profits nothing (1 Cor 13:3).

The man's response confirms that Jesus has uncovered the facet of this fellow's life that has been haunting him (v. 22). The young man refuses to make such radical financial sacrifice because he has *many possessions* (NIV's "great wealth" is less literal, too exaggerated, and too easily makes most of us think we are poorer than this man). He was, in short, at least in the small middle class of first-century society, which seemed "rich" in the eyes of the vast majority. The man goes away *grieving* (*lypoumenos*; NIV's "sad" is too mild), just as the disciples grieved after Jesus' second passion prediction (17:23). Neither this man nor the Twelve are prepared for Jesus' suffering servanthood and the concomitant self-denial which discipleship demands.

**If money stands in the way of a person's committing his or her life to Christ, Jesus will make the identical demands on that individual as he did on this young man. If the obstacle is something else, the demands will vary.**

But many who have claimed to trust in Christ are still unprepared to serve him with all of their possessions.

True Christian stewardship will examine mortgages, credit, giving, insurance, investments, and a whole host of areas of life not often brought under Christ's lordship.

Ridderbos's remarks should cause some soul searching: "The man of course did not think that his riches were worth more than eternal life, but he must have told himself that he did not really have to give up his wealth to gain it." Or, with Gundry, "That Jesus did not command all his followers to sell all their possessions gives comfort only to the kind of people to whom he *would* issue that command."

**"go and sell all your possessions"** See Luke 14:33. This shows the radical nature of the Christian's faith. It is a total commitment. For this man the choice was in the area of possessions. This man's possessions possessed him! This is not a requirement for all believers, but a radical, ultimate commitment to Jesus is!

**Matt. 19:22** When the young man heard that command, he went away grieving, because he had many possessions.

**Matt. 19:23** Then Jesus said to His disciples, "•I assure you: It will be hard for a rich person to enter the kingdom of heaven!a **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."a

**Matt. 19:25** When the disciples heard this, they were utterly astonished and asked, "Then who can be saved?"

**Matt. 19:26** But Jesus looked at them and said, "With men this is impossible, but with God all things are possible."a

**24. Camel—through a needle's eye** (κάμηλον διά τρύπηματος ῥφίδος). See on Mark 10:25; Luke 18:25. Compare the Jewish proverb, that a man did not even in his dreams see an elephant pass through the eye of a needle. The reason why the camel was substituted for the elephant was because the proverb was from the Babylonian Talmud, and in Babylon the elephant was common, while in Palestine it was unknown. The Koran has the same figure: "The impious shall find the gates of heaven shut; nor shall he enter there till a camel shall pass through the eye of a needle." Bochart, in his history of the animals of scripture, cites a Talmudic passage: "A needle's eye is not too narrow for two friends, nor is the world wide enough for two enemies." The allusion is not to be explained by reference to a *narrow gate* called a *needle's eye*.

Verse 24 restates the prosaic idea of v. 23 in hyperbolic language, perhaps based on a wordplay between the similar-sounding Aramaic words for "camel" (*gamal*) and "acts of benevolence" (*gemiluth*), which rich people ought to be performing. Moreover, the camel was the largest Palestinian animal; the needle's eye, the smallest commonly used opening.<sup>27</sup>

The statement may well have been proverbial and recalls the imagery of the narrow door in 7:13–14. There is no solid historical evidence to support the legend that a narrow gate in the Jerusalem wall was called the Needle's Eye, and the manuscript support for "rope" as a substitute for "needle" is very weak and very late (59, lectionary 183, and Armenian and Georgian versions). There is important, incidental evidence in these verses for viewing the "kingdom of heaven" and the "kingdom of God" as synonymous. (NAC)

# Application

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90% of Americans buy things they cannot afford

83% of Americans do not have enough to cover an emergency

15% of everything Jesus Christ said related to the topic of money more than his teachings on heaven and hell combined (every 8<sup>th</sup> sermon)

- Do you want to know where your heart is? Follow the money
- Our approach to money is not just **important**, it is **central** to our spiritual lives.
  - Show me a follow of Jesus what is generous and I will show you one that is maturing in their faith. Show me a follow of the way that is a miser, greedy, and stingy, and I will show you man who lacks faith and trust.
- **When we give first, it shows the Lord is a priority in our life**
  - Look at who you let go first at meals: special guests and special persons
  - If you give to God **last** what does that say about your faith?
- We don't expect God's leftovers
- **Because God gives consistently (daily bread) and abundantly He expects the same**
  - Tithe = 10<sup>th</sup>
  - For the NT believer it is unhealthy to view tithing as a place to stop, but it can still be a good place to star.
  - Far be it for us to ask "Lord what is the least I can give?"
- "Give according to your income, lest God make your income according to your giving." –unknown

## The rich young ruler was an awesome individual

He desired eternal life, he was seeking Jesus, he was influential, he was moral and religious, he was rich and successful and young. This guy is not a bum but a CEO

God requires perfection

We all Lack and fall short

## Ephesians 2:1-8

What about eternal life?

Jesus never answers the question

God gives to me to give to others

Treasure in heaven > than treasure on earth

**Money, possessions, and wealth will grip my heart more than anything else**

Your possessions can and will possess you

Possessions: 1. The state of having, owning or controlling something. 2. An item of property. 3. The state of being controlled by a demon or spirit

