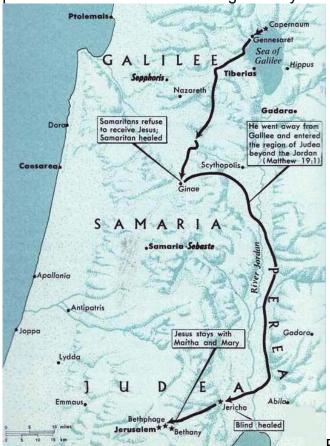
Today, we continue in our study of Matthew's Gospel as we see Jesus is slowly making His way to Jerusalem. He's within just a few weeks of His death on the cross, which we know bought our pardon from sin and He's making His way through an area called Perea. Remember our map...



Perea is on the East Side of the Jordan River and it's in this area that Jesus is healing and teaching as He inches toward Jerusalem. Along the way, He's already dealt with another attack from the Pharisees and then children were being brought to Him. Watch this...

# Matthew 19:13-15

Then children were brought to him that he might lay his hands on them and pray. The disciples rebuked the people, <sup>14</sup> but Jesus said, "Let the little children come to me and do not hinder them, for to such belongs the kingdom of heaven." <sup>15</sup> And he laid his hands on them and went away.

We've talked extensively about Jesus and His love for children and not being a stumbling block, and so I will not belabor the point, other than to say, the person Jesus is going to encounter next refuses to humble himself as a child and instead, chooses his wealth over the kingdom. Let's continue reading. Look at verse 16 and following...and this will be our main text today...

#### Matthew 19:16-22

<sup>16</sup> And behold, a man came up to him, saying, "Teacher, what good deed must I do to have eternal life?" <sup>17</sup> And he said to him, "Why do you ask me about what is good? There is only one who is good. If you would enter life, keep the commandments." <sup>18</sup> He said to him, "Which ones?" And Jesus said, "You shall not murder, You shall not commit adultery, You shall not steal, You shall not bear false witness, <sup>19</sup> Honor your father and mother, and, You shall love your neighbor as yourself." <sup>20</sup> The young man said to him, "All these

I have kept. What do I still lack?" <sup>21</sup> Jesus said to him, "If you would be perfect, go, sell what you possess and give to the poor, and you will have treasure in heaven; and come, follow me." <sup>22</sup> When the young man heard this he went away sorrowful, for he had great possessions.

That last verse is gut-wrenching and is the reason I titled the message, "Which One? Being Rich or Heaven?" This young man made his choice and we can only surmise that at this very moment, this man is weeping in Hades. So sad!

It's amazing what money can do to a person, isn't it. How many lives has money destroyed? There's no way to tell. But, think about it. Money (here's a \$1 bill) is an inanimate object. This is paper with ink on it that the government has assigned a value to it. But, this dollar bill can't make me do anything. It's just paper. But, oh...we have such a desire for this stuff don't we?

In fact, studies show that Americans think about money or topics related to money an astounding 50% of the time. You might say, "I don't." But, think about it how many decisions you must make every day that relate to money. You have to decide what to eat, which costs money. You have to drive a car that costs money for maintenance and gas. You live in a house that costs money to pay for and upkeep. Every time you put on clothes or a pair of shoes...it cost you money! Think about your health and how much money it takes just to maintain your health.

So, without question, we are all tremendously occupied with thoughts about money whether we realize it or not AND this is perfectly natural in that it's inherently part of living, but the question is: "Do we allow money to control us?"

You see, money controlled the Rich Young Ruler. We saw that in that he walked away sorrowful, grieved, sad in heart! He actually chose money over heaven. And what's even more ironic is the fact that he likely went to Hell rich. I can hear the words of Jesus echoing through time that speaks of a soul like that:

## **Matthew 16:26**

For what will it profit a man if he gains the whole world and forfeits his soul? Or what shall a man give in return for his soul?

The Rich Young Ruler walked away from Jesus rich...filthy rich! He had "great possessions." And yet, how did he walk away? Sorrowful...grieved. He had all of that money...but, he walks away miserable. You know what the opposite of misery is? The opposite of misery is contentment. This young man had no contentment. And when you rest your life on money, neither will you.

<u>Turn with me in your Bibles to 1 Timothy 6</u>. I want to show you that the real joy that we might know and embrace in this life comes when we experience: "contentment." You see, here's the truth, (even among many Christians), most people today REALLY BELIEVES money will make them happy. But, it won't! That's a lie.

## 1 Timothy 6:6-10

<sup>6</sup> But godliness with contentment is great gain, <sup>7</sup> for we brought nothing into the world, and we cannot take anything out of the world. <sup>8</sup> But if we have food and clothing, with these we will be content. <sup>9</sup> But those who desire to be rich fall into temptation, into a snare, into many senseless and harmful desires that plunge people into ruin and destruction. <sup>10</sup> For the love of money is a root

of all kinds of evils. It is through this craving that some have wandered away from the faith and pierced themselves with many pangs.

Church family, I'm absolutely convinced Americans are some of the most discontented people in the world, and yet; we're the richest people in the world per capita. Even our poorest citizens are rich compared to the rest of the world's population, by and large.

Think about this: More than 1/3 of the world's population today lives on less than \$2 per day and more than 3/4ths live on less than \$10 a day. That bears repeating again. 75% of the world's population lives on \$10/day and we'll waste \$10 at the drop of a hat. In fact, did you know that if your family makes \$40,000/year that puts you in the top 1% of the world's income? That likely means that the vast majority of people in this room are better off than 99% of the rest of the world's population. And get this. If you live below the poverty line in America, which is \$16,240/year, you would still be in the **top 10%** of the world's wage earners.

But are we content? So often, I believe even as Christians we walk around sorrowful, lamenting what we don't have instead of being so amazingly grateful and thankful for what we do have! (I'm the chief of sinners here!)

You see, I've learned through my almost 50 years of living that a person can have a whole lot of money and still be very unhappy! There is no contentment. See verse 6 again.

## 1 Timothy 6:6

<sup>6</sup> But godliness with contentment is great gain.

Let me as you: Do you see contentment as great gain in your life, or as just something you must settle with. You say, "Contentment...Humpfh! That's not what I wanted, but I guess it'll have to do." If that's how you see contentment...as almost something to be dreaded...then you're not gaining.

And I believe that's the issue. We equate "gaining" with accumulating and amassing stuff. And we actually believe our stuff will make us happy. And what is worse, we even let our stuff define us. We assign value to ourselves and to one another based on what we have or don't have. What kind of car we drive, clothes we wear, purses we carry, style of shoes on our feet... It's so much about image, isn't it? Just go to social media if you don't believe me.

I love what the Apostle Paul told the Philippian church in Philippians 4...

# Philippians 4:11-13

Not that I am speaking of being in need, for I have learned in whatever situation I am to be content. <sup>12</sup>I know how to be brought low, and I know how to abound. In any and every circumstance, I have learned the secret of facing plenty and hunger, abundance and need. <sup>13</sup>I can do all things through him who strengthens me.

Church, we can do anything through Christ...and then means being content! I love what Paul said six verses later in...

# Philippians 4:19

<sup>19</sup> And my God will supply every need of yours according to his riches in glory in Christ Jesus.

Oh if we could grasp this we'd be such a happier and contented people... Riches are not related to **how much you have**, true riches are related to whether or not you're content with **what you have**.

Oh, if we could understand that! The person who is rich is the person who doesn't need anything else to make them happy. That person is content and that brings joy in any circumstance! Epicurus, the Greek philosopher was right when he said:

"The secret of contentment is not to add to a man's possessions, but to take away from his desires." Epicurus, Greek philosopher

It could be said this way: "He is the most rich who desires the least." In other words, you are rich when you are content!

It can be formulized this way. Take a look at the screens...

Satisfaction = Contentment Contentment = Godliness Godliness = Jesus Therefore, Satisfaction = Jesus

Do you see? Church family, the only way to have true satisfaction in this life is to have Jesus...who is THE LIFE! And that's who the RICH YOUNG RULER walked away from...the truth, the way, the life. Can you picture the young man kneeling before Jesus... Jesus with His hand on His shoulder...



He couldn't do it! He couldn't give up his riches! What foolishness. His money was more valuable to him than eternal life. Amazing! Let me ask you, "How much does your money mean to you?"

You want to know how you can tell...by what you do with your money? That will determine what you love. Remember what we learned in the Sermon on the Mount when Jesus said...

#### Matthew 6:19-21

<sup>19</sup> "Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal, <sup>20</sup> but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. <sup>21</sup> For where your treasure is, there your heart will be also.

Where is your heart? What do you love? That's where you'll spend your money. Billy Graham says, "You'll know the depths of person's longings by where they spend and invest their money."

So, let's take churchgoers in America for a moment. Did you know, according to Pew Research, American churchgoers only give 2.4% of their income to the Lord? 2.4% That's pretty sad isn't it?

It's been said: "The Church in America has gone from being fishers of men, to keepers of the aquarium." American Christians just barely give enough to keep most churches going.

In fact, in a 2013 study called "State of the Plate," out of the U.S. population (of the then 315 million people) about 36% attended church regularly, or about 113 million...but out of that 113 million people, only 10 million of those tithed **10%** or more of their income. Do you know what that comes out to be? Only 8.8% of REGULAR CHURCHGOERS in America today, actually tithe.

I want to show you the 8.8.% of churchgoer's who tithe look like. These stats are amazing and they come from *Relevant Magazine*.

# **<u>Tithing Statistics in America:</u>**

- 77% of those who tithe give 11-20% or more of their income, far more than the baseline of 10%
- 97% of Christians who tithe make it a top financial priority to give to their local church
- People are more likely to practice tithing when they begin the practice in their teens or early 20's
- People who tithe regularly, typically have less debt than other demographics
- 8 out of 10 tithers have zero credit card debt and 28% are totally debt-free
- 35% of those who tithe have a net worth or will bequest more than \$500,000 at their death (Source: Relevant Magazine)

Those are some amazing statistics that simply tell us that: <u>Tithing pays!</u> It literally pays to tithe! And the Bible tells us so...

## Malachi 3:10-12

<sup>10</sup> Bring the full tithe into the storehouse, that there may be food in my house. And thereby put me to the test, says the Lord of hosts, if I will not open the windows of heaven for you and pour down for you a blessing until there is no more need. <sup>11</sup> I will rebuke the devourer for you, so that it will not destroy the fruits of your soil, and your vine in the field shall not fail to bear, says the Lord of hosts. <sup>12</sup> Then all nations will call you blessed, for you will be a land of delight, says the Lord of hosts.

I love how Jesus says in Luke 6:38 the same thing...

### **Luke 6:38**

<sup>38</sup> give, and it will be given to you. Good measure, pressed down, shaken together, running over, will be put into your lap. For with the measure you use it will be measured back to you.

Pam and I can attest that this has happened in our lives! We, like most of you, started out with basically nothing. It took all I had to take her to Gatlinburg on our honeymoon. We started out with hand-me-down furniture in a little apartment in Moravian Falls for \$200/month rent. The living room and kitchen were covered in the same luxurious linoleum, 70's yellow. Pam was working part-time at Cato's and student-teaching at West and I was driving to Lenoir, working at Broyhill Furniture. We were making nothing. We went to the Laundromat to wash our clothes and a date night was the change we can scrounge up and buy a soft-serve ice cream cone at Glenn's. Yet, the Lord blessed us. Why? Because we tithed.

Please hear my heart...I'm speaking from experience...implanting this teaching. For the entire 27 years of our marriage we've tithed and are now giving well above the tithe. (You know a tithe is not

a \$20 in the offering plate...it's 10% of what you make and that's the OT minimum...and I'm grateful that I'm not under the Law of the OT, and that I can give with a cheerful heart, so 10% is the floor of our giving. If a waiter does a good job and gets 15-18%, surely I can seek to give 10% to the Lord.)

But, the only way we could tithe was to be intentional about it and that required and still does... living on a budget. That's why we've put a blank in the bulletin. Are you on a budget? It's amazing what a single piece of paper can do to keep you out of financial trouble. We live by that piece of paper and we use what's called the envelope system. When I get paid, we take my paycheck and divide it out into envelopes for groceries, gas, insurance, the kids' lessons, etc. When the money is not in the envelope, we don't do it.

Please hear me today, like many of you, Pam and I have been in some pretty tough places financially. When the Lord called us into the ministry here at MPBC, back in 2005, I took a 60% pay cut, and on top of that, our family was within two months of adopting Clara and our backs were to the wall. But, we never missed paying a bill or a meal and we adopted Clara. The Lord did it. Honestly, I can't explain it...but, He did it. Every time we had to make a payment for Clara's adoption, the money came... and I know why...because we trusted what Jesus said to do. We really believe Jesus when He said:

# Matthew 6:33

<sup>33</sup> But seek first the kingdom of God and his righteousness, and all these things will be added to you.

We tightened the belt, yes! Thank God for country ham. That was our only meat for our first year of marriage. Yeah, I'm like Garry Saffold said in the video, "You can't out give God." You give this... bwoop!! He gives this: bwoop, bwoop, bwoop!!! It's the law of the farmer. You reap what you sow. Listen, if you sow money you get back money.

I had a man say to me one time, "I tithe my time." I said, "That's great brother! Guess what you're going to get back in return?" He said "What?" I said "Time." You reap what you sow. If a farmer sows corn seed he'll get corn. If you sow time, you'll get time. If you sow money, you'll get money.

## Galatians 6:7-9

<sup>7</sup>Do not be deceived: God is not mocked, for whatever one sows, that will he also reap. <sup>8</sup> For the one who sows to his own flesh will from the flesh reap corruption, but the one who sows to the Spirit will from the Spirit reap eternal life. <sup>9</sup> And let us not grow weary of doing good, for in due season we will reap, if we do not give up.

Church family, Pam and I know of no greater way to honor the Lord with our lives or that of our family, than to trust Him with our money. Our hearts are here... It's always been here. Pam and I started giving to the "Share the Vision" campaign way back when we looked like this...



That was 1993. I was chairman of the Long Range planning committee, which turned into the building committee that built the three-story building behind the Prayer Chapel and eventually the Stewardship Campaign when I was a whopping 25-years old. For the past 24 years, Pam and I (like many of you) have faithfully given to the growth and building of this church through the various building campaigns and keeping the lights on and doing ministry through the General budget, and it's amazing what the Lord has done.

You know, the church just approved Wed. night a budget that has in it about a 10% increase, but that doesn't concern me because every year for the past five years the overall giving has increased 12% every year, and I believe we'll do it again this year. And did you notice the back of the bulletin? The building debt is down to just \$415,000 and if we do what we did last year and we give \$213,000, in less than two more years, we'll have this paid off! Praise the Lord!

As we close today, church family, I'll tell ya...I'm humbled and so grateful for YOU, those of you who are committed to giving to do the work here in this church. In other words, "thank you" for being willing to invest in the Lord's work here. Because I want to tell you what happens in here every week: ETERNITY. Eternity happens in here every single week. Because we are dealing with people's eternal souls... Think of that. Think of your week...what will happen this week that effects eternity.

The Rich Young Ruler missed out on eternity. He had eternity staring him in the face and he walked away...GRIEVED. Please don't walk away from these truths...it will grieve you! You can keep your money and walk away from Jesus' teachings...but, you'll never know true and lasting joy! I know what some of you are thinking... "Lord, I just don't have it to give...I don't know how I'm going to do it." And He smiles from His Almighty throne in heaven and says, "I know you don't know how you're going to do it...but, I do! Trust me!"

You see, for us and the Rich Young Ruler it's not really about money all, it's about our hearts. Will we place our trust in our money or Jesus? You see, Jesus doesn't need our money. He owns the cattle on a 1000 hills and all the gold in the hills. But, He knows we'll place our trust and our hearts where we put our money. Our money follows our hearts. Trust Him today! Tell Him, "My heart is yours!"