

SI: We’re looking at the theme of generosity through the lens of several stories in the Gospel of Luke.

I’ve made the point each week that generosity is not just giving money.

Generosity is a quality of the heart.

It’s a spiritual virtue that comes from knowing the generous grace of God.

In fact there are many different currencies of generosity—

our time and emotional engagement with a person,

forgiveness, hospitality—welcoming strangers into your cozy space.

It’s possible to be technically generous with money but say to yourself:

No way am I going to give these other things I value.

I’ll write a check, but don’t make me be personally involved.

Generosity is more than money but it’s certainly not less than money.

And so today and next Sunday too let’s focus on money itself.

INTRO: I’ve told you this story before, but I think it’s funny, so humor me.

You know the reputation Scots have for being tight with their money.

Well, the story is told of a Scottish laird who went to church one Sunday,

and when the plate was passed, he put in his offering. But then realized

to his dismay that he had put in a pound when he meant to put in a penny.

So he got up and walked back to the narthex where deacons were counting offering.

He explained what had happened and that he wanted his pound back.

His intention was to give a penny.

The head deacon said, I’m sorry my laird, that’s not how it works.

You can put money in, but you can’t take it out.

And they got into an argument but the deacons closed ranks.

So finally the laird said: Oh, keep it then! I’ll get credit for a pound in heaven.

An old deacon said: No, you’ll only get credit for a penny.

There are few things that give us a clearer window into our hearts than money—

how we cherish it, what we do with it—

and how we follow God’s commands to give it away.

You know that verse in Revelation 20 describing the Final Judgment.

“And I saw the dead, great and small, standing before the throne, and books were opened . . .

The dead were judged according to what they had done as recorded in the books.”

Someone has said that the most revealing book that will be opened

on the Day of Judgment will be your check book.
Few things will reveal more about the state of your soul and your place in eternity than what you do with your money.
That's certainly the case in this passage in Luke.

It's a famous passage: Jesus' interaction with rich, young ruler.

Luke tells us he was a ruler and that he was very rich.

Matthew and Mark add one more detail, that he was a young man.

So he's been traditionally called the rich young ruler.

Let's look at Jesus interaction with him and see three things about money.

1. The danger of money
2. The appeal of money
3. The mastery of money

Credit where credit is due: Dr. Tim Keller's sermon on this passage.

MP#1 The danger of money

In middle of passage Jesus looks right at this man and says:

How hard it is for the rich to enter kingdom of God. It is easier for camel to go through the eye of a needle, than for rich man to enter the kingdom of God.

This is an expression of impossibility.

The camel was their biggest domestic animal.

A camel getting through the eye of a needle was impossible

This was like saying a snowball's chance in you-know-where.

So was Jesus saying it's only impossible for rich people to get into heaven, but for other people not so hard?

That's a problem because Abraham, Isaac, and Jacob very wealthy. So was Job.

So was Joseph of Aramathea in the New Testament. All of them saved.

When Jesus said this those who heard him said: Who then can be saved?

Jesus replied: What is impossible with men is possible with God.

He didn't say: What is impossible with rich people is possible with God.

In Jesus' reply he is affirming something about salvation.

All salvation is miraculous.

It's impossible for any of us to be saved on our own.

For all have sinned and fall short of the glory of God.

But for God intervening, no one would be saved.

So if the full teaching of the Bible is that it's humanly impossible for anyone to be saved, why is Jesus singling out the rich?

He's making the point that the sins that keep us all from God

are exacerbated by money, they're made worse by money.

So Jesus is warning about the spiritual dangers of money.

Of all the books in Bible that deal with money, Proverbs probably says the most.

On the one hand, Proverbs has a positive view of money and wealth.

It says if you work hard and save and are generous, you will make money.

Yet it also put up lots of red flags about money.

It's incredibly good and incredibly dangerous. Like fire.

One of the dangers of money is that it distracts you from what is really important.

Pro 11:4 Wealth is worthless in the day of wrath, but righteousness delivers from death.

The day of wrath. Does that mean judgment day? Yes. But it's broader than that.

The day of wrath means serious troubles in this life that foreshadow final day.

Betrayal, grief, bereavement, dire illness, depression, wayward children.

No amount of money can stop those things.
Money deceives you. It makes you think you're secure.
I've got enough money. I've got a big bank account. So you rest in that.
You think it's going to take care of you in every contingency. But it can't.
It's worthless when certain evil things break over you.

And compounding that, money makes you busy. Making money makes you busy.
And when you have a lot of money, that keeps you busy and preoccupied.
Tending to it, spending it, growing it. Keeping up your standard of living.
So during peaceful times money distracts you from asking the important questions:
Why am I here? What's the purpose of my life? What does God want?
Money can keep you from developing character and love and relationships.
So when the day of wrath comes, not only is your money worthless to help you,
your preoccupation with money has made your spiritually hollow.

Money also distorts your view of yourself. Pro 30:8-9 says:
Give me neither poverty nor riches, but give me only my daily bread.
Otherwise, I may have too much and disown you and say, Who is the LORD?
If you asked a great rocket scientist or brain surgeon if they know everything there
is to know, they would probably say:
I know a lot about my field but I certainly don't know everything.

But often when people start to make a lot of money and get rich they think
they know everything. Money makes you prideful.
It makes you think: Who is the Lord? I don't need him.
I don't need anybody's advice or warnings. I know what I'm doing.
This is dangerous at several levels.
A lot of money can make you over trust your intuitions.
You don't realize you've been lucky, so to speak, so this new business venture
or investment—you know it's a sure thing, until it goes down the tubes.
Or this friendship or this partnership. Money makes you think you can read people,
but it turns out they're flattering you and using you. All seen that sort of thing.

But that's all on a human level. The really spiritually damaging thing is the
pridefulness of money makes it incredibly hard to admit you are wrong.
It makes it hard for you to repent.

Humility and repentance are necessary for relationship with God.
Money takes that away. It's not impossible. Power of money can be escaped.
But you have to see money is a dangerous idol that can distract you from
what is really important, hollow you out spiritually, and make you prideful

and give you a totally unrealistic view of yourself.
So why, if money is so dangerous, are we drawn to it? Let's consider . . .

MP#2 The appeal of money

The rich man asks Jesus: What must I do to inherit eternal life?

Jesus says: Obey the Ten Commandments.

What must I do to inherit eternal life? Keep the commandments. Lists them.
Jesus' answer should give you some serious theological heartburn.

Because that's not the right answer. The Bible says over and over that we can't be saved by keeping the law, only by faith and repentance.

Jesus should have said:

I've come to die for your sins on the cross so you can be forgiven.

If you believe in me and trust in me, then you will be saved and have eternal life.
Why didn't Jesus say that?

Because the rich young ruler wouldn't have understood it.

He didn't think he had a sin problem.

Look what he said: All these commandments I have kept since I was a boy.

I don't need to be rescued. I'm a good person.

I may not be perfect, but deep down I'm a good person.

He called Jesus Good Teacher which Jesus challenged.

Because it shows he thought it was possible to be good enough for salvation.
I don't need a Savior to die for me.

So Jesus answered in a way to set him up, to show him his sin.

When Jesus heard this man's list of all the commandments he had kept he said:
OK. One more thing. You want eternal life?

Sell all and give to poor and follow me. Be my disciple.

Why did Jesus say this? He never told anybody else they had to sell all they had and give it to the poor. Why did he say it to this young man?

Actually, every person Jesus dealt with, he was a master at putting his finger on the thing they were worshipping and trusting instead of God.

The woman at the well. Remember that conversation?

Jesus says: I have living water if you drink you will never thirst again.

She says: I want that water. I spiritual satisfaction. Give it to me.

Jesus says: OK. You want living water, want salvation, go get your husband.

She says: I don't have a husband.

Jesus: Right. You've had five. Man living with not your husband.

Jesus didn't poke her about money, he poked her about men.

Because men were her living water. She was looking to men and relationships to give her what God alone can give. To satisfy the thirsts of her soul. Jesus didn't bring up money with her because that wasn't her idol.

And he didn't bring up sex or women with this young man because that wasn't his idol. He brought up money because that was his living water. Money to him was not just money. It was his life. His security. Identity. Jesus knew that money was the thing squeezing out God in his life.

So the way Jesus gets him to see that is by saying:

Obey the Ten Commandments and you'll go to heaven.

Ok, says the young man, I've done that. I've obeyed them all.

Oh really, says Jesus. Let's start with the first one.

Thou shalt have no other gods before me.

If God is first in your life then give away all your money to the poor and follow me.

That will bless the poor and you'll be proving your trust in God alone.

But he couldn't. Because money was his god.

It says he became very sad. Morose. He was staggering.

He wanted God in his life. He obviously felt something was missing.

That's why he came to Jesus. Underneath his superficial confidence he was unsettled and realized he needed God or spirituality or something.

But he just wanted God as long as God didn't get in the way of his money.

So Jesus forced him to see that nobody can obey the Ten Commandments because you can't even get past the first one. No other gods but the true God.

God made you, sustains you, but you love lots of things more than him.

Money, career, success, pleasure—you cannot possibly inherit eternal life by keeping the commandments. You need a Savior.

Money is so appealing because it's a very convincing false god.

It promises to give you identity and security and comfort and control and righteousness. It can make you feel good about yourself and give you approval in the eyes of other people.

But it can't save you, because it's not the living and true God.

You need Jesus Christ to save you from your sins and from your idols.

He can give you a relationship with the real and living God.

Through that relationship you can break free from your money idolatry so that you master money instead of it mastering you. So let's consider . . .

MP#3 The mastery of money

Let me give you three specific applications.

First, assume you're in denial about how important money is to you.

Verse 24 says Jesus looked at him and said:

How hard it is for the rich to enter the kingdom of heaven.

That was like a slap in the face.

He treated this man like someone who's sleepwalking toward a cliff.

A slap. A splash of cold water. Wake up.

Money means more to you than you realize.

The amount of money you think you need is more than you actually need.

And the amount of money you think you can give away is less than you could actually give away.

You probably are trusting money somewhat to deliver you in the day of wrath.

You probably are trusting money instead of the Lord.

Let God's word search you. Admit in denial about importance of money.

Second, follow the rich young ruler. What does that mean? He did the wrong thing

There are actually two rich young rulers in this story.

Jesus was only 31 or 32 years old at this time. He was a young man.

As the eternal Son of God was infinitely rich and ruler over all creation.

All glory and all authority belonged to him.

But he gave it away to follow God the Father's plan for our salvation.

Jesus not only gave up his glory, but as he moved toward the cross he gave up his friends, his freedom, his clothing, and even the sense of his Father's presence and approval.

My God, my God, why have you forsaken me? Cry of dereliction. Abandonment.

Jesus didn't just tithe his blood. He didn't give just 10%, he gave his lifeblood.

He gave until it killed him.

He told the rich young ruler to give everything to the poor,

and that's exactly who Jesus gave his riches and his life to—the poor.

We were in spiritual poverty and Jesus gave it all to us

For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sakes he became poor, so that you through his poverty might become rich. 2 Corinthians 8:9

The reason God can be gracious is because Jesus was drained of all his riches

so you can have forgiveness and grace and sonship.

Jesus gives you the wealth that really makes you wealthy.

You won't go away sad if you have this wealth.

And having the wealth of Jesus' forgiveness and love and grace, and following

his example is what enables you to be generous with your money.

Now, one more thing. If you're grateful for Jesus' generosity and you want to be generous with your money, you have to have a plan. This gets back to the denial and deception thing. Even as a Christian, money can fool you.

You could say: I'm going to be generous. I'm going to give more.

But unless you have a plan, it won't happen. Money plans involve numbers.

Ask yourself: What percentage of my money am I giving away?

How much am I giving to church, Christians ministries, needy people.

In the Old Testament the benchmark for giving was the tithe, 10% of income.

There's debate as to whether or not the tithe applies to the New Testament era.

Some Christians argue it was part of civil law of Israel so not for the church.

Other say, No, Abraham tithed and he's the father of the faithful

I don't have time to present both sides. I find the pro-tithe side convincing.

But even if it's not 10%, what does the New Testament present as model of our giving? Jesus Christ. The true rich young ruler who gave it all. Total sacrifice.

You have to have a plan to develop financial generosity.

And you can say total sacrifice, but that's a little vague.

Tithing is a concrete and practical goal. Ask self: How can I move toward it?

Figure out what sacrifices you have to make to get there.

A wise pastor said:

You will very rarely meet a Christian family that tithes faithfully that is not obviously being blessed for it: either in the wisdom with which they have been taught by God to handle their money, or in the pleasure they get from it, or in the love many others have for them for the good they have done, or in the satisfaction they receive from participating in the advancement of the kingdom of God, or in the heavenly-mindedness which is the fruit of their turning away from the love of money, or in a thousand other blessings not directly related to money, but which their Heavenly Father has rained on them because they have honored him.

Or as Pro 22:9 puts it: A generous man will himself be blessed.

You might say: I don't have the courage to give generously.

You don't need courage. You need joy. You need peace. You need gratitude.

That comes when you trust Jesus, the true rich young ruler who gave himself so you could be rich.