



Opting Out!

October 25, 2009

BACKGROUND SCRIPTURE:

MARK 10:17-31

PRINTED TEXT:

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Jesus looked at him and loved him. “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.”

—Mark 10:21

Opening Song

Apostles' Creed

I believe in God the Father Almighty, Maker of heaven and earth, and in Jesus Christ, His only Son, our Lord who was conceived by the Holy Spirit, born of the Virgin Mary, suffered under Pontius Pilate, was crucified, dead and buried; the third day He arose from the dead, He ascended into heaven and sitteth on the right hand of God the Father Almighty; from thence He shall come to judge the quick and the dead. I believe in the Holy Spirit, the Church Universal, the communion of the saints, the forgiveness of sins, the resurrection of the body, and the life everlasting

Opening Prayer

MARK 10:17-31 (NIV)

10¹⁷As Jesus started on his way, a man ran up to him and fell on his knees before him. "Good teacher," he asked, "what must I do to inherit eternal life?" ¹⁸"Why do you call me good?" Jesus answered. "No one is good—except God alone. ¹⁹You 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.'" ²⁰"Teacher," he declared, "all these I have kept since I was a boy." ²¹Jesus looked at him and loved him. "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." ²²At this the man's face fell. He went away sad, because he had great wealth. ²³Jesus looked around and said to his disciples, "How hard it is for the rich to enter the kingdom of God!" ²⁴The disciples were amazed at his words. But Jesus said again, "Children, how hard it is to enter the kingdom of God! ²⁵It is easier for a camel to go through the eye of a needle than for a rich man to enter the kingdom of God." ²⁶The disciples were even more amazed, and said to each other, "Who then can be saved?" ²⁷Jesus looked at them and said, "With man this is impossible, but not with God; all things are possible with God." ²⁸Peter 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 ³⁰will 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. ³¹But many who are first will be last, and the last first."

Introduction

A. ARE YOU RICH?

How much money does it take to be rich? It is hard to say, but we might think of a person who has a million dollars as rich.

According to the U.S. Census Bureau, in 2004 the median American household income was about \$44,000 per year. That's not exactly a millionaire's salary. However, from that number we can estimate the amount of money that a typical American family will control over a working lifetime. The amount is about \$1.75 million, not adjusting for inflation. Quite a sum!

Most of us do not think of ourselves as rich. Maybe our income is average or below average. Maybe we think of ourselves as moderately well off. But rich? That is someone else! However, when we realize how much money we control, how many decisions we make about money, how much that money influences us, and what our standard of living is in comparison with the rest of the world, then we may need to change our thinking.

B. LESSON BACKGROUND

Today's story comes in the middle of a section where Jesus was traveling with his disciples toward Jerusalem. Along the way he told them that those who receive the blessing of God's kingdom must be like children (Mark 10:14, 15) and that those who would be great in God's kingdom must be the least, the "slave of all" (Mark 10:43, 44). Only those who recognize their great need for what only Jesus can give are ready to receive his gift, which comes through his death (Mark 10:45).

Jesus' conversation with the rich man demonstrated how hard it is to accept those truths when we believe that we can rely on ourselves. Parallels to today's account are in Matthew 19:16–30 and Luke 18:18–30.

I. Conversation with the Rich Man (Mark 10:17–22)

A. WHO IS GOOD? (vv. 17, 18)

17. As Jesus started on his way, a man ran up to him and fell on his knees before him. "Good teacher," he asked, "what must I do to inherit eternal life?"

A man approaches Jesus. As he does, he shows tremendous enthusiasm and submission, running to Jesus and kneeling before him. That attitude is also reflected as he addresses Jesus as good teacher. The man asks the most significant question a person can ask: what must I do to inherit eternal life?

The fact that this man is rich will be evident in verse 22, below. Clearly this man has enormous respect for Jesus. He believes

that Jesus can answer this most significant question.

18. "Why do you call me good?" Jesus answered. "No one is good—except God alone.

Jesus challenges the man about his understanding of who is *good*. Jesus reminds the man that, in the strictest sense, only *God* can be called good.

That truth has implications that this man needs to grasp. One implication concerns Jesus himself. We may think that Jesus is objecting to being called *good*. However, that would mean that Jesus is disqualifying himself from answering the man's question. But by giving an answer, Jesus implies that the title *good* is appropriate for him. More than that, Jesus will finally say to the man, "Follow me" (v. 21, below) at the end of

their conversation. If receiving eternal life means that one must follow Jesus, then Jesus has a supreme position that belongs to God alone.

The phrase *no one is good—except God alone* has an implication for the man who is asking the question. He wants to know what he can do to obtain eternal life. But because the man, like all other sinful people, is not good in an absolute sense, there is nothing good that he can do to earn or deserve eternal life. By definition, the answer to his question is, “You can do nothing to obtain eternal life because you are not good.”

Jesus does not let the point rest there, however. It is hard for us to admit that we are helpless sinners who have nothing to offer God. So Jesus will give the man a chance to realize his situation.

B. AM I GOOD? (VV. 19, 20)

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.’ ”

Jesus now reminds the man of certain *commandments* in the Law of Moses (see Exodus 20; Leviticus 19:13; Deuteronomy 5). Here, he says, is the standard of goodness by which you should measure yourself. Specifically, Jesus quotes several commandments that address human-to-human relationships. God is the standard of goodness, but humans are measured on that standard by how they treat each other.

In the books of the Old Testament law, the commandments are presented with two contrasting but complementary perspectives. Keeping the commandments lies within everyone’s power, and the commandments are the standard by which people are to be judged. But the reality is that those who have the law never manage to keep it. So the law is good and right, but humans have never obeyed it fully. See Psalm 14:3.

So Jesus’ reminder about the commandments is a reality check. Measured

by the standard of God’s perfect law, this person—or any person—has fallen short of the standard of goodness that would allow him to do something to obtain eternal life. Will the man realize what the commandments reveal about him?

20. “Teacher,” he declared, “all these I have kept since I was a boy.”

If this man thinks closely about the requirements of the law and about Jesus’ reminder that no one but God is truly good, he will remember his failure to keep the law perfectly. Instead, he applies a different standard to himself: it is not the standard set by God’s absolute goodness, but the standard of relative human goodness.

Compared with many people, this man probably is indeed a shining example of obedience to the commandments of God. He is probably a highly respected religious figure in his community. (Luke 18:18 tells us that he is a “ruler,” probably a leader of the synagogue.) So from the perspective that compares people with other people, he can say in all honesty that he has kept the Ten Commandments ever since he was young.

Here lies the issue that this man must confront. Compared with other people, he is indeed good. By that standard, he can perhaps rely on what he can do to obtain eternal life. But compared with God, he is not good. By the standard of God’s goodness, this man can do nothing to obtain eternal life. Jesus will now confront the man with his need.

C. ON WHAT DO I DEPEND? (VV. 21, 22)

21. Jesus looked at him and loved him. “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.”

What Jesus says here is among his most difficult sayings. This is perhaps why in introducing the statement Mark stresses that Jesus loves the man. Jesus’ words, though seemingly harsh, are spoken in love to bring

the man to salvation. Jesus tells the man first to *sell* all his possessions and *give* the proceeds to *the poor*. From one vantage, this command might sound like a challenge to go beyond the basic requirement of the law and do something of outstanding goodness. However, what Jesus will say later will make clear that the issue is really something else.

The result of the man's giving all his possessions to the poor will be that he will have *treasure in heaven*. Here we should probably understand Jesus to be talking about more than God's blessing in eternity. To say that one has treasure in Heaven is to say that the person's real support and security, what "treasure" provides, will come from God himself, the one who is enthroned in Heaven. In other words, Jesus tells the man that when he gives up all his possessions, he will still have genuine, lasting treasure that will supply everything that his money supplies—and more. But Jesus goes on, ending his statement by saying *follow me*. The final step of these instructions is the key to everything. This man cannot obtain eternal life on his own. Even with his money, he cannot manage to be good enough to merit God's salvation. But Jesus can give freely what the man cannot possibly earn on his own.

22. At this the man's face fell. He went away sad, because he had great wealth.

The gospel writers seem to imply that giving up everything is actually harder when we have more than when we have less. Combined with what Jesus will say in the next few verses, this insight helps us understand why Jesus tells the man to sell everything. This man begins with the belief that somehow he can live with enough goodness to earn the right to eternal life. He depends on himself and his own resources to establish good standing with God. But the person who depends on self and personal

goodness is doomed, for no one is good except God alone.

Now we begin to realize what makes this man's sense of self-reliance so strong: he is wealthy. Jesus repeatedly warns his followers that wealth is deceptive, giving us the illusion that we can take care of ourselves. It gives us a false sense of security, which makes it hard for us to see our real weakness and need. Wealth makes it difficult for us to turn to God and rely on his mercy and grace.

That illusion is so powerful that it turns the man away from Jesus. He leaves with a sense of grief, disappointed that he does not get the answer he has sought, but not realizing that Jesus has told him something better than what he has hoped for.

II. Conversation with the Disciples (Mark 10:23–31)

A. HOW GOD CAN SAVE (VV. 23–27)

23–27. Jesus looked around and said to his disciples, "How hard it is for the rich to enter the kingdom of God!"

As the man leaves, Jesus states boldly that wealth is a hindrance to entering God's kingdom. This surprises *his disciples* (next verse).

24. The disciples were amazed at his words. But Jesus said again, "Children, how hard it is to enter the kingdom of God!"

The disciples probably are used to thinking of wealth as an advantage. They may see wealth as a sign of God's blessing. Or they may think that the wealthy can devote more of their time and resources to keeping God's law and doing good works. In response to their surprise, Jesus addresses the disciples as *children*. It seems that he is reminding them of what he taught in the previous story: that those who enter God's kingdom need to be like children (Mark 10:14, 15). They cannot be like the rich man who sees himself as self-sufficient. They need to know that they are utterly dependent

on God the Father, just as a little child depends utterly on a parent.

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.”

This is one of Jesus’ most famous sayings, and one that Christians have often misunderstood. Some have claimed that *the eye of a needle* refers to a low, narrow gate in city walls, a gate just tall enough for a person to enter but too low for a *camel*. So to enter such a gate, all the baggage must be removed from the camel’s back, and the camel must get down on its knees.

This popular interpretation is not supported by any real evidence in history. We have no evidence that such gates were common, let alone that anyone ever called them “the eye of a needle.” It appears instead that centuries ago a clever Christian preacher invented this story to encourage the rich to give away their wealth and get down on their knees in prayer. That’s good advice, but it does not capture Jesus’ exact point.

We should understand Jesus to mean (1) what the disciples understand him to say and (2) what he will explain his point to be in his next statement. The camel is the largest animal that Jesus’ followers saw commonly. The eye of a needle is a very small opening. It is plainly impossible for a camel to pass through the eye of a needle. So Jesus says that it is plainly impossible *for a rich man to enter God’s kingdom*.

26. The disciples were even more amazed, and said to each other, “Who then can be saved?”

The disciples clearly understand what Jesus is saying. They believe that wealth is an advantage in salvation. But Jesus says salvation is impossible for the wealthy. If those who have the advantage are in an impossible situation, then salvation appears to be out of reach for everyone!

27. Jesus looked at them and said, “With man this is impossible, but not with God; all things are possible with God.”

For all humans, salvation by personal effort is *impossible* because there is no one who is truly good but God alone. Even if we were to sell everything that we have and give the money to the poor, we would not be good enough to earn eternal life. But God’s grace is great enough to save us if we realize how much we need it. Only when we give up the illusion of self-reliance and cast ourselves on the mercy of God can we receive the gift that we cannot earn for ourselves.

Wealth can make it hard to admit that we need to depend on God. Even after we listen to Jesus’ teaching on the dangers of wealth, we can convince ourselves that our possessions do not deceive us into depending on ourselves instead of God. The moment we think that we can handle wealth without spiritual danger is probably the moment we need to ask God to help us examine our hearts and recommit ourselves to depend completely on him. But many who lack wealth have the same problem. The truth is that we all have a “rich man” inside of us, a streak of self-sufficiency and independence, a part of us that likes to run the show. If we keep that part of us alive, we will continue to live as if we do not really need God.

B. WHAT GOD CAN GIVE (VV. 28–31)

28–31. Peter said to him, “We have left everything to follow you!”

As the disciples hear what Jesus has said, they ask about their own situation. Peter may be saying something like, “Lord, we have done exactly what you told that man to do, giving up *everything to follow you*. Does that mean that God will give us eternal life because of what we have given to him?”

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

Jesus gives an overview of the kinds of things the disciples have given up to follow him. The disciples' sacrifices indeed have been enormous.

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.

Jesus says that what the disciples are already receiving is far greater than what they have given up. They have left the comforts of their *homes*, the provisions of their livelihoods, and the fellowship of their families. But as they travel with Jesus, God gives them many times what they have left behind. This is not in literal quantity, but in the many people who now receive them as family and who provide for their needs. Those who follow Jesus do not really lose what they give up in this life. They enter into a great family in Christ. And to that bounty is added the blessing of *eternal life*, which is greater than everything. With those blessings, of course, come hardships. Those

who follow Jesus are persecuted for following him. But those troubles are “light and momentary,” as Paul says in 2 Corinthians 4:17.

In sum, the disciples have not “struck a deal” with God. Their sacrifices are far outweighed by everything that God gives them, now and in the future. Even with their sacrifices, they have not given something to God that makes them “good.” They receive God’s blessing because God in his grace does the impossible for them.

31. “But many who are first will be last, and the last first.”

Jesus repeats a concept he uses elsewhere (Mark 9:35; etc.). He reminds the disciples that their standing with God does not depend on the size of their sacrifice, any more than the rich man’s standing with God depends on the size of his bank account. Jesus comes into the world as the Lord of all but also as the servant of all (Mark 10:45). He reverses our expectations. If we count ourselves *first*, we may be in danger of being put *last*. If we know that we are last and so depend completely on him, he makes us first.

CONCLUSION

How much does it take to be rich? Any amount, large or small, can deceive us into thinking that we can depend on ourselves instead of depending on God. At the end of this chapter of Mark, another man approached Jesus—a blind man. He knew that he had nothing to offer, that he could do nothing to change his situation. He cried out, “Jesus, Son of David, have mercy on me!” (Mark 10:47). Jesus gave him his sight, and he then followed Jesus (v. 52). Will we be more like the rich man or more like the blind man?

ARE YOU RICH?

Some time ago, I read the story of a girl and her young brother who were collecting money on a Saturday morning from customers on their newspaper route. (Obviously, this story took place “some” time ago!) It was a cold, wintry day, and the children had rather threadbare clothes. When they stopped at one house, the woman, seeing how cold they were, invited them in for a cup of hot chocolate. As they drank the chocolate, the woman went about her Saturday morning duties of cleaning the house. When she came by the living room a bit later to see how they were getting along, the girl shyly asked, “Ma’am, are you rich?”

“Land sakes, no,” replied the woman. “I’m not rich.”

“But your cups and saucers match,” said the girl.

In the neighborhood where I grew up, we did not consider ourselves rich. In our home, my parents had two sets of dinnerware—one for special occasions and one for everyday use. The cups and saucers matched in both sets. Yet I remember families in our neighborhood who did not have cups and saucers that matched.

When we compare ourselves with Bill Gates, it is easy to convince ourselves that we are not rich. But when we compare ourselves with the majority of the world, many of us are wealthy beyond comprehension. By one estimate in 2004, about half the world’s population lives on less than \$2 per day. Those whose cups and saucers match perhaps should pay close attention to what Jesus has to say to the rich man in today’s text!

OF GAINS AND LOSSES

I have a friend who went to Africa as a missionary several decades ago. When he went, he left behind his parents, two brothers, and a sister. His wife experienced a similar separation-loss.

They had a very successful ministry in Africa, although there were serious times of crisis as well. Because of political unrest they had to leave one country, but they then went to a different country and continued their work. They started numerous local congregations and were known and loved by thousands of natives. Most of their children were born in Africa, and the children identified with their ministry equally with the parents.

They had left much behind, but they gained an enormous support team in Africa. They had left two sets of parents behind, but they ended up with hundreds of elderly Africans who treated them as adopted children. They left behind several brothers and sisters, but they gained literally thousands of Christian brothers and sisters. They had left families behind, but they indeed received a hundredfold more than what they started with.

All this was not limited to Africa. When they returned to America on furlough and traveled among their supporting churches, they were received as family by dozens of faithful supporters across the country. Those who abandon houses, lands, and families for Jesus’ sake indeed receive much more in this world, plus eternal life in the world to come.

LET’S TALK IT OVER

1. Does Jesus’ statement about God alone being *good* mean that we can never refer to any human being as *good*? Why, or why not?

2. How would you explain to someone that Jesus’ requirement that the man give up his wealth in order to be saved is not “works righteousness”?

3. How are the temptations inherent in the *possession of* wealth the same as and different from the temptations inherent in the *desire for* wealth? How does this knowledge help you resist both dangers?

4. Besides finances in general and money in particular, what are some things we need to give up for (or give over to) the Lord?

5. What are some blessings you have received that far exceed what you have given up for the Lord?

LET'S TALK IT OVER

1. Does Jesus' statement about God alone being *good* mean that we can never refer to any human being as *good*? Why, or why not?

The Bible refers to "good" people in several places (see Proverbs 12:2; 13:22; 14:14; Ecclesiastes 9:2; Matthew 12:35; Luke 6:45; Acts 11:24; Romans 5:7). In most of those cases, however, there is an expressed comparison with someone who is wicked in some way. Thus it may be legitimate to refer to "good" people if we are using the word *good* in a relative sense. In so doing, we keep in mind that it is God alone who is good in an absolute sense.

2. How would you explain to someone that Jesus' requirement that the man give up his wealth in order to be saved is not "works righteousness"?

Verse 22 makes it clear that this man's money was the most important thing in the world to him. Thus the test for the man was whether he valued salvation more than his wealth. At some level, Jesus will test us in this way as well, concerning that which is closest to our hearts. That test may come as we ask ourselves, "What would I find hardest to give up for the Lord?" The answer to that bit of self-evaluation will reveal what needs to be passed from our control over to His control.

Although our works do not save us, we must make Jesus Lord. Jesus cannot be our partial Lord, ruling in some areas of our lives but not in others. He must be fully Lord to us. If the rich young ruler was not willing to give up all he had to Jesus, then he was not submitting to Jesus as Lord. The same is true today.

3. How are the temptations inherent in the *possession of wealth* the same as and different from the temptations inherent in the *desire for wealth*? How does this knowledge help you resist both dangers?

There is a great deal of overlap between the two. A person with great wealth may be tempted to gain even greater wealth, perhaps by illegal or unethical means; those who are not wealthy but desire to be so may use those same wrong means. Covetousness and dishonesty are bred in both cases.

A person of great wealth may end up with much leisure time and many resources that could be spent on vices of various kinds; those who are not yet wealthy but desire to be so end up

coveting those same results. One Christian commentator has noted that it is an excess of pleasure that results in despair. The book of Ecclesiastes, written by one of the wealthiest men in history, confirms this.

All that having been said, wealth can also do much good in benevolence to ease suffering and bless others. Wealth has potential for good as well as evil.

4. Besides finances in general and money in particular, what are some things we need to give up for (or give over to) the Lord?

The general answer will be “anything that competes with God in our priorities.” More specifically, some may be asked to yield to the Lord the personal comfort of sitting around the house watching lots of TV in the retirement years in order to spend time in a benevolence ministry. Others might need to give up bad habits such as smoking to set an example of holiness.

The distinction between *giving over* and *giving up* can be useful. Things to be *given over* may be good things we already do that need to be sharpened for specific use to God. A person may have a beautiful singing voice that she uses to entertain in secular settings. After becoming a Christian, the Holy Spirit may convict her to give that talent over to God by singing in church as a higher priority. Things to be *given up* to the Lord can be bad or downright sinful habits to be discontinued. Examples are addictions to alcohol, smoking, TV, and the Internet.

5. What are some blessings you have received that far exceed what you have given up for the Lord?

Answers will, of course, be highly personal. But you will find that many answers will be either material or relational in nature, since those are the categories Jesus spoke in.

PRAYER

Lord, help us to be honest with ourselves. Show us where we trust in ourselves. Help us to see through the fog of possessions to understand how desperately we need you to provide for us, now and forever. In Jesus' name. Amen.