

## **Cost and Return**

### **Matthew 16:21-27**

Last week we looked at the purpose of life in a way that I think is pretty appealing. In becoming a Christian, Christ has called us to live a life that shines for him as we do our jobs, love our families, and enjoy our hobbies. We don't have to wander through life trying to find purpose and meaning – God has given it to us and it's something we all can do. It's not just for evangelists, pastors, and missionaries – living on mission is for us all. So it's a very positive way of looking at the Christian life. But today I want to address the reality that once you see your life in that way and start to get into it, you find that it's really not that easy. A tension begins to rise that won't go away.

I've talked with a few of you who have gone through major changes in the company you work for. When you applied for your job and were hired, you went through the job search and hiring process and there were many reasons you accepted the position. It was a job that was appealing to you. The pay and benefits and working conditions were favorable enough to say "yes" to the job, and you enjoyed your work. You liked the way things were. But then, things happened outside your control and the company was sold to a new owner and things began to change, conditions were different, and you really struggled with the new situation. For some of you it meant a change in pay and benefits; it meant different hours, different responsibilities, or a change in job description. You couldn't do some of the things you used to enjoy, and it just wasn't the same anymore.

That's the same kind of tension that begins to build when you realize that being a follow of Christ means following him in his mission, because you realize that he wants to take control of your life and a transfer of ownership has to take place. And that's a change that can be really hard for most of us to make. You like the way you live your life. You do the things you do for a reason. And you're not so sure you want Jesus coming in and messing it up. Christianity is great if you can live life the way you want to and then get saved in the end, but if it also includes Jesus taking ownership away from you, that's a different story.

So this morning I want to address the reality of why this transfer of ownership is so hard to make and look at what the motivation is for us to make it. Though this transfer of ownership may come as a surprise in our Christian culture today, Jesus

never kept it a secret when he was calling people to follow him. For many Christians today the call to follow Christ feels kind of like a bait and switch because we often aren't told up front about how difficult it will be. We focus on salvation and not so much on sacrifice. But Jesus didn't shy away from telling that to his disciples, and things really came to a head one day when this subject was on the table and the disciples were faced with the difficulty of what following Jesus would really mean for them.

Read Matthew 16:21-23.

*<sup>21</sup> From that time Jesus began to show his disciples that he must go to Jerusalem and suffer many things from the elders and chief priests and scribes, and be killed, and on the third day be raised. <sup>22</sup> And Peter took him aside and began to rebuke him, saying, "Far be it from you, Lord! This shall never happen to you." <sup>23</sup> But he turned and said to Peter, "Get behind me, Satan! You are a hindrance to me. For you are not setting your mind on the things of God, but on the things of man."*

This was really a crisis point in Peter's life as he was confronted with a completely different idea of what following Jesus would mean for him. Jesus was the guy they had been waiting for – he was the Messiah. And I'm sure Peter and the other disciples assumed some things about the position that put them in. They were in the Messiah's inner circle. In their minds, Jesus was going to rise to power and take over the throne in Jerusalem, overthrow the Romans and King Herod, and establish an everlasting kingdom of prosperity and earthly power. And when that happened, they would rise to the top with him. This was the opportunity of a lifetime. They would have unparalleled power and authority, wealth and prosperity, safety and security. All the comforts and pleasures of the Messianic kingdom would be theirs. Everything any human on earth ever wanted, they would have.

So when Jesus started telling them that he had to go to Jerusalem to suffer and die, it didn't sit very well with them and Peter spoke up, "What are you talking about! That's never going to happen to you!" They had a completely different idea of how they wanted things to go. So Jesus took the opportunity to tell them again what it would really mean to be his disciples. He addresses Peter as "Satan," which I'm sure would have been shocking to him, exposing that the way he was thinking about his life was right in line with Satan's deception in the world.

The things they all wanted so much were the things of this world – “the things of man.” Wealth, power, security, comfort, pleasure – they had their minds set on obtaining these things, which is the natural thing for all of us to do. We want more money, bigger homes, more land, greater security, comfort and pleasure. And these aren’t bad things, but the problem is, we set our minds on them – we live for them. They become our primary objective instead of Christ’s mission. We live for the things of this world. And that’s not the direction Jesus allows his followers to go. He doesn’t want us to set our minds on the things of man. He wants us to set our minds on the things of God. And that’s a total change of direction.

He told them this very same thing in the Sermon on the Mount, which we looked at last week. In Matthew 6:19-24 he tells them: *“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.”* And then, a little later he says: *“No one 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.”*

If you’re going to be a follower of Christ, a change of direction has to take place – a transfer of ownership. And that can be one of the most difficult things for a Christian to accept. There’s a story in Matthew 19 about a rich young man who had everything this life has to offer. But he came up to Jesus and asked him what he must do to be saved. And Jesus told him, *“For you to be saved, you have to go and sell your possessions and give to the poor, and you will have treasure in heaven; then come, follow me.”* In order to be a follower of Christ, a transfer of ownership had to take place in his life and a change of direction in what he was living for. A difficult decision for a rich young man to make and he knew it – he went away sorrowful because he had been living his life to accumulate the things of this world. Would he be willing to make the change? It’s the same decision we all have to make. Being a Christian isn’t about just getting saved; it’s about joining Christ in his mission.

So, going back to the story with Peter and the other disciples, Jesus continues in verse 24.

Read Matthew 16:24.

*<sup>24</sup> Then Jesus told his disciples, "If anyone would come after me, let him deny himself and take up his cross and follow me."*

If you truly want to be a Christian, a transfer of ownership and change of direction has to take place. Jesus tells them that they would have to "deny themselves," and the context tells us that means they would have to deny themselves their own personal pursuit of the things of man as their primary direction in life. They would have to stop going in that direction. "You can't continue to live for the things of this world. You can't go that direction anymore." Instead, they had to take up their cross and follow him. Now when people took up their cross at that time, it meant they had been sentenced to crucifixion and they had to carry the upper beam of their cross to the place of death. Your former way of life was over. To take up your cross was to begin to walk the final road in life that would end in your death. So Jesus was telling his disciples, "If you want to come after me, you have to put an end to your former way of life and for the rest of your life, until you die, you must follow me. Go where I'm going. Carry out my mission."

That's what it means to be a Christian. It's not just about getting saved and pursuing the things of this world until you die and go to heaven. It's about giving over the ownership of your life to Christ and joining him on his mission with the days he gives you on this earth.

I don't know about you, but that's a heavy reality for me to take in. I can understand why the rich young man went away sorrowful. I can understand why Peter got so upset. I don't want to have to give up certain things in this world, but I know that I have to if I'm going to follow Christ. There are earthly treasures, comforts, and pleasures that could be ours if we don't surrender to Christ. If you don't surrender to him, you might be able to have a bigger house, a nicer car, a bigger retirement account, and more material possessions to enjoy. You might be able to accomplish more in your years on this earth. You might be able to climb to new heights in your hobbies, make more money, tackle more projects, achieve more success. You can take more time for leisure, vacation, and recreation. If you're in control and pursue what you want to pursue, you can probably end up with more of these things.

But if you're going to deny yourself and follow Christ, you're going to have to be willing to give many of them up. Not because they're bad things, but because Jesus has some different ideas about what he wants you to do with your life on

earth. There's nothing wrong with having lots of money and possessions. but if you do, Jesus has a plan for what he wants you to do with them. I Timothy 6:17-19 says, *"As for the rich in this present age, charge them not to be haughty, nor to set their hopes on the uncertainty of riches, but on God, who richly provides us with everything to enjoy. <sup>18</sup> They are to do good, to be rich in good works, to be generous and ready to share, <sup>19</sup> thus storing up treasure for themselves as a good foundation for the future, so that they may take hold of that which is truly life."* So if we give ownership over to Jesus, there's going to be a change of direction and it's going to cost us. And that's why this is such a difficult decision to make. It's going to cost us. We are going to have to give up some of the things in this world we want really, really bad, and we are going to have to decide if it's worth it. Is it worth the cost?

Jesus was fully aware of this tension and he didn't shy away from it. He knew how much it was going to cost his disciples, yet he still unashamedly called them to make it. Why would he do that? Because he knew exactly what was at stake. Let's go back to Matthew 16.

Read Matthew 16:25-27.

*<sup>25</sup> For whoever would save his life will lose it, but whoever loses his life for my sake will find it. <sup>26</sup> 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? <sup>27</sup> For the Son of Man is going to come with his angels in the glory of his Father, and then he will repay each person according to what he has done.*

The decision for Jesus' disciples was difficult because the cost was high, but the things that were at stake were even higher. Jesus treats their decision like making a financial investment. When you're trying to decide if you're going to invest your money into something, you have to weigh the costs and risks involved against the potential of return. There are costs and risks in making an investment, but there's also costs and risks in not making one. So you have to look at the potential return in both situations before making your decision.

Jesus tells his disciples that if they would choose to not make the investment of following him, but instead choose to continue to live for the things of this world, they would lose everything. They might gain the whole world for a few years here on earth, but in so doing, they would lose their soul to eternal death and destruction. And there's nothing they could obtain in this world that they could

then give to God to buy their soul back. Jesus said earlier, *“Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal.”* What’s going to happen to the stuff we accumulate in this life – whether that’s a lot or a little? Its’ all going to disappear. Your home, your land, your car, your bank accounts. It doesn’t have any lasting value. So what’s the point in gaining the whole world if in so doing you have to forfeit your soul when everything you gained won’t belong to you after a few years anyways? When Jesus puts it like that, it makes it sound like not following him is a really stupid decision. There are extremely high costs and risks of choosing to continue to live for the things in this world and not for Christ and his mission.

But what if you do choose to make the investment? We’ve already talked about the costs and risks of choosing to follow Christ – it will mean giving up some, or maybe all of the things in this life that we really, really want. Any time you invest in something, you tie your money up in the investment, which means there are going to be things you have to give up in the present. If you invest your life in following Christ, there are things you will have to give up.

But they are things that won’t last anyways. And the potential return for making that investment is incredible. Jesus said, *“whoever loses his life for my sake will find it.”* This is a really exciting thing to think about. He doesn’t explain what he means here, but there are many other places he talks about it. A couple of these we’ve already looked at. In the Sermon on the Mount he told his disciples, *“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.”* So if you chose to invest in following Christ, you are laying up for yourselves treasures in heaven that won’t ever disappear – they’ll last forever.

In the passage we read in 1 Timothy 6, it says that those who are rich, who decide to follow Christ and let him have control of what they do with their money, they are *“storing up treasure for themselves as a good foundation for the future, so that they may take hold of that which is truly life.”* If you refuse Christ and use your money however you want to pursue things in this world that you think will give you life, you will never find it. But if you use your money to do what Christ wants you to do with it, you are going to take hold of that which is truly life. You will secure for yourself eternal riches that will bring your soul indescribable joy and fulfillment.

But that's pretty vague. Is there anything clearer about what the return will be? Yes there is. After the rich young ruler went away sad, Peter asked Jesus a question (on screen): *"See, we have left everything and followed you. What then will we have?"*<sup>28</sup> Jesus said to them, *"Truly, I say to you, in the new world, when the Son of Man will sit on his glorious throne, you who have followed me will also sit on twelve thrones, judging the twelve tribes of Israel."*<sup>29</sup> *And everyone who has left houses or brothers or sisters or father or mother or children or lands, for my name's sake, will receive a hundredfold and will inherit eternal life" (Matt. 19:27-29).*

If there was a stock that you could invest your money in that would yield a return of 100 times your investment, how much would you invest in it? In today's stock market, people hope to get a 10-15% average return on their investment. The return that Jesus offers isn't 10%; it isn't even 100%; it's 100 x 100%. Jesus promises a 10,000% return on your investment. That's a return worth investing your whole life into. If you give up things in this world that you want really, really bad because you've decided to invest your life in following Jesus in his mission, what do you think you will receive in the new world that Jesus is talking about? Honestly, I don't think we can even imagine it. Jesus wanted his disciples to know, **"IT'S GOING TO BE WORTH IT. No, you're not going to rise to the top right now. It's not time yet. Yes, you're going to have to give up a lot of things for a few years here on earth if you let me take ownership of your life. But I guarantee you it's going to be worth it. You have no idea."**

He also told them these two parables in Matthew 13:44-45, which I'll end on: *"The kingdom of heaven is like treasure hidden in a field, which a man found and covered up. Then in his joy he goes and sells all that he has and buys that field."*<sup>45</sup> *"Again, the kingdom of heaven is like a merchant in search of fine pearls, <sup>46</sup> who, on finding one pearl of great value, went and sold all that he had and bought it."*

Surrendering everything you have in your life to Jesus and allowing him to take over ownership so he can use your life to build his kingdom is an investment that's completely worth it. The rewards are beyond our imagination and worth everything we might have to give up in this life. So as you consider the decision that you have to make, please understand that Christ is not calling you to make a bad investment, and you don't have to dread making it. You can fully embrace it with great joy and begin to truly live.