



Week #3

You Cannot Out-Give God!



**Spiritual/Financial Growth Track:
Learning to manage what God has entrusted to our care!**

**Pastor Stan Lubeck
2008**

Day 1

You Can't Give God More Than He Can Give You!

A Profile of the Rich Young Ruler

Read Mark 10:17-31

If you are familiar with this story, do not allow its familiarity to dull your heart as you work through this week's lessons. You never know when the Holy Spirit will speak in a way that He has never spoken before. This may well be the first time you really hear, with your heart and soul, what this young man's encounter with Jesus is all about.

Before proceeding any further, pray and ask God the Holy Spirit to speak to you in a fresh way as you work through this passage this week.

Just who is the rich young ruler?

The historical account of this story also appears in Matthew 19:16-30 and Luke 18:18-30. In Matthew's account, we find that he was young. The word for "young" is not describing a teenager but someone between the ages of 24 to 40 years old.

Luke tells us he was a ruler which means he was one of the men who helped manage the affairs of the local synagogue. So he was a spiritual leader in his local congregation. He was a very religious man, probably well thought of and respected in his community.

All three gospels say he was rich. Verse 22 of our passage says he had great wealth. This brought not only social, but also religious esteem. In Judaism wealth was considered a sign of God's favor or blessing. The rich were seen as holy.

Mark's gospel also shows him as being humble. Even though he possessed wealth and position, verse 17 tells us he **"ran up to Him (Jesus) and fell on his knees before Him."** This was not very dignified for a rich leader. It was a very humble position—a servant's position. Why would a man, who had all he had going for him, act this way?

He was unsettled in his spirit. He was about as religious as anyone of his day could be, and yet his heart was not at rest. He was

Do not let familiarity with this passage keep you from learning its lesson.



concerned about his own eternal destiny, his standing before God. He asked Jesus in verse 17, **"What must I do to inherit eternal life?"** He was desperate about finding the answer to the nagging question of his soul, "Will I go to heaven when I die?"

He had done all he had been told by his religious leaders, yet he knew in his own spirit something was not right. He was able to identify what it was— he realized he did not have eternal life. In spite of his wealth and standing, he knew he was lacking the most important thing.

He was so serious, his soul was so tormented, that he was willing to be undignified and to humble himself to receive the answer to his question. He had probably had serious discussions with every rabbi he could find, and they had probably assured him that he was doing well. But he knew in his own heart that he was not right with God and so, he humbled himself, by running up to Jesus, to see if He could bring relief to his soul.

A modern version of this story might go like this: A well-off, solid, professional man, well respected in the community, of high moral character, who is unashamedly religious, is humble and tenacious in seeking the answer to the question that is tormenting his soul. Maybe he would say, "There has got to be more to God than being good and going to church. I have done all of that and there is still something missing. How can I know that I have eternal life? If God is God, there has to be more."

If you have this type of passion to know how to receive eternal life, look at what Hebrews 2:15 has to say: Jesus died to "free those who all their lives were held in slavery by their fear of death."

Look back through today's lesson. Pray and ask God to identify one or more ideas He wants you to understand, learn or apply to your life.

What Scripture or statement spoke to you today?

Rewrite this Scripture or statement into a prayer request to God.

How can you apply this Scripture or thought to your life? _____



Day 2

The Rich Man's Conversation with Jesus

The rich young ruler's first question

We see in verse 17b the rich young ruler's first question of Jesus, **"What must I do to inherit eternal life?"** This young man had been learning from "good teachers," religious leaders of the law, his whole life. But he was still empty and now he is looking to Jesus as another "good teacher." In calling Jesus "good" he is referring not to His ability as a teacher but to His moral stature.

**"What must I
do to inherit
eternal life?"**

Jesus' answer to the first question

Mark 10:18 "Why do you call Me good?" Jesus answered. "No one is good— except God alone. Jesus tells him to stop looking at teachers, as he had been doing, and look to God. No one is good except God alone.

Then he tells him to look to God's Word. **Mark 10:19** You know the commandments: 'Do not murder, do not commit adultery, do not steal, do not give false testimony, do not defraud, honor your father and mother.'" He quotes from commandments five through ten of the Ten Commandments. (He combines commandments nine, "You shall not lie" and ten "You shall not covet. . ." under "do not defraud.") These six commandments were often summarized, "Love your neighbor as yourself." (Mark 12:31)

So far Jesus has mentioned only commandments five through ten. In a moment we will see why He left out numbers one through four. In essence, Jesus' answer to the young man's question of "What must I do to inherit eternal life?" is for him to look to God and look to God's Word.

The young man's response is found in verse 20, **"Teacher," he declared, "all these I have kept since I was a boy."** "Ever since my Bar Mitzvah at age 12, I have obeyed all of God's commandments." It was a common Jewish belief that it was possible to fully keep God's law. Even Paul, assessing his own life before coming to Christ, says in Philippians 3:6, **"as for legalistic righteousness, faultless."**

The rich young ruler's second question

Matthew's account in 19:20 has him asking, **"What do I still lack?"** The young man was really being sincere with Jesus. He truly believes he has kept the commandments and has lived as he was instructed by his religious leaders but he is still tormented about the lack of assurance of his eternal destiny. Notice Jesus' response in Mark 10:21a, **"Jesus looked at him and loved him."**

Jesus did not think he was stupid or insincere. He does not respond harshly to him. He realized the young man was extremely religious and sincere and that he really desired to know how to inherit eternal life. Jesus' heart went out to him.

In the rest of verse 21, Jesus lovingly gives the young man the answer to his question, **"One thing you lack," He said. "Go, sell everything you have and give to the poor, and you will have treasure in heaven. Then come, follow Me."** You might say, "You call that a loving answer? What would He have said to him if He did not love him?"

Remember how Jesus quoted commandments five through ten? He intentionally left out commandments one through four until this point in the conversation. The first four commandments can be summarized, "You shall love the Lord your God with all your heart, with all your soul, with all your mind, and with all your strength."

This young ruler was in violation of the very first commandment found in Exodus 20:2-3. This wealthy young man loved money. Money was his real god. He may have loved the power that accompanied wealth or the comfortable lifestyle it provided. Nonetheless money was his god of choice.

Even though he was religious and a religious leader, he was sincere, he was humble, and he wanted eternal life, he loved money more than God. That is why Jesus said to him, "Turn away from worshipping money and worship God and then you will have eternal life."

Jesus did not say, "You have a lot of money, and I need money, give it all to Me. Then you can buy your way into heaven." But He does say, "You are worshipping idols. I don't care what good you have done. Deal with your idols. Replace your love for money with love for God. Put God first in your life. Love Him with all your heart, soul, mind and strength. And after you have turned away from money and turned to God and God alone, come and follow Me." When Jesus says, "follow Me," He is saying, "really believe in Me, really trust Me."

**Turn away
from
worshipping
money**

***"I am the Lord your God. . . You shall have no other gods before Me."
Exodus 20:2, 3***

This is reminiscent of something Jesus said in His sermon on the mount in **Matthew 7:21** **"Not everyone who says to Me, 'Lord, Lord,' will enter the kingdom of heaven, but only he who does the will of My Father Who is in heaven. 22 Many will say to Me on that day, 'Lord, Lord, did we not prophesy in Your name, and in Your name drive out demons and perform many miracles?' 23 Then I will tell them plainly, 'I never knew you. Away from Me, you evildoers!'"**

We can say that Jesus' answer to the young man was loving because it revealed to him:

- * the truth about his life,
- * why his soul was empty in spite of his religious commitment, and
- * the way to heaven.

The rich young ruler saw something in himself that he had never seen before. When put to the test, he discovered that he worshipped money and not God. Verse 22 says, **"At this the man's face fell. He went away sad, because he had great wealth."**

Jesus did not want the young man's money, He wanted his heart!!! That young man walked away from eternal life that day. It was as if he had said, "I choose to have the comforts that money will get me in this life and I reject eternal life."

It seems unbelievable to us that someone would give up their soul for all eternity in exchange for money in this brief lifetime. This shows the insidious power money can have over mankind. It is why Jesus so often talked about the deceitfulness of riches and how they choke out spiritual life so there is no fruit. Where there is no fruit, there is no life.

Let me illustrate

Money has insidious power.

Millard Fuller is the founder of Habitat for Humanity, a Christian organization which builds homes for the very poor and then helps them purchase them with a no interest loan. Millard became a millionaire by the age of twenty-nine. He said that he had bought his wife "everything" she could possibly want. Imagine his surprise when he came home one day to find a note she had written announcing she was leaving him.

Millard went after her and caught up with her on a Saturday night in a hotel in New York City. They talked into the wee hours of the next morning. As she poured out her heart, she made him see that the "things" our consumer oriented society says are supposed to be so satisfying had left her cold. She told him that her heart was empty and her spirit was burned out. She felt dead inside and she wanted to live again.



Kneeling at their bedside in that hotel room, Millard and Linda decided to sell everything they had and dedicate themselves to serving poor people and to working for justice for the poor and the oppressed. The next morning they decided to go to church. Being unfamiliar with New York, they found the nearest Baptist church and went there to worship and thank God for their new beginning.

They got to church early and hunted up the minister and told him about what had happened to them and the decision they had made. To their surprise, the minister told them that such a radical decision was not really necessary. Millard says, "The pastor told us that it was not necessary for us to give up everything."

He did not understand that we weren't just giving up money and the things that money could buy. We were giving up a whole way of life that was killing us."

Let me repeat that if you did not catch it the first time. "(The pastor) just did not understand that we weren't giving up money and the things that money could buy. We were giving up a whole way of life that was killing us."

"We were giving up a whole way of life that was killing us."

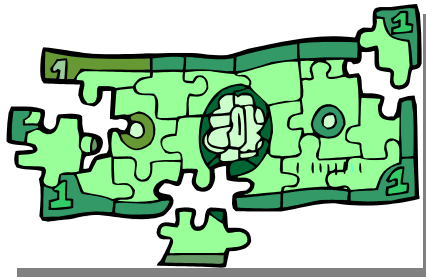
One author who knows Millard and Linda Fuller says of them, "They broke the psychic spell that American consumerism puts on people. They 'mounted up like eagles.' In a hotel room in New York, they were born again." (From Wake Up America, by Tony Campolo.)

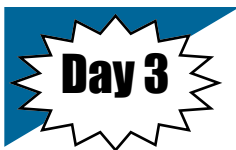
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What Scripture or statement spoke to you today?

Rewrite this Scripture or statement into a prayer request to God. _____

How can you apply this Scripture or thought to your life? _____





Jesus' Shocking Assessment of the Rich

Mark 10:23 Jesus looked around and said to His disciples, "How hard it is for the rich to enter the kingdom of God!" **24** The disciples were amazed at His words. But Jesus said again, "Children, how hard it is to enter the kingdom of God! **25** It is easier for a camel to go through the eye of a needle than for a rich man to enter the kingdom of God." **26** The disciples were even more amazed, and said to each other, "Who then can be saved?" **27** Jesus looked at them and said, "With man this is impossible, but not with God; all things are possible with God."

Jesus states very plainly and emphatically that it is extremely difficult and nearly impossible for anyone who places their confidence in riches to enter the Kingdom of God. Some scholars try to lessen the severity of Jesus' statement by making the "eye of a needle" something symbolic. If this were so, why would the disciples respond as they do in verse 26, "**Who then can be saved?**"

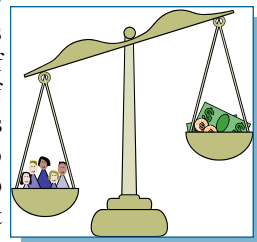
It is nearly impossible for anyone who places their confidence in riches to enter the Kingdom of God.

If you were to ask the average American, "Are you rich?", they would respond "No! Not me!" If you were to follow up that question with, "How would you define 'rich'?", in most every case, the bottom line answer would probably be, "Someone who has more than I do." We say we are not rich because there is someone who has more than we do. We have that idea because we compare.

We Americans are at a definite disadvantage when it comes to accurately defining what it means to be rich or prosperous. Why? Because we are such a rich and prosperous nation, it is difficult to assess what prosperity and wealth really are.

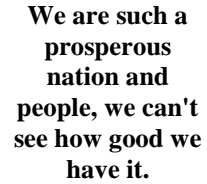
My friend Pastor Wade Estes took a missions trip to India. When he was in the capital city of Delhi, he saw poverty like he'd never seen before. To people of that city, sleeping in a city park would be like sleeping in the Hilton.

Before sunrise, Wade left the hotel, which had formerly been an Indian palace. As he drove down to the Ganges River, just as the sun was coming up, he saw groups of 2, 10, and 15 children huddled in the doorways of buildings sleeping on the dirt, in filth. He saw all kinds of people like that and thought, "If they could just go to my local city park, they'd feel like they had gone to Nirvana." It was that extreme. He was not exaggerating.



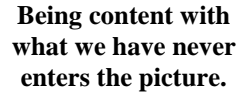
We are such a prosperous nation and people, but we cannot see how good we have it. We grow accustomed to being able to purchase and enjoy things that are not necessities of life. Let me list some things that are pretty common for most of us which are not necessities. These are fairly common things we have grown used to having or using. (**Note that I am not saying it is wrong to have or use these things.**)

- flavored drinks— soft drinks
- carbonated waters
- several pairs of shoes
- a camera (maybe even a video camera)
- exercise or sports equipment
- books
- ice cream or yogurt
- several changes of clothing— work, dress, casual
- sound equipment— cassette or CD players
- magazine subscriptions
- art— pictures, sculptures, framed photographs
- jewelry
- pets
- carpet
- power tools
- DVD/VCR



We are such a prosperous nation and people, we can't see how good we have it.

We don't feel rich because there is always someone who has more than we do or there is always a newer, updated version of a product coming out that we just have to have.



Being content with what we have never enters the picture.

Many of the things we cannot live without today, didn't even exist ten years ago.

- ✓ HDTV
- ✓ I-pod
- ✓ I-phone
- ✓ Tivo

I thought I would go to Webster's dictionary and find out how he defined the word "rich." Remember, this is an American defining the word. After giving several definitions that had to do with things like rich foods, etc., he defined "rich" as having abundant possessions and especially material possessions. He then went on to list other words that exemplified being rich. Their definitions seem to form a progressive hierarchy. See what you think:

- * **rich**— implies having *more* than enough to gratify normal needs or desires
- * **wealthy**— stresses the possession of property and intrinsically valuable things (i.e. a house, property, a cabin at the lake or in the mountains, etc.)
- * **affluent**— suggests prosperity and *increasing* wealth

(This is the primary way we define a healthy economy: increasing wealth, an increasing Gross National Product. Staying the same is not acceptable—we must always be increasing (like professional athletes salaries). According to Webster, we really have the goal of an affluent economy. We are always looking for more. Being content with what we have never enters the picture. That is maintaining the status quo and all Americans know that status quo is the enemy.)

* **opulent**— suggests lavish expenditures and display of great wealth, the filthy rich

The amazing thing we see from this is that, by Webster's definition, most of the members of our church, at least 99% of us, meet the definition of rich— *"more than enough to gratify the normal needs or desires."*

Today, if you make \$37,000 you are in the top 4% of wage earners in the world. If you make \$45,000 you are in the top 1% of rich people along with Bill Gates and Warren Buffet (see www.globalrichlist.com)

Well, what does God say? What does the Bible say our financial goal should be? In 1 Timothy 6:8 Paul says, **"If we have food and clothing, we will be content with that."** The word "clothing" is better translated "covering" which would include shelter and clothing. The Bible says that if we have food, shelter and clothing, we should be content. Could we be content with those things if they and God were all we had? _____

Who are the rich?

The key question that the story of the rich young ruler poses for each of us is, **"What does Jesus demand of me?"** It is not, "Is the tithe enough?" but "What do you demand of Me, Lord?"

Look back through today's lesson. Pray and ask God to identify one or more ideas He wants you to understand, learn or apply to your life.

What Scripture or statement spoke to you today?

How can you apply this Scripture or thought to your life? _____

Does Jesus Really Demand All of Our Money?

The next question that comes out of this text is "Does Jesus demand the same thing He demanded of the rich young ruler from everyone who is rich?" In other words, "Does Jesus demand that I sell everything I have, give to the poor and trust Him moment by moment?" I think we can gain some insight from looking at Jesus' interaction with two other New Testament people who were rich.

Zacchaeus

Read Luke 19:2-10

Verse 2 tells us Zacchaeus was a wealthy man. Then in verse 8, when he was dining with Jesus, he voluntarily pledged to give one half of his possessions to the poor. He then said that, if he had cheated anybody out of anything, he would pay them back four times that amount. This was almost the extreme repayment required under the law in case of theft according to Exodus 22:1.

Zacchaeus did not offer, nor did Jesus demand 100% as He did from the rich young ruler. Yet Zacchaeus received what the young ruler did not— salvation and eternal life (verse 9). Why? Because Jesus knew He had Zacchaeus' heart and life. When you truly give your life to God, what is money? Can we really trust Jesus with our soul and our eternal destiny but not our money? I think not.

Joseph of Aramithea

Matthew 27:57 As evening approached, there came a rich man from Arimathea, named Joseph, who had himself become a disciple of Jesus. **58** Going to Pilate, he asked for Jesus' body, and Pilate ordered that it be given to him. **59** Joseph took the body, wrapped it in a clean linen cloth, **60** and placed it in his own new tomb that he had cut out of the rock. He rolled a big stone in front of the entrance to the tomb and went away.

Joseph was a disciple of Jesus who, like Zacchaeus, also happened to be rich—verse 57. When Jesus was crucified, a tomb was needed to bury His body before the Sabbath. Joseph's thought was that if Jesus needed a tomb, why not give Him his? So Jesus was placed in the brand new tomb of a rich man. Why would Joseph give up his brand new tomb? Because when your heart belongs to the Lord, what is a tomb?

Jesus did not ask 100% from Zacchaeus or Joseph of Aramithea because He had their hearts. All He would have to do is ask and they would give to Him immediately. Both Zacchaeus and Joseph demonstrated that:

* money and possessions did not control them, but

- * they controlled their money and possessions, and
- * they submitted them to the Lord.

On the other hand, the rich young ruler was controlled by money and he would not give what Jesus set for the standard.



Do you feel relieved to see that there are those who loved the Lord and did not have to give up everything? I hope you don't feel as if this takes you off the hook. I hope you would be sincere enough to ask the Lord what it is He desires from you and that you would be willing to give whatever it is, whatever the cost, even before He tells you what He wants.

Remember, it all belongs to Him anyway. You might say, "Wait a minute, I work hard for my money. I should be able to do with it what I want."

You are forgetting Deuteronomy 8:18. Are you willing to say to the Lord, "Everything I am and have is Yours? You simply tell me what You want and it is Yours." Give God all that He asks for.

You may say, "I tithe." That's good. That is the standard amount that has characterized God's people since the times of Abraham, before the law was given. Every Christian should do that. But tithing may not be enough for you.

Remember, the rich young ruler was a fine young man, a religious leader. He tithed. He gave beyond the tithe, up to one third of his income, and he paid taxes on top of that. But Jesus said he did not have eternal life because money was his god. Jesus said, "You cannot serve God and Money."

"If a man steals an ox or a sheep and slaughters it or sells it, he must pay back five head of cattle for the ox and four sheep for the sheep." Exodus 22:1

The burden of my heart, as pastor of this church, is that there are many in our church who are like the rich young ruler. We have many good people, some may even be leaders. They may tithe and even give beyond the tithe. But, like the rich young ruler, they love and worship money. Jesus does not have their hearts.

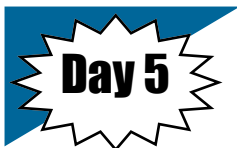
If you are one of God's own, you will give all He asks for. If you don't, you may not really be His— you worship money and not God. Pray and ask God to show you where your heart is concerning this matter of giving to the Lord. I hope you sense how eternally important this issue really is.

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Joy Comes from Realizing that You Can't Out-Give God

Mark 10:28 "Peter said to him, 'We have left everything to follow You!'

29 'I tell you the truth,' Jesus replied, 'no one who has left home or brothers or sisters or mother or father or children or fields for Me and the gospel 30 will fail to receive a hundred times as much in this present age (homes, brothers, sisters, mothers, children and fields - and with them, persecutions) and in the age to come, eternal life.'"

The disciples may have been wondering about their standing after Jesus said, "It is easier for a camel to go through the eye of a needle than for a rich man to enter the Kingdom of God." Peter reminds Jesus that they had left everything to follow Him.

Jesus promises to give 100 times more than we can give Him

In verses 29 and 30 He is speaking of real prosperity— that which brings real meaning to life. He is primarily speaking of close relationships. He also mentions "fields" which speak of material provisions including one's employment. As you give to the Lord and to the advancement of His Kingdom, He will give you back far more than you ever give Him. How? Try it and find out! And when the blessings come, the deep joy comes in knowing that God will always provide for you. It becomes a very exciting and joyful life!

"Remember the Lord your God, for it is He who gives you the ability to produce wealth (through work). . ."
Deuteronomy 8:18

Illustration

Remember Millard and Linda Fuller, the founders of Habitat for Humanity? A man acquainted with them says of them, "The Fullers are two of the most alive people I know. As they work toward making affordable housing available for the poor, they do so with boundless energy." They are characterized by joy!

Finally, don't compare yourself with others

Mark 10:31 "But many who are first will be last, and the last first."

Remember, that the final standard of judgment is with God. There are going to be a lot of folks here on earth, who because of wealth, power and influence, appear to be first, but they are going to be last in terms of eternity. There are those who do not appear to have much at all, but, like the widow who put in her two small copper coins (Mark 12:43, 44), they will be first in eternity.

Jesus demands every person to be fully devoted to Him— to hold nothing back. The specific details may look different for every life. The real question we need

to ask is not, "How much should I give to God?" The real question should be, "Does God have my life, all of it— all He wants?" If He does, you will discover the joy of generosity. You will discover that you cannot out-give God.

Have we given God everything He wants? The answer to that question demands that we each go before the Lord and ask Him to reveal what He wants from us.

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