

I. Introduction

Fifty-two years ago, my father came to the U.S. from Taiwan with just \$500 cash on hand. He grew up in a poor family, but worked hard to get into top schools and make his way to the States for medical residency and fellowship. It's an amazing, classic immigrant story of achieving the American Dream. And he'd often tell me how easy it was to spend money but how hard it was to earn it. I agree with him more and more with each passing year, now that I have 3 boys who are quickly growing up and eating more and more and wanting more of this or that.

Because of my growing family, saving money has become even more important. I'm sure the same applies to you, whether you have a family or not. Without sufficient money, life is hard. But despite the necessity of money in our lives, we often (and too easily) idolize wealth and possessions in our hearts. In today's challenging text, Jesus tells us that those who seek riches cannot come to him. Our Lord starkly warns against the dangers of materialism, which prevent a person from entering the kingdom of God. Instead, **we are to treasure Christ above all.**

A friendly warning that my message will speak hard truth about your possessions, your materialism, your ultimate treasure. But, if discomfort should drive you to Christ, then may God make you uncomfortable! May he cause you to be shocked, appalled, grieved, and amazed at what our Lord has to say and the far-reaching implications it has on your discipleship to him.

Through today's text, we delve into treasuring Christ in four movements as follows: (1) Treasure Christ Like a Child (vv13-16), (2) Do Not Treasure Possessions over Christ (vv17-22), (3) Do Not Treasure Riches That Keep You from Christ (vv23-27), and (4) Treasure Christ Above All and Gain Everything (vv28-31). So, we first look at the childlike heart posture we need, followed by two warnings of what not to treasure, and finally the call to treasure Christ above all.

II. Treasure Christ Like a Child (vv13-16)

First, in verses 13 to 16, we learn what kind of heart you need to treasure Christ above all. It is the **heart of a small child.**

A chaotic scene opens up our passage. Imagine a horde of parents carrying their little children seeking Jesus to touch them. Jesus' ministry was known to be one of compassion and touch. But the disciples act like bouncers. They keep desperate mothers and crying babies from disrupting the peace that they thought Jesus needed to do his ministry. They even rebuke them because they think Jesus should focus on teaching instead of placating persistent mothers. Sadly, they are **using their closeness to Jesus to exclude others and keep them at a distance.**

Jesus is not pleased with this at all. He is indignant, venting his displeasure. He is really angry. Why? Because the kingdom of God belongs to little children, which is what the Greek word here (*paidia*) typically means. Luke notes that they were infants (18:15), and since Jesus is able to take them up into his arms in verse 16, these children were quite small.

Jesus is adamant that no obstacle be placed in the way of such children because they **exemplified the type of person who could receive the kingdom of God.** Why is that so? It's *not* because they are innocent. Anyone who has a child or has been around children knows this. Children are sinful. They can be demanding, sulky, stubborn, thankless, selfish, and impatient. If they weren't such little bundles of cuteness, I'm not sure how

many would survive to adulthood. But, in all seriousness, Jesus does not highlight children because they are innocent.

Rather, he does so because **they are helpless**. They lack power, recognition and status. They have nothing to bring and are unable to repay or work for anything. They have no claim to virtue, credit, or influence. In short, they are at the utter mercy and grace of their parents. And that is the heart posture that you must have if you are to enter the kingdom of God and be saved.

Jesus says those who are like a child “receive” the kingdom of God. It is received because salvation is a gift, and gifts can only be received, not earned (otherwise it is no longer a gift). And the **gift of salvation is received by grace alone**. These babies represent this truth. So, Jesus’ command to “*let the children come to me*” is a powerful illustration of salvation by grace alone. It is Jesus’ call to adopt the childlike heart you need to treasure him.

III. Do Not Treasure Possessions over Christ (vv17-22)

In the next section, we meet the rich young ruler,¹ who is a striking foil to the helpless babies we just encountered. However, the man’s great assets sadly become his biggest liability. From this encounter, we are warned **not to treasure our possessions over Christ**. This is the second point for this morning.

(vv17-18): In verse 17, this eager, young man runs to Jesus. And he asks the essential question that no one has posed up to this point, “What must I do to inherit eternal life?”

Here is this driven, devout Jewish man who senses he’s missing something in his life. He runs up to Jesus, perhaps reflecting the hustle culture of his day. He knew to get ahead, you have to run toward your goal, stay ahead of the pack. He’s an ambitious, fast-moving, forward-looking person, perhaps not unlike a number of you this morning.

The young man assumes he can **do** something to inherit eternal life. If you ask 10 people why God should allow them into heaven, probably at least 7 or 8 of them will say it’s because they’re a good person (or tried to be), or have done enough good works. Performance is what gets you into a right standing with God.

Or, another answer to that question “Why should God allow you into heaven?” was honestly answered by a 5-year old this way: “Well, it’s simple, it’s because I’m dead!” Apparently, it’s not justification by faith, but justification by death. But before you brush this off too quickly, how many times have you been to a funeral and heard that the deceased person is in heaven not because of any faith in Christ, but because he was a decent man, loved his family, or was a “good” citizen?

And how easily we throw the word “good” around. The man calls Jesus “Good Teacher,” but the Bible teaches that no one is good (Ps 14:3; Rom 3:10). Jesus says the same thing here in verse 18. He questions the young ruler why he calls him good. It’s not that Jesus does not think he himself is good, but he is exposing the man’s cavalier conception of goodness. Only God is good, so he should not be so quick to call others that.

(vv19-22): Jesus then immediately pivots to a number of commandments in verse 19. All but one (“do not defraud”) come from what is commonly known as the Second Table of the Ten Commandments, which relate

¹ Although Mark does not call him rich, young, nor a ruler, the parallel accounts in Luke 18 and Matthew 19 do so.

to actions between people and loving your neighbor. Amazingly, the young man responds in verse 20, *“Teacher, all these I have kept from my youth.”*

You may be tempted to think the man was arrogant to claim this, but there is no reason to think he was insincere. The Second Table is “easier” to keep on its surface. When seen simply as rules of conduct, it is possible for the man to claim a clear conscience regarding the letter of those commandments (for instance never murdering someone, never stealing).

Jesus then looks at him and loves him in verse 21. Jesus looked right inside and through him, scrutinizing him carefully. And he finds something admirable: the **man is self-aware and humble enough to realize he is still missing something**, even though he’s kept the letter of the Law since he was a youth. As he says to Jesus in Matthew 19:20, *“What do I still lack?”* He lacks Christ.

So, Jesus calls the man to come and follow him. But, what does he need to do to do that? It is something difficult. Because Jesus loves the man, he speaks this **hard truth to him: he has to stop treasuring his possessions because his heart was still in love with them.**

Jesus exposes this young man’s idolatry by bringing him back to the First Commandment. The man claimed he kept the Law, so has he even kept the first one since he woke up that day: *“You shall have no other gods before me”* (Ex 20:3)? The First Commandment is a prohibition against idolatry. Jesus knew money and possessions was this man’s idol, his god. It is impossible to follow Jesus without first getting rid of your other gods and idols. *“You cannot serve God and money”* (Matthew 6:24).

So, again in love, Jesus tells him to sell all he has and give to the poor. He is exhorting the young man to give away all his treasure so that he makes Jesus his treasure. *“For where your treasure is, there your heart will be also”* (Matthew 6:21). Jesus is telling him, “Let me be the substitute for your possessions and you will have treasure in heaven. You will have me.”

Alas, the young ruler’s reaction is **one of the saddest verses in all of Scripture**. In verse 22, we read that he was *“disheartened”* and *“went away sorrowful.”* He left Jesus! He turned his back on the Son of God who was right in front of him . Because he *“had great possessions”* that he could not let go of, he chose the world over Jesus. As Billy Graham put it: “The young man came with the right question, to the right man, and received the right answer, but he **made the wrong decision.**”

I fear that some of you here this morning are like this man and will also make the wrong decision of treasuring your possessions over Christ. This rich, young, sad ruler shows us that one can lead an exemplary life but still be an idolater at heart. On the surface, you can have all the hallmarks of a strong Christian, but in your heart, you treasure the world more than Christ.

Illustration: If you look at a **piece of paper**, it looks and feels perfectly smooth, its edges seem perfectly straight. But look at it under a microscope and you will see how it imperfect it is; it is rough and actually a chaotic tangle of fibers; the edges look like a jagged, saw-like mountain range. It’s definitely not as smooth as it appears to the naked eye. So it is with the human heart. You can fool everyone, even yourself, into thinking you’re walking closely with Jesus on the outside, but in fact you are walking away from him on the inside.

Beloved, **remember the rich young man**. In his heart, and in all our hearts, there is a power struggle over what we treasure. Remember this man and do not make the same wrong decision. Do not treasure your possessions over and above Christ.

IV. Do Not Treasure Riches That Keep You from Christ (vv23-27)

So, this young man does not have the heart of a helpless child. He treasures his possessions over Christ, and rejects him. The disciples are aghast that Jesus caused so eager and religious a person, with deep pockets (who could do much to advance the kingdom of God), to leave. But our Lord is unapologetic. In fact, he ups the ante by giving another warning: Do not treasure riches that keep you from Christ. This is our third point for this morning.

(vv23-27): To drive it home, he uses an unforgettable illustration in verse 25: *“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.”* Some argue that the word for “camel” here is a mistranslation of a similar Aramaic word for “rope.” But why this makes it any easier to thread a needle is hard to see. Also, you may have heard that Jesus is supposedly referring to a Needle Gate in Jerusalem that was so small that a camel would have to kneel and bow its head to get through, symbolizing humility. But that is a 9th century legend and not what Jesus is trying to convey. He is not saying rich people can still enter God’s kingdom by humbling themselves enough.

No, Jesus is simply using the largest land animal of his day in Palestine, a camel, and contrasting it with the smallest hole people knew of, the eye of a needle, to vividly illustrate his point: it’s **doubly impossible for a rich person to be saved**. The disciples are “exceedingly astonished” in verse 26, because in their day, it was understood that riches were a sign of God’s blessing.² If whom they thought would be first to get into the kingdom cannot, what chance do common folks like the disciples stand? No wonder in their dismay, they cry out, *“Then who can be saved?”*

Mercifully, Jesus offers reassurance. In verse 27, he says **“all things are possible with God.”** That is because salvation does not depend on man’s effort, works, or merit. It is solely up to God and his grace to save. Remember how the infants whom Jesus took into his arms symbolized salvation by grace alone? It’s the same message here. **Entering into the kingdom depends solely on God’s grace.** It is not you who will do something for God, but God who will accomplish his word within you. What God commands you to do, he also empowers you to do. And what you need to do is not treasure riches that will keep you from the kingdom of God, from Christ.

V. Treasure Christ Above All and Gain Everything (vv28-31)

But that’s a negative action. What’s the positive directive? What are you supposed to do? What does God’s grace enable you to do? It is our fourth and final point, which is: Treasure Christ above all. And when you do this, you gain everything.

(vv28-31): In verse 28, Peter chimes in to assert how he and the other disciples have done just this. They have left everything to follow Christ. And Jesus tells him in verse 29 the rewards that flow from treasuring him. All who give up everything for Jesus’ sake and for the gospel will receive a hundredfold *“now in this time”* and then *“in the age to come”* receive *“eternal life.”*

We tend to focus on how much we’ve given up, but we **forget to fix our eyes on what we’ve gained!** We’ve gained Christ! We’ve also gained a new community and a hundredfold family of faith (like our HCC family), and we will gain “eternal life.” Jesus prayed: “And this is eternal life, that they know you, the only true God,

² The following are some Scripture supporting the notion that prosperity is sign of divine blessing (Dt 28:1-14; Job 1:10, 42:10; Ps 128; Prov 10:22).

and Jesus Christ whom you have sent” (John 17:3). John later says Jesus Christ “is ...eternal life” (1 John 5:20). So, **“eternal life” is having Christ now and forevermore**. So, HCC family, do you see that eternal life then depends on your response to Jesus?

Don’t overlook how our Lord slips in **“persecutions” in verse 30**. Following Christ entails suffering for him. But, even with these persecutions, Jesus will multiply whatever was given up for his sake, like him multiplying 5 loaves and 2 fish to feed thousands (Mk 6), or the farmer sowing seeds that yield a hundredfold harvest (Mk 4). True discipleship, which is treasuring Christ above all, will transform what we’ve “lost” into something that is so much better.

Illustration: Think of another young man who is about to be married. Sure, he gives up his right to live however he wants, spend his money however he wants, and go wherever he wants. But, how narrow-minded he is if he focuses on those so-called “losses” rather than on what he gains, which is his bride, a new family, and Lord willing, children of his own. So, be willing to give up everything you have that you may truly gain Christ, who is your everything. Giving up everything for Jesus is to treasure him above all.

The bottom line is this: If you take a stand on riches, you will end up having nothing to stand on. As Jesus says in verse 31, *“many who are first will be last, and the last first.”* Those who are “last” like helpless children who treasure Christ, are actually first in God’s kingdom. And those whom we think are greatest in this world because of their possessions, status, wealth or other metric will be last.

But, beloved, may I be frank with you for a moment? I am concerned that some of you think this passage only applies to those who are materially rich or actually trust in riches, and not you. But, is that right? Might you trust in riches more than you think?

Do you find it easier to build a secure life with great schools, a nice home, and career success than to build the kind of humble dependence on God that his kingdom requires? Do you find it easier to track stock prices for your investment portfolio than to trust in the Lord’s provision? Do you find it easier to build a nest egg or financial security before doing something truly sacrificial for God? Do you look with envy at those who have more money than you, or subtly look down on those who do not, instead of looking to Christ for all your needs? If you answered “yes” to any of these, then **I submit you are trusting in your riches more than God**.

Jesus is not saying that you must divest yourselves of all possessions. He is not teaching poverty as an ideal in this passage. But, he is reinforcing what he taught about the thorns in the Parable of the Sower back in Mark 4, when he said the *“deceitfulness of riches and the desires for other things”* chokes out the seed of faith (4:19).

Illustration: I recall one of the biggest obstacles to my switching from being a lawyer to a minister was **my idol of financial security**. I justified this idol by saying I was being responsible for my family, being prudent with my future, and being wise with my finances; I even quoted Scripture to support these conclusions. I delayed going into ministry and wrestled with obeying God’s call in part so that I could be a “good steward” of my money. But, already that was the wrong mindset. The question to be asked is not what should I should be doing with my money, but what God would have me do with his money?

After more wrestling with God, encouragement from Stacy, and a true reckoning in my heart, I knew that I had to **surrender this idol to Jesus** and not let money be a hindrance to my following after him. (I am still having to continuously surrender this to the Lord.) Yes, coming into ministry was a significant pay cut, but I have learned to trust in Christ as my provider in such a deeper and joyful way and to experience the loosening of money’s grip on me.

I slowly learned what Jesus makes abundantly clear here: **possessions and wealth are toxic to the soul and hinder people from coming to God.** Wealth binds a person to earth and makes it hard to leave the earth. The gospel requires that we not make the dangerously comfortable conclusion that we are to aim for a carefree life devoid of dependence upon God. The gospel demands that we forsake all idols to treasure Christ above all.

So again, may I be frank with you? How many of you have eyes to see that money is your idol? How many of you are still blind and fail to see this? Could materialism stand in your way of complete commitment and surrender to Christ? Can you envision your life without the things you cherish if that meant gaining Jesus?

One way to detect if materialism has subtly crept into your spiritual life is to **look at your budget and bank account statements.** As they like to say in investigations, “Follow the money.” In this case, follow the money to your heart. Where and how are you spending your money? What does this reflect in terms of the priorities of your heart? How quickly do you try to rationalize or justify your materialism, perhaps even using Scripture like I did? I know you are all very smart and capable people. But, sometimes you are too smart for your good because you can justify your materialistic habits as neutral (not harmful to the kingdom) or worse, respectable and to be emulated.

So, follow the money to your heart. I empathize we all face financial obligations and challenges, such as paying off a mortgage, student loans, providing for your family, or covering expensive medical bills, dealing with rising gas prices and groceries. And, I’m not against investing (thank God for the power of compound interest!) nor responsible stewardship.

But I do wonder if you **use the phrase “stewardship” too loosely** as a means to defend your current spending habits, limit your giving, and perpetuate the idol of financial security. As Tim Challies, a respected Christian blogger, recently put it: “There are a host of ways to steward money poorly, but surely one of the worst is to bury it in stocks, bonds, and mutual funds that may grow, but never get deployed in such a way that they are a blessing to others.”³

I don’t want to leave you just feeling guilty or conflicted now about your finances. What are some **practical ways for you to treasure Christ above all and not set your hope on wealth?** I offer four points.

First, **recognize the danger of riches.** Be hyper aware of how they lure you away from the promise that our daily bread comes from God’s hand, not a pension, a bank account, or a retirement plan.⁴ Second, seek to **live more modestly.** A more modest lifestyle will include: asking whether you really need something before buying it, simplifying through giving away your things, reducing the frequency of expensive vacations or dining out, and spending time with people in need.⁵ Third, use your riches to do good to others through **generous giving** (1 Tim 6:17-19). As Randy Alcorn writes: God’s prospering of you is not meant to raise your standard of living, but your standard of giving.⁶

Fourthly, and most importantly, **remember the grace Christ has shown you.** We are all spiritually bankrupt before God. We are debtors who cannot pay our debts. And our debt grows bigger each time we sin (Rom 2:5).

³ <https://www.challies.com/articles/the-color-of-money-is-gray-rethinking-wealth-and-inheritance-for-the-next-generation>

⁴ <https://www.challies.com/articles/how-to-be-rich/>

⁵ Borrowed from Tina Tsuei’s workshop “Money Matters” from Thrive 2026 retreat.

⁶ <https://www.thegospelcoalition.org/blogs/erik-raymond/the-treasure-principle/>

But, Christ has paid that debt in full by his blood at the cross! Let me repeat that again: **Christ has paid our debt in full by his blood at the cross.** By his grace we are saved. Grace helps us recognize our inadequacy, deficiency, and childlikeness before God. Grace drives us to fall on Jesus daily, and treasure him all the days of our life.

VI. Conclusion

Beloved, I warned you that this was a challenging text. It was so tempting for me to water it down. But, we should be wary of any interpretation that softens Jesus' radical demands, such as those he makes here.

The love of money indeed is a root of all kinds of evil (1 Tim 6:10). It can also cause a person to reject the Son of God and wander away from him like the young man did. He was afraid to become vulnerable like a child, wholly dependent on God. When he said he had kept the commandments since he was a youth, he wanted Jesus to pat him on the back and say, "Bravo, well done! I'm so impressed. You're on board my team."

Getting this positive answer from Jesus would have validated his entire enterprise of planning for a smooth ride in life, perhaps even a FIRE life of leisure.⁷ Jesus' affirmation would have confirmed his view that he could enter God's kingdom with the type of performative faith and moralism and complacent materialism intact. Those things would drive him, if he lived today, to hedge life's risks, and establish that extra safety net, just in case the stock market tanks, Social Security gets abolished, support networks dwindle, and yes...God somehow fails to provide. **But, Jesus loved him too much to indulge him.** He loved him too much not to confront the idolatry of wealth and possessions in his life.

And beloved, I love you too much not to speak this biblical hard truth to you as well. I ask God to do radical surgery on your heart if you have let money and possessions clog your spiritual arteries. I ask the Spirit to impress this truth on your heart, that it is Christ who "*though he was rich, yet for your sake he became poor, so that you by his poverty might become rich*" (2 Cor 8:9). May the Father grant you a childlike dependence and faith so that you will treasure his Son, Jesus Christ, above all.

[CLOSING PRAYER]

Father, thank you for speaking to us through this difficult but necessary passage this morning. May we be those who are poor in spirit, like helpless children who cannot earn the kingdom of heaven, but instead simply receive it by your grace (Matt 5:3). Turn us away from any love of our earthly possessions, "for one's life does not consist in the abundance of his possessions" (Luke 12:15). Convict us that whatever gain we have in this life, we count it as loss for the sake of Christ. It truly does not profit a man "to gain the whole world and [yet] forfeit his soul" (Mk 8:36). Father, help my brothers and sisters to "count everything as loss because of the surpassing worth of knowing Christ Jesus...count them as rubbish, in order that [they] may gain Christ" (Phil 3:7-10). For, Jesus is our greatest Treasure, wellspring of our soul, and we want to treasure him above all other things. In his name we pray, Amen.

⁷ FIRE = financial independence, retire early.