

“Money, Idolatry, and Following Jesus”
Mark 10:17-31
March 30, 2025
Faith Presbyterian Church – Morning Service
Pastor Nicoletti

The Reading of the Word

We return this morning to the Gospel of Mark. Jesus continues to make his way toward Jerusalem, and as he does, he continues to teach, preach, and minister to those he encounters on the way.

With that in mind, we turn now to Mark 10:17-31.

Please do listen carefully, for this is God’s Word for us this morning.

Mark writes:

^{10:17} And as he [that is, Jesus,] was setting out on his journey, a man ran up and knelt before him and asked him, “Good Teacher, what must I do to inherit eternal life?” ¹⁸ And Jesus said to him, “Why do you call me good? No one is good except God alone. ¹⁹ You know the commandments: ‘Do not murder, Do not commit adultery, Do not steal, Do not bear false witness, Do not defraud, Honor your father and mother.’” ²⁰ And he said to him, “Teacher, all these I have kept from my youth.” ²¹ And Jesus, looking at him, loved him, and said to him, “You lack one thing: go, sell all that you have and give to the poor, and you will have treasure in heaven; and come, follow me.” ²² Disheartened by the saying, he went away sorrowful, for he had great possessions.

²³ And Jesus looked around and said to his disciples, “How difficult it will be for those who have wealth to enter the kingdom of God!” ²⁴ And the disciples were amazed at his words. But Jesus said to them again, “Children, how difficult 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 person to enter the kingdom of God.” ²⁶ And they were exceedingly astonished, and said to him, “Then who can be saved?” ²⁷ Jesus looked at them and said, “With man it is impossible, but not with God. For all things are possible with God.” ²⁸ Peter began to say to him, “See, we have left everything and followed you.” ²⁹ Jesus said, “Truly, I say to you, there is no one who has left house or brothers or sisters or mother or father or children or lands, for my sake and for the gospel, ³⁰ who will not receive a hundredfold now in this time, houses and brothers and sisters and mothers and children and lands, with persecutions, and in the age to come eternal life. ³¹ But many who are first will be last, and the last first.”

This is the word of the Lord. (Thanks be to God.)

“All people are like grass, and all their glory is like the flowers of the field; the grass withers and the flowers fall, but the word of the Lord endures forever.” [1 Peter 1:24-25]

Let’s pray ...

Prayer of Illumination

Lord, your word is a lamp to our feet
and a light to our path.

We ask you now, Lord, to give us life according to your word.
Teach us the way you would have us to go.
Your testimonies are our heritage forever,
for they are the joy of our hearts.
Incline our hearts to perform your statutes
forever, to the very end.
This we ask in Jesus's name. Amen.
[Based on Psalm 119:105-108, 111-112]

Introduction

We have before us this morning a fairly well-known passage ... but one with implications that can make us pretty uncomfortable.

Because as we look closely at what's going on here, what we see is that even justly earned money can be an idol that keeps us from eternal life, when we trust in it more than we trust in Jesus, who alone can give true life.

Let me say that again: Even justly earned money can be an idol that keeps us from eternal life, when we trust in it more than we trust in Jesus, who alone can give true life.

Let's break that down together.

Even Justly Earned Money

First, what's in view here is justly earned money.

And that's important.

This man wasn't dishonest or disreputable. Matthew tells us he was young, but Luke even more importantly mentions that he was a "ruler" – which probably meant a ruler in the local synagogue. In other words, this man is something like a successful and well-respected young ruling elder in the church. [Ferguson, 164]

And he comes to Jesus with a question: "What must I do to inherit eternal life?"

Jesus begins answering him in verse 19 by listing out most of the ten commandments that have to do with how we relate to other people. And then to those commandments, Jesus adds "Do not defraud." Jesus is specifically asking if this man has acquired his wealth honestly and justly. [Keller, 139; Edwards, 310-311]

And the man replies that he has kept those commandments – outwardly, he has lived well, and his money – his wealth – was honestly acquired. He didn't defraud, he didn't steal, he didn't deceive to earn his wealth.

And Jesus doesn't disagree. He doesn't call him a liar. Various attempts have been made to characterize the man's statement in verse 20 as hypocritical or arrogant. But Jesus doesn't respond to it that way. Instead, we're told in verse 21 that "Jesus looked at him and loved him." As one commentator puts it: "Given Jesus' affection for the man, it seems more reasonable to assume that

[the man's] ready presentation of his goodness was childlike, unreflective perhaps, but not arrogant." [Edwards, 311-312; See also, Keller, *Jesus*, 139; Horne, 143-144]

Sinclair Ferguson urges us: "Do not think for a moment that this young man was a rogue. The reverse was the case. He was an earnest, sincere, religious, devoted young man. As far as he understood his own heart he had kept the commandments. In every human respect he was the kind of man most of us secretly admire, but fail to imitate. That is why Jesus 'looked at him and loved him'." [Ferguson, 166]

Jesus has affection for this man. But Jesus also recognizes that this man doesn't really know himself.

And Jesus's next question was meant to reveal to this man what he did not know about himself: That his heart was actually held captive by the love of money.

And when we recognize that ... we need to consider whether we may be like this young man.

First, like him, we may far too easily assume that we are innocent before God in matters of money, so long as our money was earned honestly and fairly. But Jesus here shows us that even if that's true, we can still have serious spiritual problems with money ourselves.

And second, we need to be alerted by this passage that we too may be blind to the hold that the love of money, or the desire for money, has on our own hearts.

In fact, quite often those who are held captive by the love and desire for money don't even realize it themselves.

I'll be drawing a lot from Tim Keller this morning, and one story that Keller tells, which I've mentioned before, is of the time when he was teaching a seven-part series on the seven deadly sins at gatherings outside of Sunday worship. Each gathering had a lecture focused on one of the traditional seven deadly sins: lust, gluttony, greed, sloth, wrath, envy, and pride.

Early in the series his wife predicted to him that the lowest attended session would be the one focused on greed.

And she was right.

Keller reflects on this – he writes: "People packed it out for 'Lust' and 'Wrath' and even for 'Pride.' But nobody thinks they are greedy." He goes on: "As a pastor I've had people come to me to confess that they struggle with almost every kind of sin. Almost. I cannot recall anyone ever coming to me and saying, 'I spend too much money on myself. I think my greedy lust for money is harming my family, my soul, and people around me.' Greed hides itself from the victim."

Keller continues: "Jesus warns people far more often about greed than about sex, yet almost no one thinks they are guilty of" greed. As a result, he explains: "we should all begin with a working hypothesis that '[greed] could easily be a problem for [us].' If greed hides itself so deeply, no one should be confident that it is not a problem for them." [Keller, *Counterfeit*, 52-53] "Even though it is clear that the world is filled with greed and materialism, almost no one thinks it is true of them. They are in denial." [Keller, *Counterfeit*, 57-58]

And we support our denial in many ways.

One form that denial takes is seeing greed as a problem for people who are different from us, rather than it being a problem for people who are like us. In their study of American culture, Robert Bellah and his colleagues – a team of sociologists – noted the tendency we have to view those who are economically beneath us as immoral and lazy and then view those economically above us as greedy and selfish. And so, when it comes to money, we’re tempted to see ourselves sandwiched between “the immoral poor” who are below us and “the selfish rich” who are above us, and only we, in the middle, relate to money just right. [Bellah, 182-183] The absurdity of that is obvious, especially when you realize that this means that those who have less than you probably see you as one of the selfish rich, and those who have more than you probably see you as one of the lazy poor.

Meanwhile, while we tell ourselves that we relate to money rightly, we also often tell ourselves that for this reason we should probably have a bit more of it. When it comes to where we think we belong financially, we always look up ... not down. We always assume we deserve more, not less. And if we do move up a step financially, then our eyes immediately look up to the next step and decide that that’s now where we belong. [Keller, *Counterfeit*, 52-53]

If you make the median household income for Tacoma, then you are actually in the top 10% of the world economically. [<https://www.census.gov/quickfacts/fact/table/tacomacitywashington/PST045224> and <https://wid.world/income-comparator/>] But few of us feel like we actually have enough. We all want more. We all believe we need more – we deserve more. We all have a strong love for money, and a craving for more of it.

And that can be true whether we have money or not.

As Keller points out, in passages like Matthew 6[:19-34] and Luke 12[:13-34] we see Jesus place teaching about excessive love of money and excessive worry over money side by side. Keller comments that “For Jesus, greed is not only love of money, but excessive anxiety about it.” [Keller, *Counterfeit*, 56] In other words, when you have money, greed often looks like hoarding it or spending it selfishly. When you don’t have money, greed often looks like worrying about it excessively. But at root, it’s all greed – it’s all an inordinate love of money.

Which means that our text this morning is addressed to all of us – wealthy, poor, or middle-class ... untrustworthy thieves out in the world ... or hard-working honest leaders in the church – like the young man in our text. All of us are prone to an inordinate love of money. And so even a modest amount of justly and honestly earned money can be a stumbling block for every one of us.

That’s what’s in view here.

Can Be an Idol

But how does a love or desire for justly earned money become a stumbling block?

That brings us to the next thing we see here: that even justly earned money can be an idol.

Now ... how do we see that here?

Well, it’s worth noting that in verse 19, Jesus listed some of the Ten Commandments ... but not all. He only lists commandments 5 through 9. What’s absent is the 10th commandment, about

coveting, as well as the first four commandments, which are focused especially on our relationship with God. Particularly noteworthy is the absence of the first two commandments: “I am the Lord, your God, you shall have no other gods before me.” And: “Do not make for yourself an idol.”

Jesus didn’t forget about these commandments. He was planning to get to them. But instead of just listing them out, Jesus reveals the man’s trouble in his own heart with these commandments. And he does that by pointing to the man’s money and his possessions ... and then asking the man to give them up. And when the man can’t bring himself to do it ... it’s revealed to his own eyes that he loves his money and his possessions more than he loves God. His wealth is an idol to him – a rival god that this man has placed before and above the Lord in his own heart and life. [Wright, 136]

As Sinclair Ferguson puts it: “With a surgeon-like cut, Jesus expertly, and unexpectedly exposes the man’s need. [...] One sentence was enough to teach this young man the truth about himself that had been hidden all these years [...] there was a god in his life which he prized more than the knowledge of the true God”: his wealth. [Ferguson, 166]

And as we reflect on this man, we are forced to ask if we have fallen into the same error.

The Bible tells us that coveting wealth and inordinately loving money is not just another sin ... it’s a form of idolatry. The Apostle Paul said so in his letters to the Colossians [3:5] and the Ephesians [5:5].

Jesus himself said: “No servant can serve two masters, for either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve God and money.” [Luke 16:13]

Inordinate love or desire for money – greed – is a form of idolatry. It takes a good thing – wealth – and it wrongly elevates it and makes it an ultimate thing. It makes a created good our highest good. That is what idolatry is, after all – when we worship and put our highest trust in part of the creation rather than the Creator.

And money is a very common idol in our day. We can often see this clearly in others, even if we struggle to see it in ourselves. In fact, money has become one of the primary idols of our world today. [Keller, *Counterfeit*, 50-51]

But one way greed and idolatry of money hide themselves is that they take so many forms that we can feel like we spot them in others while missing them in ourselves.

Some idolize money because of the comforts it can buy them, while others idolize it for the power it gives them. Still others idolize it for the approval it can buy from others, while yet others idolize money for the security it provides.

That’s four fairly different uses for money. And then, the members of each of these four groups begin to judge members of the other groups, while imagining themselves to be virtuous in matters of money. Those who want to spend money for comfort judge those who want to store it up for security as being selfishly cheap, while those who store it up for security judge those who spend it on comforts for being selfishly indulgent. Those who want to use money to curry people’s favor and approval judge those who want to use money for power as being selfish manipulators, while those who want to use money for power judge those who use it to gain approval as being selfishly vain.

Everyone views everyone else as being selfish with money, while seeing themselves as using it virtuously.

And this has always been so. Centuries ago, Dante depicted it in his *Inferno*, where he described how in the circle of hell for the greedy, the greedy who hoarded their money and the greedy who spent their money were both so busy condemning one another that they remained blind to their own sin ... and even saw their sin as a virtue. [VIII.25-30]

With that dynamic in mind, ask yourself now: How do you idolize money? In what way do you place your trust in it? Do you look to it and trust in it to give you comfort? ... Or for you is it power? ... Or maybe approval? ... Or perhaps a sense of security? How have you turned money and wealth into a rival god in your heart and life – a thing that you look to to fulfill the deepest longing of your heart?

Jesus here shows us that, for all of us, even justly earned money can be an idol.

That Keeps Us from Eternal Life

And as we continue in our passage, things get even more serious. Because what we see is that even justly earned money can be an idol that keeps us from eternal life.

That's the shocking turn of events in verse 22. This promising young man comes asking for eternal life. But when he's told he would have to choose between eternal life and his money ... he actually chooses the money. He walks away from eternal life.

And in verses 23 through 25, Jesus emphasizes that this man is not alone in such a choice. In fact, Jesus tells us that money has such a hold on our hearts that "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."

Now ... various attempts have been made to soften this statement. But they're wrong. The Greek word translated "camel" doesn't really mean "rope." And there is no evidence of a gate called "the eye of a needle" existing until 800 years after Jesus spoke these words. [Edwards, 314; Keller, *Jesus*, 140]

The statement is meant to be absurdly impossible. It's like the phrase that something has a "snowball's chance in hell." [Keller, *Jesus*, 140]

Now, as we said before, what's in view here is not just those who have money. Because we're all prone towards this idolatry of money, whether we have money or not.

And like all idolatry, the Bible warns us that such inordinate love and desire for money can threaten our soul and even our eternal destiny.

The Apostle Paul, for example, writes that "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. 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." [1 Timothy 6:9-10]

Jesus himself, in the parable of the sower, taught that “the deceitfulness of riches and the desires for other things” chokes out the Word of God in people’s lives, so that the Word “proves unfruitful” and their faith withers. [Mark 4:18-19]

Greed can deeply threaten our spiritual lives.

Do you realize that? Do you remember that? Of all the sins you worry about for yourself, or for you children, or for others close to you – of all the sins you worry could lead you or others astray and into eternal disaster, do you ever actually worry about the love of money and the desire for wealth leading to spiritually catastrophic outcomes? Because the Bible says that you should.

The Bible says that even justly earned money can be an idol that keeps us from eternal life.

When We Trust In It More Than In Jesus

And the reason that love and desire for money poses that kind of threat ... is because money tempts us to trust in it more than we trust in Jesus.

That’s the heart of what we see in our text this morning.

Ultimately, this man was given a choice. He could have his money ... or he could have Jesus ... but he couldn’t have both. He had to trust in one or the other. And in the end, he chose to trust in money.

As Keller puts it, the real question Jesus is putting to the man is this – Jesus is saying to him: “I want you to imagine life without money. I want you to imagine all of it gone. No inheritance, no inventory, no servants, no mansions – all of that is gone. All you have is me. Can you live like that?” [Keller, *Jesus*, 144]

And the man’s answer is “No.”

How would you answer?

And I’m not asking what we’d all hope our answer would be – but what would your actual answer be if this question was put to you?

What if you were actually forced to choose? What if you had to make a real choice to sell off your home that you’ve so meticulously invested in ... to give away the car you rely on ... to empty the retirement accounts you’ve been investing in ... to close out the bank accounts you have, to sell off the phone you love, the clothes you’ve put together, and on and on – what if you were called to take it all – everything you have – and give it all away ... donate it all to the poor – all of it! – because Jesus called you to abandon it all, and to instead follow him into complete uncertainty?

What would you do?

What would you really do?

Jesus is not asking most of us to go and do that. But we need to know what our true answer would be if he did – because our answer reveals the state of our heart and the condition of our soul. It reveals where our deepest trust really lies.

We need to really think about that. Because I'm not sure how many of us would do better than the man in our text. And that's the issue we're supposed to grapple with here.

If our hearts love and desire money more than we love and desire Jesus ... then that idol really can keep us from eternal life.

Who Alone Can Give Us True Life

But Jesus doesn't end with that stark reality.

He ends with hope.

Because Jesus ends by reminding us that he alone can give us true life.

And that means a few things.

First it means that money can't really give us the true life that we long for.

We see this right there in our text. This man leaves, and he leaves with all his money and all his wealth – it's all his. But verse 22 tells us that he went away sorrowful. He went away disheartened. He went away grieved.

He had his money. But still, it did not satisfy him.

And money will never satisfy us either.

On some level we know this. We see it everywhere around us – especially among the wealthiest people in our culture ... who are so often miserable. They've gotten all the money they thought they'd ever need ... but it hasn't made them happy.

Greed gives the illusion – it tempts us with the lie – that if we just had a little more, then we would be satisfied – then we would be happy. But that satisfaction never actually arrives.

As Dante puts in the *Inferno*, as he surveys the souls controlled by greed: “All the gold that lies beneath the moon, or ever did, could never give a moment's rest to any of these wearied souls.” [VII.64-66]

Money cannot give us what we truly long for.

But Jesus can. Jesus can give us the true life that we long for in the depths of our soul.

And this is what Jesus is getting at in his startling statements in verses 29 through 31.

Jesus alone can give us true life. He gives it in fullness in the life to come. But even in this life – even as it's mixed in with trials and persecutions – even in this life Jesus begins to give us the true life we most deeply long for.

Jesus is saying in these verses that the things we must walk away from in this life for Jesus's sake – whether homes, or lands, or even family – those things we walk away from for Jesus will be

nothing compared to what Jesus will give us in return, first in the community of faith now, in this life, and then later in the eternal life which is to come. [Edwards, 316-317]

Put another way, when you let go of the power that money might get you, you receive in its place the power of God working for your good in all things. When you let go of the approval that money might get you from others, you receive in its place the approval and the unfailing love of the God of the universe. When you let go of the comfort that money might buy you, you get in its place the comfort of God's presence now and his paradise for eternity. And when you let go of the security that money can acquire for you, you receive in its place an eternal security kept safe for you even now in heaven.

What money and other idols promise in thin and counterfeit forms, Jesus gives to his people in full.

Jesus alone can give us the true life that our hearts long for.

And so we must turn to him.

And though that might seem impossible to us – to turn from placing our hope and our faith and our love in money, and to put it instead in Jesus – where that might seem impossible to us, Jesus tells us in verse 27 that we need not fear ... because what's impossible for us is possible with him. "For all things are possible with God."

And so, as we see the inordinate love and desire for money in our hearts, Jesus urges us to call on him. He can break money's hold on our hearts. He can free us from its grip. He can help us to place our trust truly and fully in him.

And as we do, we will receive the fullness of life that we most deeply desire.

Conclusion

And when that happens, we will be able to hold our money, our possessions, and our wealth loosely ... because those things will no longer have a hold on our hearts.

Because Jesus will be enough for us. As the Apostle Paul writes: "godliness with contentment is great gain, for we brought nothing into the world, and we cannot take anything out of the world. But if we have food and clothing, with these we will be content."

We can be content because we have Jesus.

And as we have Jesus, we can then give away from our other possessions generously.

Make no mistake, there is deep grace in verse 27: We can be saved because God's gracious power in the gospel makes the impossible possible.

But that gospel power doesn't leave us where we are. It's meant to radically change us.

Which is why our text calls us, as we trust in Jesus, to cultivate a radical and countercultural relationship with money.

We should be living out a generosity that cuts against the grain of the culture around us.

We should be giving our money away in ways that defy the norms and the sensibilities of those around us.

We should be holding our money and our possessions so loosely that it makes people in our society uncomfortable.

Because our treasure lies elsewhere. Not here in our houses or in our cars or in our bank accounts ... but with Jesus.

In him we can be truly free.

Because what's impossible for us on our own, is possible with him.

Amen.

This sermon draws on material from:

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Note: In my preaching I often cite and draw from a range of sources, which includes material from Christians within my theological tradition, Christians outside my theological tradition (in keeping with our church's core value of "Reformed Catholicity"), and also (following the Apostle Paul's example in Acts 17) non-Christians who are well outside of Christian orthodoxy and orthopraxy. And so, when I cite an author or a source, that citation should not be understood or construed as me necessarily agreeing with, endorsing, or recommending to others anything else from that author or source, except for what I explicitly say I agree with, endorse, or recommend. When engaging with different materials and thinkers, all Christians must exercise wisdom and discernment to determine what is helpful, appropriate, and edifying for each person, taking into account their current needs, wisdom, and spiritual maturity.