**DANGEROUS MISCALCULATIONS**

**(Matthew 19:16-22)**

 Do you ever miscalculate? I think we all do in ways that go far beyond our math homework.

 When I was in high school, the youth Sunday School class I was in was taught be a team of two women. They once asked me to teach the class the next Sunday. I studied and prepared my own lesson. It was my first time to ever teach a Sunday School class, and I seriously miscalculated how long it would take me to get through what I had prepared. I overestimated. I thought it might take me 40-minutes to get through it. It took me 4 or 5-minutes. One of the girls came in late to class; so, the teachers asked me to re-teach the lesson.

 Now, I have a better grasp on how long it will take me to teach a lesson or preach a sermon, but I tend to miscalculate how long a congregation’s attention span is. Again, I usually overestimate.

 When my children were young, every year we would take a summer vacation. After two or three of those vacations, I concluded that two things are true of vacations: They always cost more than you think they will, and they take longer than you expected. So now, when I travel, I just assume that it will cost more than I think and take longer than I expect.

 Sometimes when you miscalculate, it is not that big of a deal. More than once I have miscalculated how much gas I had left in the tank and how far I could drive. Those times I have miscalculated resulted in a bit of inconvenience.

 If an airline miscalculates how much fuel they have in an airliner and if they overestimate how far it can fly, the results might be tragic.

 Some miscalculations are deadly. When a person under-estimates how much his alcohol consumption has impaired his ability to drive a car, he may become a statistic. Every day, 29 people in the U.S. die because someone made that very miscalculation, and they got behind the wheel of a car when they should not have.

 Today, we are going to look at a different kind of miscalculation. It is a spiritual one, the result of which is neither momentary embarrassment nor inconvenience. Rather, spiritual miscalculation can lead to spiritual destruction.

 Look with me at Matthew 19:16-22 as we consider, “Dangerous Miscalculations.” What we have before us is not a parable but instead an actual event. The story is told in the first three gospels. In Matthew, Mark, and in John the story comes right after the story of Jesus blessing the children. On that occasion Jesus said that we must receive the kingdom of God like a child if we wish to enter it.

 What follows is the story of a man who failed to employ child-like faith. The man in the story is known as the rich, young ruler. All three gospel accounts refer to his wealth, and Luke tells us he was “extremely rich.” Matthew calls him a young man. Presumably, he had a long life ahead of him. Luke introduces him as a ruler. He was a man of position and authority.

 If you were rich, young, and a person of considerable influence, you might be sitting pretty high, but to his credit, the man in our story was also religious, moral, spiritually inclined, earnest, and he desired to know that he was a recipient of eternal life. He came to Jesus. He came to the right person to ask his question.

 This fellow seemed ripe for the picking. He would have been high on any church’s prospect list. With just a little encouragement from Jesus, this man could have become a substantial supporter of Jesus’ movement and ministry, but that is not what happened.

 This man made some serious miscalculations, and Jesus was not about to compromise His message and His mission. We might think that Jesus let the man get away. No. Jesus let the man walk away. As sad as it may be, sometimes, we have to let people walk away.

1. **LET’S NOT OVERESTIMATE THE ROLE WE PLAY IN SALVATION.**

 The man in our story made an incorrect assumption. He incorrectly assumed that his salvation would be the result of something he did. Look at v. 16. He just knew that something as great as eternal life would come as the direct result of doing a great deed or achieving a meritorious work.

 After all, that is the way life works. You can’t sit idly by waiting for your ship to come in. You have to go out there and make your mark. This young man was wealthy. He may have had successful parents. He might have been born with the proverbial silver spoon in his mouth. We don’t know, but even if he had, he knew the value of hard work. He knew the OT Scriptures and how King Solomon wrote against the slothful person and the idle person, and he wasn’t going to be that person.

 Not only had his wealth taught him the value of hard work, his experience as a man of authority taught him the same thing. This man had people working under him. It was only those who had distinguished themselves by hard work that he would elevate. It was those who came in early, left late, and worked productively that earned a promotion.

 This man wanted to know what his job description was. “Lord, just tell me what you want me to do to get the ultimate promotion, and I will gladly do it.”

 The Bible, however, teaches that salvation is not the reward of work that we do; it is the result of trusting the work that Jesus has already done. That is why Jesus cried upon the cross, “It is finished.” The payment has been made. The work He was given to do was accomplished. Now, we simply are asked to trust the finished work of Christ.

 Many view what we call *the good news* as being an insult to their pride. As to their salvation, they want to play a key role and have an important part, so they can boast about what they have accomplished.

 Some years ago, a food manufacturing company developed a cake mix that only required water to be added. The mix made good tasting, moist, tender cake. When it was test marketed, few people bought the cake mix. The company spent money to conduct a survey and find out why the cake mix didn’t sell well. After the survey was completed and the responses were analyzed, the company recalled the mix, reworked the formula, and then released a new cake mix. The new mix required an egg to be added in addition to the water. The new mix sold like hot cakes and soon led the cake mix industry.

 The problem with the first mix was that it was too easy. It was too simple. People were convinced they needed to do something for the mix to really work. The new mix addressed that need, and by adding an egg the customers felt they got to contribute to the work of baking the cake.

 In the same way, many people think they have to do something to assist God in the work of their salvation. The problem is, they are trusting in what they do rather than in what Jesus has already done. If you are operating on the assumption you have to do something to earn salvation, you are living by an incorrect and foolish assumption. The Bible affirms you are saved by grace through faith, not of works lest anyone should boast.

 For a bit, Jesus plays along. He says, “You want to do something, okay, keep the commandments. That’s what you can do.” Look at the end of v. 17.

 This man was a good Jew. He knew there were 613 commandments in the OT. He wants Jesus to be more specific; so, he asks, “Which ones; narrow it down for me” (v. 18).

 That brings us to the next way in which this man calculated poorly and what it teaches us.

1. **LET’S NOT UNDERESTIMATE HOW SINFUL WE REALLY ARE.**

 Jesus did something interesting. He starts quoting from the Ten Commandments. He starts with Commandment #5 and goes through Commandment #9. He then tacks on another command that is not part of the Ten. We know the Commandments were inscribed on two tablets. Some say the first tablet contained the first four commandments, and the second tablet contained the last 6. I don’t know whether that is true, but I do know that there is a fundamental difference between the first four and the final six.

 The first set are vertical. They deal with our relationship with God: we are to put God first, not worship any idols, honor His name, and keep the Sabbath holy. All of those deal with our relationship with God.

 The remaining commandments of God’s Top Ten List are horizontal. They are to govern our relationship with one another. Those are the ones Jesus quotes. Look at v. 18. Jesus quotes six commands, but the last one isn’t one of the Ten. Rather, that command summarizes the second tablet. If we love our brother, we are not going to sin against Him.

 You will remember that Jesus taught there are two great commandments upon which the Ten find their basis. He said the greatest command is to love the Lord Your God. If you love God you will obey the first four. The second great command is to love your neighbor as yourself. If you obey that command you will not disobey the final six commands.

 Jesus, however, didn’t quote the tenth commandment, and it is conspicuous by its absence. The final command was, “Do not covet anything your neighbor has.” That includes his wife, his house, his land, his servants, his ox, his donkey, his new car, his salary, his big screen TV, his new set of golf clubs, his shop behind his house, all his tools, and his membership to the country club.

 I was once talking to a young man who was attending the church I pastored. His parents were members as were his brothers and sisters. He confessed to me, “I have broken every one of the Ten Commandments.” I began to tick them off mentally, and I thought to myself, “This guy is a bad dude.” The truth is that I have, too, and so have you.

 You may object, “I’ve never murdered anybody.” Technically, you haven’t, but we need to learn to read the Bible for what it means, not what it says.

 You wife may put her hands on her hips and say, “Fine.” Her words say, “Hey, everything is fine.” That is not what she means.

 The 6th commandment is, “You shall not murder.” That seems pretty straight forward. Jesus says, “Not so fast.” Some months ago, we looked at this in Matthew 5. Jesus says, “You have heard that is was said . . .” He quotes that commandment. Then, He adds, “But I say to you that everyone who is angry with his brother will be liable to judgment” (5:22). The one who commits murder takes another person’s life. The one who is angry just wants to. You may consider murder worse than anger. I would, too, but we need to keep in mind that sin starts in the heart. Also, a person who is angry has still transgressed the law Jesus gave to love your enemy.

 You may say, “But I’ve never broken the 7th commandment. I’ve never slept with another man’s wife or another woman’s husband.” Good for you, but Jesus said, “I say to you that everyone who looks at a woman [or man] with lustful intent has already committed adultery with her in his heart. It is the inward sin that leads to the outward sin. We wouldn’t do the physical sin if we didn’t harbor the inward desire to do the sin.

 We said that the man in our story in the first place had an incorrect assumption as to what it takes to be saved. He thought He could do something to attain eternal life. In the second place, he has an incomplete appreciation of his own sinfulness. Jesus ticked off those commands he had heard and read a thousand times, and he put a check mark by each one. Look at v. 20.

 Like that man, most people vastly overestimate their own goodness and greatly underestimate the seriousness and the reality of their sin.

 That is why we rename sin and put it in a prettier package. The Bible calls it fornication, but we call it playing around. The Bible calls it adultery, but we call it an affair. The Bible calls it sodomy, we call it an alternate lifestyle.

 Shakespeare wrote, “A rose by any other name would smell as sweet.”

 We could say, “A sin by any other name is still as offensive in the sight of God.”

 We should pray: “Lord, help me to see my sin the way you see it.” If you are a Christian, when God answers that prayer, your sin will immediately lose its appeal. You will see it in all of it ugliness and loathsomeness.

 Let’s look at one last way in which this man miscalculated and what we learn.

1. **LET’S NOT OVERESTIMATE THE VALUE OF OUR POSSESSIONS.**

 Jesus had not mentioned the 10th commandment to not covet, but in v. 21 Jesus drills down deep in that very spot. It was the covetous heart of that man that was keeping Him from Jesus. He was also guilty of the 1st command to have no other god before the LORD God.

 Church members don’t like it when their pastor talks about money, but if a preacher is going to faithfully preach the Bible, money is a subject that is hard to avoid. Jesus talked more about money than He did about love or prayer or heaven or hell or sin or salvation. The only subject that I can think of which talked about more than money would be the Kingdom of God. There is a relation between the two, though. You can’t enter His Kingdom when you are holding on to your own.

 That is what the man in our text was doing. He was holding on to his own kingdom. He highly valued what he possessed, so much so that he couldn’t see that what Jesus offered was more valuable than all that he possessed. He overestimated the value of his possessions. We see his sad response in v. 22.

 In his book, Counterfeit Gods, Tim Keller wrote:

 Some years ago, I was doing a seven-part series of talks on the Seven Deadly Sins at a men’s breakfast. My wife, Kathy, told me, “I’ll bet that the week you deal with greed you will have your lowest attendance.” She was right. People packed it out for “Lust” and “Wrath” and even for “Pride.” But nobody thinks they are greedy. 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 every coming to me and saying, “I spend too much money on myself. I think my greed for money is harming my family, my soul, and people around me.” Greed hides itself from the victim. The money god’s modus operandi includes blindness to your own heart.

 This is what makes greed so different from sins of the flesh. When we sin sexually, we know it. We see it. We feel it. We choose to sin knowing it is sin because we want it. Greed is stealthier and slyer. One way that greed works is that it urges us to compare ourselves with those who have more than we have. We think we live more modestly than the person down the street who throws his money around.

 Instead of comparing ourselves with the person who lives down the street, we need to compare ourselves with those who live around the world.

 One article I read claimed, “To make it in to the notorious top one per cent of earners in the U.S., it is necessary to have an annual income over $500,000.” I don’t think we have any one-percenters in that respect here today, but I bet we do have multiple one-percenters in another respect. The article also claimed that world-wide, “The top one per cent comprises anyone with an income over $34,000 after tax.” If you can pay your tax and have $34,000 left to buy your groceries, pay your rent or house payment, take care of your bills, etc., you are in the top 1% of the world’s wealthiest people.

 We need to seriously reassess what it means to be wealthy. In addition, we need to pay attention to what Jesus said in Luke 12:15, “Take care, and be on your guard against all covetousness, for one’s life does not consist in the abundance of his possessions.”

 No matter what you have, that is not where life is at. Eternal life is had only through a relationship with Jesus. Most think that if we are followers of Jesus eternal life becomes ours when we die. That is not what Jesus said. According to John 3:16, those who believe in Jesus “have” eternal life. It doesn’t say “will have.” Eternal life is a present possession to those who are trusting in Jesus.

 The Greek word for eternal does not focus on the quantity of a person’s life. It focuses on the quality. Yes, eternal life is everlasting, but it is also ever fulfilling and ever abundant.

 Years ago, when my daughter was still young, probably junior high, I gave her a Bible that included a few devotional thoughts and stories scattered throughout the text. On of those devotions told about a dad who put his little girl to bed every night. Every night he asked his little girl, “Do you love you Daddy.”

 “Oh yes, Daddy, I love you very much.

 This little girl had a prized possession. It was her neckless that she got at a five and dime store.

 One night after the routine in which the Daddy asked if his girl loved him, and after she professed her love, the Daddy added to the script. He said, “If you love me, will you give me your necklace?”

 When the little girl head that question, a look of horror came across her face. She said, “Oh, no, Daddy. I can’t do that. It is the most favorite thing I have.”

 The Daddy answered, “Ok, honey. Daddy loves you,” and he gave her a goodnight kiss, as he always had.

 This new script was repeated several nights, with the Daddy asking for the necklace and the daughter refusing to part with it.

 Then one night, before the Daddy had said a word, the little girl opened up her closed fist to reveal her necklace. With tears coming down her cheek, she said, “Here, Daddy.”

 The Daddy took the necklace and thanked her. Then, as he reached in his pocket, he said, “I have something for you.” He pulled out a beautiful gold necklace with his girl’s birth stone dangling from the end.

 What are you holding onto that you need to let go of? Your Heavenly Father has so much more that He want to give you, but He can’t if your hands are clutching what this world has to offer.

 Don’t miscalculate. What God has in store for you is so much better than anything you already have or anything this world offers. Pledge your love to Him.