

THE RICH YOUNG RULER: A KEY TO CORRECTLY UNDERSTANDING SCRIPTURE

By Escape the Mustard Tree

The account of the rich young ruler is recorded in all three synoptic gospels (Matt. 19:16-30; Mark 10:17-31; Luke 18:18-30), and most Christians have heard it taught as either a lesson about how a person's initial salvation is earned through obedience, or as a simple lesson about the danger of loving money. But are either one of those interpretations correct? Let's look at the Scripture passages and their context together, because that will make clear that the subject at hand is not the gospel of the grace of God (that which concerns the free gift of initial salvation, as in Eph. 2:8-9) — it is entrance into, or exclusion from, the future, literal, kingdom of heaven. Once your eyes are opened to see that, the whole account falls into its proper place, and it becomes a key that unlocks numerous other areas of Scripture. Let's start with the Gospel of Matthew—

Matthew 19:16-29

Now behold, one came and said to Him, "Good Teacher, what good thing shall I do that I may have eternal life?" 17 So He said to him, "Why do you call Me good? No one is good but One, that is, God. But if you want to enter into life, keep the commandments." 18 He said to Him, "Which ones?" Jesus said, "'You shall not murder,' 'You shall not commit adultery,' 'You shall not steal,' 'You shall not bear false witness,' 19 'Honor your father and your mother,' and, 'You shall love your neighbor as yourself.'"

20 The young man said to Him, "All these things I have kept from my youth. What do I still lack?" 21 Jesus said to him, "If you want to be perfect, go, sell what you have and give to the poor, and you will have treasure in heaven; and come, follow Me." 22 But when the young man heard that saying, he went away sorrowful, for he had great possessions.

23 Then Jesus said to His disciples, "Assuredly, I say to you that it is hard for a rich man to enter the kingdom of heaven. 24 And again I say to you, it is easier for a camel to go through the eye of a needle than for a rich man to enter the kingdom of God." 25 When His disciples heard it, they were greatly astonished, saying, "Who then can be saved?" 26 But Jesus looked at them and said to them, "With men this is impossible, but with God all things are possible."

27 Then Peter answered and said to Him, "See, we have left all and followed You. Therefore what shall we have?" 28 So Jesus said to them, "Assuredly I say to you, that in the regeneration, when the Son of Man sits on the throne of His glory, you who have followed Me will also sit on twelve thrones, judging the twelve tribes of Israel. 29 And everyone who has left houses or brothers or sisters or father or mother or wife or children or lands, for My name's sake, shall receive a hundredfold, and inherit eternal life."

The Question, and the Framework in Which It Was Asked

The story begins with a wealthy young Jewish man, in a position of authority, coming to Jesus with a question — "What good thing shall I do that I may have eternal life?"

To understand what this man is really asking, we have to back up and understand the message Jesus had been proclaiming across Israel from the very start of His ministry. John the Baptist, His forerunner, opened his ministry with a single announcement — "Repent, for the kingdom of heaven is at hand" (Matt. 3:2) — and Jesus began His own public ministry with that identical announcement (Matt. 4:17). This was not a new message invented for the occasion; it was the fulfillment of promises stretching back through the covenant made with Abraham and confirmed to David, promises of a coming King and a coming kingdom to be established with Israel and, through Israel, over the whole earth. And this message was addressed specifically to Israel. Jesus told a Canaanite woman plainly that He was "sent only to the lost sheep of the house of Israel" (Matt. 15:24), and when He sent the twelve

out to preach this same message, He instructed them to avoid Gentile and Samaritan towns and go instead “to the lost sheep of the house of Israel” (Matt. 10:5-6). The word “kingdom” is not incidental to Christ's teaching — the kingdom was the sum and substance of what He was proclaiming to the nation.

This kingdom was never presented as a present, invisible, merely spiritual reality — something a person enters simply by letting Christ “rule in his heart” (note that Luke 17:21, “the kingdom of God is within you,” is an erroneous translation; it should read, “the kingdom of God is in your midst”). The kingdom of heaven (literally, ‘the kingdom of the heavens’) was preached as a literal, future kingdom, one in which Israel's Messiah would reign in glory, from the heavens, His people restored, and creation itself set right. That's why the offer could be described as “at hand” and “in their midst”; it was near, imminent, available to the very generation that Jesus—their Messiah and King— was addressing. And it's why the required response from the nation of Israel was to repent (Greek 'metanoeo,' meaning “to change one's mind”) of their disobedient behavior (which should have been led by their leaders) and accept their Promised Messiah. This is the framework the rich young ruler's question was asked in, and it's the framework Jesus' answer has to be read in as well.

Notice that he does not ask “what must I do to be saved,” the question we're used to hearing asked in an evangelistic context (as in Acts 16:30-31, a question from an unsaved Gentile). And it couldn't have been, because this man was not standing before Christ as an unregenerate outsider wondering how to be reconciled to God for the first time. He was a Jew, and Israel, as a nation, already possessed the way and means of redemption — the nation was already a redeemed people. Their redemption had been secured through the sacrificial system God Himself instituted, beginning with the innocent blood of the animals God spilt to cover the original sin of Adam and Eve (Gen. 3:21), continuing on with the passover lambs that redeemed the nation out of Egypt (Ex. 12) and the subsequent annual feast that was held every year (ultimately being fulfilled by the innocent, substitutionary sacrifice of Jesus Christ, God Himself). Simply put, the rich young ruler had already believed in the sacrificial provision that God had provided—as did the rest of Jesus' intended audience— and he was in possession of spiritual ears, able to hear the spiritual words of God the Son (1 Cor. 2:11-3:4).

It is important to understand that the Mosaic Law was given to a people who were already redeemed/initially saved, not to a people trying to become redeemed. A faithful, law-observant Jew did not keep the law in order to become one of God's people; he kept it because he already was one. So when this man comes to Jesus, he isn't asking how to be saved — he's asking, as an already-redeemed/regenerate/initially saved Jewish man, what more does he need to do to lay hold of something further and still future: a share, an inheritance, in the coming kingdom.

So Jesus answers him within that very same framework. It's a personal answer, but it isn't a new one; it's the same thing He had already told His own disciples concerning the salvation of their souls, also known as entering into life in the Coming Age, the Messianic Era. (It's worth being clear about that phrase before going further: Scripture speaks of salvation in two stages. The salvation of the spirit — the free gift of life, received the moment a person believes — is past, permanent, and can never be earned or lost [Eph. 2:8-9]; Scripture describes this initial gift as being “made alive” or “quickened” [‘zoopoieo’], never as “eternal life” [compare Eph. 2:1, 5; Col. 2:13]. The salvation of the soul is a different matter entirely: still future, conditioned on faithful obedience, and tied to reward — a share in the coming kingdom, the ‘aionios,’ age-lasting life this study keeps returning to — rather than to the initial gift of life itself [1 Pet. 1:9]. In fact, the fixed phrase “eternal life” is not used anywhere in the New Testament for that initial gift; every occurrence — including every one in this account — refers to the second, future kind.) —

Matthew 16:24-27

“Then Jesus said to His disciples, ‘If anyone wishes to come after Me, let him deny himself, and take up his cross and follow Me. For whoever wishes to save his life (or “soul,” both English words come from the same Greek word, ‘psuche’) shall lose it; but whoever loses his life/soul for My sake shall find it. For what will it profit a man if he gains the whole world, and forfeits his soul/life? Or what will a man give in exchange for his soul/life? For the Son of Man will come in the glory of His Father and His angels, and then He will reward each according to his works.’”

Notice the trade Christ lays out here, and the time frame given. A man can hold on to his life/soul now — and lose it when the Son of Man returns — or he can lose his soul/life for Christ's sake now and find it in the age to come when Christ returns. Whoever gains “the whole world” but forfeits his soul/life is left with nothing he can trade back for it. That is precisely the bargain the rich young ruler will be offered a few verses later: keep everything he presently has, or let it go and find true life — soul life, kingdom life — in the Coming Age. Christ isn't inventing a new principle for this one man's benefit; He's simply applying the same principle He had already laid out plainly to His own disciples.

With this framework in place, Jesus deals with two specific areas of the man's life: (1) his obedience to the commandments given through Moses, and (2) his personal material wealth. We need to take each of these in turn, because both are commonly misread.

Keeping the Commandments — And Why That Wasn't Legalism

We'll reference a portion of the passage again—

Matthew 19:16-22

Now behold, one came and said to Him, “Good Teacher, what good thing shall I do that I may have eternal life?” 17 So He said to him, “Why do you call Me good? No one is good but One, that is, God. But if you want to enter into life, keep the commandments.” 18 He said to Him, “Which ones?” Jesus said, “‘You shall not murder,’ ‘You shall not commit adultery,’ ‘You shall not steal,’ ‘You shall not bear false witness,’ 19 ‘Honor your father and your mother,’ and, ‘You shall love your neighbor as yourself.’”

20 The young man said to Him, “All these things I have kept from my youth. What do I still lack?” 21 Jesus said to him, “If you want to be perfect, go, sell what you have and give to the poor, and you will have treasure in heaven; and come, follow Me.” 22 But when the young man heard that saying, he went away sorrowful, for he had great possessions.

Notice exactly which commandments Christ lists: not murdering, not committing adultery, not stealing, not bearing false witness, honoring one's parents, and loving one's neighbor — the fifth through ninth of the Ten Commandments, plus the summary command of Leviticus 19:18. These are the commandments given through Moses, not the commandments of Christ that would later be given to the Church (a distinction this study will return to). At this point in the gospel accounts, before the cross, before Pentecost, before the Church existed, the only commandments in force for a Jew were the ones given at Sinai — and Christ, still ministering to Israel under that same Law, points this man to exactly those.

The Mosaic Law was never given as a means of saving unregenerate man through his own obedience; that idea is completely foreign to anything Scripture teaches about the law or about initial salvation. No one has ever been saved by keeping the law, and — just as importantly — no one has ever lost his salvation because he failed to keep it. The law was given to a people who were already redeemed; it was to govern the conduct of the people of God and God expected His people to obey it.

But that doesn't mean the Law existed only for regulation. Built into it, from the very beginning, was a sacrificial system — the Passover lamb, the sin and guilt offerings, the shedding of blood (without which Hebrews 9:22 tells us “there is no remission of sins”) — and that system only had force because it embodied something that hadn't yet happened in Israel's own timeline but had, in God's reckoning, already occurred: Christ, “the Lamb slain from the foundation of the world” (Rev. 13:8). Every sacrifice an Israelite offered was pointing forward, teaching the nation in a concrete, repeated form the pattern their coming Messiah would fulfill once for all — a substitutionary death, innocent blood shed on behalf of the guilty, reconciliation and forgiveness of ongoing sin by the blood of God Himself. In that sense the Law functioned exactly as a tutor functions with a child: not as the source of righteousness itself, but as everyday lessons in obedience and faithfulness (which are acts of righteousness) that were to keep

Israel focused on pleasing God and looking toward the day when the reality behind the shadow would finally arrive in the person of Christ, and the sacrifices (that could never themselves take away sin, Heb. 10:4) could give way to the One they had been picturing all along.

Now, by the time Jesus was speaking, the theocracy itself had long since ceased functioning in Israel — the glory had departed over six hundred years before. But the shadow of that regality remained in the Divine law, and the scribes and Pharisees, the recognized legal teachers of the nation, were acknowledged by Christ Himself as occupying “Moses' seat” (Matt. 23:2). So the absence of a functioning theocracy did not nullify Israel's obligation to keep the law; to have taught otherwise would have been outright lawlessness. Jesus had already said as much —

Matthew 5:18

“For truly I say to you, until heaven and earth pass away, not the smallest letter or stroke shall pass from the Law until all is accomplished.”

So when Jesus points this Jewish man back to keeping the commandments, that's not an odd detour into legalism; it's the completely natural thing to say, because the offer of the kingdom of the heavens was being extended to a redeemed people who were still living under the Mosaic Law, and who were still expected to be obedient to the things contained therein.

The rich young ruler claims he has kept the law from his youth (a spiritually saved Jew who has been obedient to the Mosaic Law), and then asks what he still lacks. Christ then turns to his wealth — telling him that if he would be “perfect” (Greek 'teleios,' meaning “end” or “goal”; the sense of reaching the goal, not moral flawlessness) he must sell what he has and give it to the poor. This wouldn't destroy his wealth; it would transfer it — from earthly treasure into “treasure in heaven.” Only then could he truly follow Christ. This is the elevation Christ brought to the Law and to the nation required to follow it— not only were they to be outwardly obedient, but they were to seek personal inwardly transformation that only He could deliver.

Inheriting ‘Aionios’ Life

Here's where the account becomes a genuine key for reading the rest of Scripture. Look closely at how the question itself is worded across the three gospels. Matthew has the man asking what he must do to “have eternal life.” But Mark and Luke both use a different verb —

Mark 10:17 / Luke 18:18

“...what shall I do to inherit eternal life?”

That word “inherit” matters enormously, because an inheritance is never how someone becomes a member of a family — it's what a family member can receive because he already is one. And this is exactly the distinction Scripture draws elsewhere between the life a believer already possesses and the life he stands to inherit. Every believer receives life in his spirit the moment he believes, and that life, once given, is his through all the ages to come — it is never spoken of as something inherited, because it was never something earned. But the life of the soul — the reward of ruling and reigning with Christ in the coming Kingdom Age — is a different matter. That life is not secured automatically the moment a person believes; it must be laid hold of through faithful obedience, and it is this life, not the life already possessed, that Scripture speaks of as being inherited. This is THE LIFE that the rich young ruler is seeking after.

And we can see this in Jesus' own response to Peter a few verses later, immediately following this same exchange—

Matthew 19:27-29

27 Then Peter answered and said to Him, "See, we have left all and followed You. Therefore what shall we have?" 28 So Jesus said to them, "Assuredly I say to you, that in the regeneration, when the Son of Man sits on the throne of His glory, you who have followed Me will also sit on twelve thrones, judging the twelve tribes of

Israel. 29 And everyone who has left houses or brothers or sisters or father or mother or wife or children or lands, for My name's sake, shall receive a hundredfold, and inherit eternal life.”

In Matthew's account Jesus says those who left everything for His sake— like Peter and the other disciples— will “inherit eternal life,” and Mark and Luke record Him saying something slightly different —

Mark 10:28-30

28 Then Peter began to say to Him, "See, we have left all and followed You." 29 So Jesus answered and said, "Assuredly, I say to you, there is no one who has left house or brothers or sisters or father or mother or wife or children or lands, for My sake and the gospel's, 30 "who shall 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.

Luke 18:30

Then Peter said, "See, we have left all and followed You." 29 So He said to them, "Assuredly, I say to you, there is no one who has left house or parents or brothers or wife or children, for the sake of the kingdom of God, 30 who shall not receive many times more in this present time, and in the age to come eternal life."

Let's see that again – “...in the age [‘aion’] to come, eternal [‘aionios’] life.

The word translated “eternal” and “everlasting” in all of these accounts is the Greek word 'aionios.' This is the adjective form of the noun 'aion,' which gives us our English word “eon,” which is always better understood throughout the New Testament as “an age,” meaning an unspecified period of time with a beginning and an end (often erroneously translated “world” in the KJV, see Matt. 11:32; 13:39-40; Rom. 12:2; 1 Cor. 2:6; Eph. 1:21). Unfortunately 'aionios' itself (used seventy-one times in the Greek New Testament) has been translated “eternal” or “everlasting” almost indiscriminately in our English Bibles. But this word should be never be understood in the sense of “without end”; the word is simple the adjective form of the noun “age,” and definitions don't change when nouns are used as adjectives, only the grammatical usage and spelling do.

Neither the Hebrew nor the Greek mind conceived of eternity the way we do, as an undifferentiated, unending stretch of time; both thought in terms of a succession of bounded ages, each with a beginning and an end. When the Greek language wanted to express time unending— our idea of ‘eternity’— they had a way to do so: “unto the ages of the ages.” So “eternal/everlasting” means “lasting for an age” — and the two passages above in Mark and Luke are two clear cases in point, better rendered as “and in the age to come, life for the age.” And that Coming Age is the 1,000 year kingdom of Christ (Rev. 20:1-6; 2 Tim. 2:12; Heb. 6:5, which names it outright as “the powers of the age to come”; Dan. 7:18, 27; 1 Cor. 6:2-3; Rev. 3:21).

Let's look again at how many phrases this single account treats as one and the same thing. The ruler asks how to “obtain eternal/age-lasting life” (v. 16); Christ answers in terms of “enter[ing] into life” (v. 17), being “perfect” (v. 21), and “enter[ing] the kingdom of heaven” (v. 23); the disciples, stunned, ask “who then can be saved?” (v. 25); and Christ closes by promising those who forsake everything will “inherit eternal/age-lasting life” (v. 29) — in Mark's wording, 'aionios' life “in the age to come.”

Obtaining eternal life, entering life, being perfect/complete, entering the kingdom, being saved (relative to life in the coming age, not one's spiritual birth of being “saved” from death), and inheriting eternal life are not six different subjects here; they're all ways of naming the same thing: entrance into, and reward within, the coming kingdom. That's why Peter's statement and question isn't a change of subject — he's asking the very question the rich young ruler already asked, and Jesus' answer is the same: Those that leave everything tying them to this world, and follow Him, will receive positions of authority with Christ and heavenly riches – LIFE – in that coming age when the Son of Man will sit on His throne.

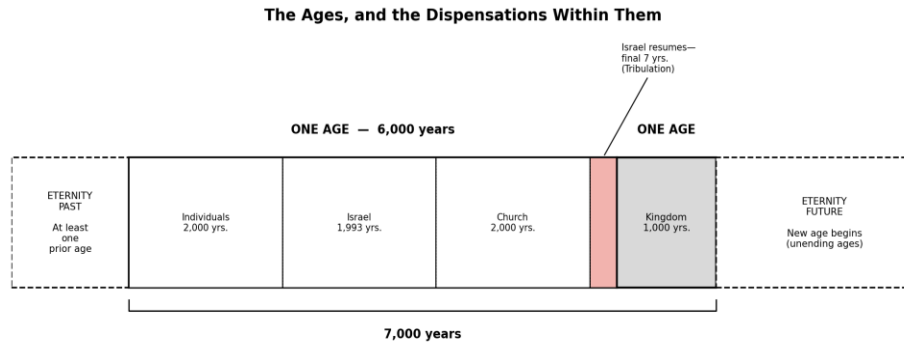
The Commandments of Moses vs. The Commandments of Christ

A Jew being told to “keep the commandments” of God as a condition for entering the kingdom under the past dispensation (“dispensation,” meaning when the nation of Israel was the administer of God’s household, something they forfeited by refusing to accept – and then killing – their Messiah, being temporarily set aside as God builds up the new nation, the Church [Matt. 21:43]), finds its exact parallel in a Christian being told to “keep the commandments” of Christ as a condition for entering the kingdom under the present dispensation. There were the commandments of God given through Moses to Israel; there are the commandments of Christ given to those who are “the new creation” in Him, the Church (“the church” is the body of Christ, all those who have been spiritually born again, Rom. 12:4-5, 1 Cor. 12:12-27, Eph. 2:11-18, 3:6, 4:4-6, 5:23-30, and Col. 1:18).

The parallel is easier to hold in view laid out side by side —

	Past Dispensation	Present Dispensation
Steward	Israel	The Church
Lawgiver	Moses	Christ
Standard of obedience	The Law (Ex. 20; Deut. 6:4-5; Lev. 19:18)	The commandments of Christ (Matt. 22:36-40; John 14:15; 1 John 2:3-4)
Basis of the relationship itself	Already redeemed by faith in God's sacrificial provision (Gen. 3:21; Ex. 12)	Already redeemed by faith in Christ's finished sacrifice (Eph. 2:8-9)
What obedience determines	A share in the coming kingdom (Matt. 19:28-29)	A share in the coming kingdom (Rev. 22:14; Heb. 5:9)

Let’s look a bit deeper at the word “dispensation,” since the distinction it marks is easy to lose; it is another one of those “keys” we need in order to rightly divide the Word. A dispensation (the Greek word, 'oikonomia,' literally meaning “household management”) is not the same thing as an age — an age has to do with a span of time, while a dispensation has to do with who is administering God's household affairs during that time, and under what specific arrangement. A single age, like the present 6,000 years of Man's Day, can therefore contain more than one dispensation within it: God has already administered His purposes through mankind at large, then through Israel (who He is not done with, although He has temporarily set them aside), and now, in this present dispensation, through the Church, with a final dispensation — the Messianic Kingdom itself — still to come. What never changes across any of these arrangements is God Himself, His character, or the scope of salvation; what changes is the steward through whom He is working, and what that steward is accountable to obey (which is progressively revealed through the passage of time).



Under the past dispensation, the nation of Israel's stewardship was measured by belief and obedience to the commandments given through Moses. Under the present dispensation, the Church's stewardship is measured by belief and obedience to the commandments given through Christ. Same structure, same principle of accountable stewardship — a different steward, a different set of commandments to obey. (The dispensation governing mankind at large, prior to Abraham, is a separate subject and isn't addressed here; keeping the focus narrow to Israel and the Church is deliberate. That earlier dispensation is treated in the companion study, "Dispensations," by the same author.)

But "different" here doesn't mean unconnected, or divergent, as though Moses and Christ were running two separate, competing systems. Paul makes the connection explicit —

Galatians 3:19-25

"What purpose then does the law serve? It was added because of transgressions, till the Seed should come to whom the promise was made [ref. Gen. 3:15, Gen. 22:16-18]; and it was appointed through angels by the hand of a mediator. Now a mediator does not mediate for one only, but God is one. Is the law then against the promises of God? Certainly not! For if there had been a law given which could have given life [life relative to the age, the "life" the rich young ruler was asking Jesus about], truly righteousness would have been by the law. But the Scripture has confined all under sin, that the promise by faith in Jesus Christ might be given to those who believe [those that believe to the saving of the soul/life, cf. Heb. 10:38-11:40]. But before faith came, we were kept under guard by the law, kept for the faith which would afterward be revealed. Therefore the law was our tutor to bring us to Christ, that we might be justified by faith. But after faith has come, we are no longer under a tutor."

Notice Paul's own word for what the Law was doing: a "tutor" — the very word we already used for how the sacrificial system functioned, training the nation toward the day Christ would come. The Law was never a separate track running alongside the faith which would be revealed in Christ; it stood under a promise that came earlier, in Abraham, and its whole purpose was to conduct Israel to Christ. Once faith as revealed by Jesus Christ has come, the tutor's assignment is finished — not because it failed or was mistaken, but because it succeeded. It delivered its pupil to the very Person it had been pointing toward all along. So the commandments of Moses and the commandments of Christ aren't in competition with one another; the first prepared the way for the second, and the second is where the first was always headed.

Christ Himself makes that connection explicit —

Matthew 5:17

"Do not think that I came to destroy the Law or the Prophets. I did not come to destroy but to fulfill."

Matthew 22:35-40

“Then one of them, a lawyer, asked Him a question, testing Him, and saying, 36 ‘Teacher, which is the great commandment in the law?’ 37 Jesus said to him, “‘You shall love the LORD your God with all your heart, with all your soul, and with all your mind.’ 38 This is the first and great commandment. 39 And the second is like it: ‘You shall love your neighbor as yourself.’ 40 On these two commandments hang all the Law and the Prophets.”

John 14:15

“If you love Me, you will keep My commandments.”

1 John 2:3-4

Now by this we know that we know Him, if we keep His commandments. 4 He who says, "I know Him," and does not keep His commandments, is a liar, and the truth is not in him.

If we say that we know Jesus, if we say that we love Jesus, we are to keep His commandments. This is not negotiable (and we are given the means to cleanse ourselves when we fall short and sin, 1 John 1:6-10). Revelation 22:14 ties keeping Christ's commandments directly to access to the tree of life (which appears again in the kingdom age)— access that will be necessary for those ruling and reigning with Christ, since the wisdom and knowledge required for regal duties is acquired by partaking of that tree (compare Rev. 2:7; 3:21). And Hebrews 5:9 tells us Christ “became to all those who obey Him the source of eternal ['aionios,' again — meaning age-lasting] salvation.” Obedience to Christ is simply faithful obedience to His commandments — something only a saved person is even in a position to do. So when Christ told the rich young ruler to keep the commandments if he wanted to enter into life, He meant precisely what He said. And when Christians today are told the same thing — with the commandments of Christ standing in the place of the commandments given through Moses — the Word of God still means precisely what it says. Christ is the Author of the salvation yet to be revealed, the salvation of the soul/life in the kingdom age to come, “to all those who obey Him.”

But simple, outward obedience is not enough. It wasn't enough for the rich young ruler, and it's not enough for the Christian today. But it is still necessary.

So what does “keeping His commandments” actually look like day to day? Scripture calls this “bearing fruit,” and it's simply another name for “works” — acts of obedience carried out in the power of God's Spirit, never in the power of our own flesh and will. Some of this fruit is inward, invisible to everyone but God: submitting your thoughts to His Word, letting your heart be searched and cleansed, bringing your will under His. Some of it is outward and visible: charity, kindness, truth-telling, mercy, forgiveness. Both count as “works” in the sense Scripture means whenever it ties obedience to reward. (Further reading: John 15:1-17, Matt. 5:1-7:29, 1 Cor. 6:9-11, Gal. 5:16-26, and Eph. 5:1-11.)

It's worth clearing up a passage that trips up a lot of readers, because it looks at first like Scripture is arguing with itself. James writes plainly that “faith without works is dead [literally, ‘useless’]” (James 2:14-26), pointing to Abraham's willingness to offer Isaac as proof of his faith; Paul writes just as plainly that Abraham “was justified by faith apart from the deeds of the law/works” (Rom. 3:27-4:9). Scripture doesn't contradict itself — the two are simply not talking about the same moment. Paul is describing Abraham's initial righteousness when responding to God first calling him (not his initial salvation/regeneration, because that is something Scripture does not record), reckoned to him the moment he believed God's promise (Gen. 15:6). James is describing something that happened decades later (Gen. 22) when God tested whether or not Abraham truly believed — had faith in — what God had said. James is talking about the mature type of faith/belief (they are the same word in Greek): the everyday, ongoing kind of faith that has to show up in action or else it's “useless/dead.” Paul is answering the question, “how is a person declared righteous (not referencing initial salvation)?” James is answering a different question entirely: “does that faith, once you have it, actually mean anything if it never produces obedience?”

That's exactly the distinction this whole account has been drawing from the start. Works have no place at all in a person's initial salvation — Christ did that work on the cross, and a person simply believes (compare Eph. 2:8-9). But once a person belongs to Christ, ongoing faith/belief that never produces works (INWARD transformation and OUTWARD action) is faith that accomplishes nothing at the Judgment Seat still to come. It's this present, ongoing obedience — keeping His commandments, bearing fruit — that either is or isn't found there, and it's exactly what determines whether the salvation of the soul/life, the inheritance in the coming kingdom, is realized or forfeited.

The Deceitfulness of Riches

The man Jesus was dealing with possessed great wealth, and Jesus tells him essentially the same thing He later tells the disciples after Peter's question: if a person would enter into life, would realize an inheritance in the coming kingdom, he must forsake whatever stands in the way of fully following Christ and bearing fruit.

The rich young ruler's own response shows us he could not both keep his wealth and follow Jesus— and Jesus knew it. He had already warned that “the deceitfulness of riches” chokes the word, the word of the kingdom, and keeps a person from bearing fruit (Matt. 13:1-23; compare v.19). This account is a living example of exactly that. The man had heard the message of the coming kingdom, was interested enough to seek Christ out personally and ask about it, but was unwilling to pay the price required. He wanted both worlds — but no one can serve “God and mammon” (Luke 16:13). Because he was unwilling to part with his worldly possessions, he “went away sorrowful” once he heard the actual cost of life in the Coming Age: everything he had.

Matthew 19:24

“Again I say to you, it is easier for a camel to go through the eye of a needle, than for a rich man to enter the kingdom of God.”

Jesus goes on to say that while this is impossible for man, “with God all things are possible” (vv. 25-26). But we shouldn't rush past the difficulty of the illustration Jesus presents to get to the comfort of that last line — the deceitfulness of riches is real, and it's precisely why Jesus described a rich man entering the kingdom as a near-impossibility.

Christ's exact instructions to this one man — sell everything, give it to the poor — are not binding on Christians today in that literal form; Scripture makes that clear elsewhere. Christians with material wealth, under the present dispensation, are not commanded to sell everything and give it away. They are commanded to do good with it, to be “ready to give” and “willing to share,” and in living that way — following Christ, keeping His commandments — they lay up for themselves “treasures in heaven” (compare Matt. 6:19-21), storing up “a good foundation for the future, so that they may take hold of that which is life indeed” (1 Tim. 6:17-19).

What This Means for Us

So the principle underneath this account is exactly the same for us as it was for the rich young ruler, even though the specific instruction was tailored to his specific idol. The price of entrance into the kingdom hasn't changed — it is still everything a person has. Christ and His kingdom must be placed first (Matt. 6:33), and no one can serve both God and mammon today any more than this man could two thousand years ago. Whatever it is we're clinging to — wealth or otherwise — the question Jesus is really asking is the same one He asked this man:

Are you willing to follow Me at the cost of everything else?