

# [The Rich Young Ruler—Insights for Today](#)

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In Matthew 19, Mark 10, and Luke 18, we read the story of a rich young man’s encounter with Jesus, which is more than just an historical encounter; it was recorded three times because it contains powerful spiritual truths, for the Bible elsewhere says,

Now, there are many other things that Jesus did. If they were all written down one by one, I suppose that the whole world could not hold the books that would be written (John 21:25 GNT).

Space in the Bible is precious, and this story was selected through the inspiration of God for our benefit. So, let’s take a deep dive into this encounter and unpack some of the truths God has stored there for us. I encourage you to read the entire account in all three Gospels to get the richest description of this encounter.

A certain ruler asked him, “Good teacher, what must I do to inherit eternal life?” (Luke 18:18 NIV84).

The story begins with the young man addressing Jesus as though Jesus were no different than any other Bible teacher, Rabbi, or theology professor. He does not acknowledge Jesus as the Son of God, the Savior, God in human form. Jesus will draw his attention to this shortly.

And upon what is the young man's primary focus, the central issue of his concern? On self, on securing for himself eternal life. He did not ask Jesus, "What must I do to bring honor to God?" Or "What must I do to fulfill God's purpose for my life?" Or "How can I serve God most fully?" Or "How can I know God's will for my life?"

How much of church tradition encourages this same self-centered focus? How much evangelism suggests that the gospel message is primarily about individual salvation? Certainly, Jesus came to save sinners—absolutely true:

For God so loved the world that he gave his one and only Son, that whoever believes in him shall not perish but have eternal life. (John 3:16 NIV84).

But the more important question in this wonderful promise is: What does it say about God that He would sacrifice Himself to save us? It is certainly good news that we can be saved from sin, but isn't the better news that God is love? After all, who would want to live forever with God if God was like Satan in character?

We are called to bring sinners to Christ for salvation. But is it possible that if Christianity takes the primary focus off of God and His character of love and places it on ourselves, it can become something selfish—something that burdens people, because it becomes about what they must do, focuses on their behavior, with the do's and don'ts of various lists of rules that all work to keep self at the center, preoccupied with a fear of sinning, ruminating on the memories of our past sins, and suffering with chronic guilt and shame and worries of not being good enough? And might we find that we end up like this young man, going to Jesus and saying, "What else must I do to be saved?"

Notice how Jesus responds:

"Why do you call me good?" Jesus answered. "No one is good—except God alone (Luke 18:19 NIV84).

"Why do you ask me about what is good?" Jesus replied. "There is only One who is good. If you want to enter life, obey the commandments" (Matthew 19:17 NIV84).

Jesus does several things here. First, by pointing out that only God is good and asking why the young man called Him good, Jesus is seeking to help the man realize that Jesus is God in human form. But Jesus is also saying, *"If you don't recognize me as God, if you recognize me only as a teacher, then why are you calling me good—all goodness comes from God. Don't fall into the trap of attributing to human teachers or church leaders the admiration, respect, and trust that belong only to God."*

Jesus then turns the attention to the path of life, which is living in harmony with God's law, for God's law—of health, physics, and morality—is the protocol upon which life is constructed to operate. Life and health are only possible as one lives in harmony with the laws of health, and Jesus is trying to help this

young man realize that by first drawing his attention to the commandments and then expanding their meaning to something far beyond rule-keeping. But the young ruler doesn't appear to comprehend.

"Which ones?" the man inquired.

Jesus replied, "'Do not murder, do not commit adultery, do not steal, do not give false testimony, honor your father and mother,' and 'love your neighbor as yourself.'"

"All these I have kept," the young man said. "What do I still lack?" (Matthew 19:18-20 NIV84).

Here Jesus recites some of the Ten Commandments but then adds the meaning "love your neighbor as yourself." Love honors others; love doesn't seek to harm, exploit, or take advantage of others. Therefore, love doesn't murder, cheat, bear false witness, or steal; love doesn't even have the desire in the heart to harm; thus, love doesn't covet. Jesus is saying, *"If you want to have life, you must be restored to my kingdom of love, and then you will keep the commandments."*

Jesus was not reciting a list of rules for a legal religion; instead, He was describing what people look like when love is restored in the heart. Jesus is revealing that the commandments are not legal; they are not a code of conduct to be legally enforced; they are a description of how love functions and how people who love others live.

When we have God's love restored into our hearts, we affirmatively *do not* commit adultery, steal, murder, bear false witness, or covet *because* we love others and it would be disgusting and repulsive to do such things. Just consider how repulsive even the mere thought of abusing your child is. Those who are like Christ would rather die than harm those they love. This is what Jesus is describing—people who love simply *do not* do these things to others.

But notice that the young man did not respond with, "I have loved like this my entire life." Instead, he responded by focusing on rule-keeping without regard to a heart renewed to love, merely a legal performance of external behavior. Yet, he realized that such a legal performance lacked something, so he asked Jesus what was missing from his life.

All those who have a legal religion also experience the same lack of inner peace, and what kind of people do they become if they don't experience God's love transforming their heart? Pharisaical, legalists, judgmental, critical, controlling of others, imperial—just like those religious people who crucified Jesus.

So...

Jesus answered, "If you want to be perfect, go, sell your possessions and give to the poor, and you will have treasure in heaven. Then come, follow me" (Matthew 19:21 NIV84).

Jesus is not setting up a new rule here to be obeyed if we want treasure in heaven. He is accurately pointing out to this young man that the man valued his riches and trusted in material things more than he loved and trusted Jesus. He trusted his wealth in part because it was taught that wealth was

evidence of being right with God, while poverty meant one was cursed by God. But eternal life cannot be found in earthly wealth, power, position, or status—only in surrendering the heart fully to Christ.

When the young man heard this, he went away sad, because he had great wealth (Matthew 19:22 NIV84).

Why did the young man leave sorrowful? Because he placed his security in earthly treasure rather than in Jesus. Contrast this man's response with that of Zacchaeus:

But Zacchaeus stood up and said to the Lord, "Look, Lord! Here and now I give half of my possessions to the poor, and if I have cheated anybody out of anything, I will pay back four times the amount."

Jesus said to him, "Today salvation has come to this house, because this man, too, is a son of Abraham. For the Son of Man came to seek and to save what was lost" (Luke 19:8-10 NIV84).

Zacchaeus found something he valued more than money, and he suddenly found joy in using his money to help others. Sadly, the rich young ruler did not.

As we face the final events leading up to Christ's return, many of us will be faced with a similar choice—do we, like Zacchaeus, value Jesus more than our material possessions, or do we, like the young ruler, value our wealth more than Christ? Do we cling to our possessions to make us feel safe? Do we love God and others more than self, or do we fear for ourselves so that we will join with the government to exploit others? Will we obey the government and join in coercing consciences so that we can keep our wealth so we can continue buying and selling, or will we stand firm for God's kingdom and lose our earthly wealth and cling to Jesus and the treasures of heaven?

Jesus is coming soon—make Him your greatest treasure!