



## **The Riches of Bankruptcy**

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Welcome to everyone. I know that there are a lot of new people that haven't been with us as we started our study on the Sermon on the Mount found in Matthew 5-7. If you missed those messages, I encourage you to pick up the ones in back because they are foundational to everything that follows now.

Basically what we have is that the Sermon on the Mount is a call to holiness and a call to blessing to everyone who knows Christ as King. It is a message for the citizen of the kingdom of God. That includes believers today. The Sermon on the Mount describes the life that should flow from being born into that kingdom.

Jesus begins the Sermon on the Mount with what are called the Beatitudes in verses 3-10. The Beatitudes describe the character of the citizen of the kingdom of God, and Jesus assumes that character throughout the rest of the Sermon on the Mount. Everything hinges on the character described in these first eight verses beginning in Matthew 5:3. Let me read them together with you.

*Blessed are the poor in spirit, for theirs is the kingdom of heaven.*

*Blessed are those who mourn, for they shall be comforted.*

*Blessed are the gentle, for they shall inherit the earth.*

*Blessed are those who hunger and thirst for righteousness, for they shall be satisfied.*

*Blessed are the merciful, for they shall receive mercy.*

*Blessed are the pure in heart, for they shall see God.*

*Blessed are the peacemakers, for they shall be called sons of God.*

*Blessed are those who have been persecuted for the sake of righteousness, for theirs is the kingdom of heaven.*

As we begin this study of the Beatitudes (which will probably take us a few weeks for those of you that will be here in GraceLife), I want to show you a few things about the

structure of the Beatitudes themselves, because it will help you understand them better as you read them on your own in the days to come.

## The Structure of the Beatitudes

### 1. The Unifying Envelope

The Beatitudes have a particular structure that really helps us understand what Jesus was talking about. First of all, I want to show you the unifying envelope that brackets the Beatitudes. Look at verse 3 with me again where he says:

*Blessed are the poor in spirit (and here is the key part) for theirs is the kingdom of heaven.*

And then in verse 10 he says:

*Blessed are those who have been persecuted for the sake of righteousness for theirs is the kingdom of heaven.*

The Beatitudes essentially begin and end with this bracketing statement, “theirs is the kingdom of heaven.” Now, that is a teaching device Jesus used. That bracket shows that everything between those two bracketing phrases talks about the kingdom of heaven.

That helps us understand the Beatitudes because the eight blessings that Jesus talks about in Matthew 5:3-10 are intended to be taken as a unit. They are meant to be taken together to describe every citizen of the kingdom of heaven.

These eight Beatitudes are not eight distinct and unrelated classes of people as if there is one group who is poor in spirit and then over there is another unrelated group who mourns.

No. The Beatitudes describe different aspects of the *same* people—different character traits that should characterize *every* citizen of the kingdom of heaven.

Now, I can’t expand any more than that but simply to let you see that this is comprehensive. These eight character traits are to be taken together as a unit. That will be very important for us as we continue on in the Beatitudes.

So, there is this envelope that puts everything together in these eight verses.

### 2. The Contrasting Time Elements

Now beyond that, I want you to see in the structure of the Beatitudes the contrasting time elements. Notice in the envelope that I talked about in verse 3, it says, “Theirs *is* the kingdom of heaven.” Present tense. Same thing in verse 10, “Theirs *is* the kingdom of

heaven.” Present tense. There is a present, ongoing dimension to what Jesus says in the Beatitudes.

But in between, every other verse speaks to the *future*. “They *shall* be comforted,” “They *shall* inherit the earth,” “They *shall* be satisfied,” “They *shall* receive mercy,” “They *shall* see God,” and “They *shall* be called sons of God”.

So bracketed within this present tense envelope is a number of future tense verses. Here is why that is significant.

The present tense brackets show that these blessings and characteristics are intended to be the present experience of the citizen of the kingdom of God right now. All these aspects should somehow characterize the one who claims to be a citizen of the kingdom of heaven.

But the predominant number of future tenses show that the fullness of these blessings is still future. There is a present dimension, but the future emphasis to the Beatitudes shows us that we have not yet received the full experience of the kingdom of heaven. We have a future hope, a future consolation that we are looking forward to.

That means that as good as it is *now* to be a Christian, it is going to get a whole lot better. As much as we taste these blessings *now* that Jesus describes in the Beatitudes, we are going to have a full banquet at some time yet to come.

So today, if you are in Christ, you belong to the kingdom and you receive comfort from Christ. That is enough to cheer you in the midst of discouragement. But when you understand this contrasting time element in the Beatitudes, you realize that your hope lies somewhere else. Things may be difficult now. But that borders on the irrelevant because you have the certain fulfillment of future hope that Christ points you to in the Beatitudes.

Immeasurably greater blessing awaits you when you see Christ face to face. If there were such a thing as looking back in time after we see Him, we would look back on our present experience as being unworthy of being compared to the glory that is yet to be revealed to us.

And so, as great as it is to be a Christian now, your heart ought to say, “Bring that hope to me. I want that hope to come. I want to taste the fulfillment of it,” because your present enjoyment of these blessings is only a taste. The best is yet to come. The structure of the Beatitudes teaches us that.

One more thing about the structure of the Beatitudes. In addition to the envelope and time contrast, I want to highlight the sharp contrast in the people Jesus addresses in the Beatitudes.

### 3. The Contrasting People

Throughout the Beatitudes, notice how Jesus says “they” or “theirs.” Verse 3—“*Theirs* is the kingdom of heaven.” Verse 4—“*They* shall be comforted.” And on it goes. Every verse is like that. Every time “they” appears, it is an intensive pronoun in the Greek text. Jesus is making an emphatic reference.

And it is not just the pronoun He uses (and this is as technical I’m going to get this whole sermon), but also where it is placed in the sentence that shows emphasis. So as Jesus speaks here, He is saying, “Blessed are the poor in spirit for theirs *and theirs alone* is the kingdom of heaven.”

If we were going to put it in text, we would italicize this and use a bold font to emphasize the fact that Jesus is speaking about these people *and these people alone*. “Theirs is the kingdom,” “They will be comforted,” “They will see God.” They and they alone.

Implicit in that emphasis is the fact that those who do not have this character will *not* be in the kingdom. They will *not* be comforted. They will *not* see God.

So there is this sharp line of distinction that is drawn in the Beatitudes. Jesus draws this contrast throughout this Sermon. Jesus starts this contrast in the Beatitudes, and then continues it throughout the rest of the Sermon.

Let me show you just a couple of things really quickly. We could look at many verses, but we won’t. Jesus says:

*When you pray, you are not to be like the hypocrites for they love to stand and pray in the synagogues and on the street corners (Matthew 6:5).*

There is the way you pray as a citizen of the kingdom of God and there is the way that hypocrites pray. You are distinct from them. Be different from them, He says.

Consider a few other passages in the Sermon. It’s very important for you to see this contrast. That’s why we are taking time to do it. Jesus says:

*For the gate is wide and the way is broad that leads to destruction and there are many who enter through it. For the gate is small and the way is narrow that leads to life and there are few who find it (Matthew 7:13-14).*

Jesus’ concluding statement to the entire sermon is built on this contrast between those who are in the kingdom and those who are not.

*Everyone who hears these words of mine and acts on them may be compared to a wise man who built his house on the rock. The rain fell, the floods came, the winds blew and slammed against that house and yet it did not fall (Matthew 7:24-25).*

*Everyone who hears these words of mine and does not act on them will be like a foolish man who built his house on the sand. The rain fell, and the floods came, and the winds blew and slammed against that house; and it fell—and great was its fall (Matthew 7:26-27).*

Throughout the Sermon on the Mount, Jesus makes a very strong statement that there are people who are in the kingdom and there are people who are not. That should probe your heart to examine yourself and say, “Which side of the line am I on?”

Jesus doesn’t leave any middle ground. There are citizens of the kingdom and there are those who are not.

So as we wrap up this discussion of the structure of the Sermon, we see that Jesus is making a comprehensive statement about who is in the kingdom, what their character is like, and what are the blessings that they and they alone will inherit.

So, with that altogether-too-brief overview of the structure of the Beatitudes, let’s move specifically into Matthew 5:3:

*Blessed are the poor in the spirit for theirs is the kingdom of heaven.*

As we look at this verse (and that’s as far as we’re going to get today), we are going to see three defining marks of the believer in Christ. Three defining marks of the citizen of the kingdom of heaven.

### **1. The Believer Is Blessed**

Look at verse 3: *Blessed are the poor in spirit.*

What does it mean to be “blessed”? Some very talented Bible teachers say it means “happy.” They explain it to mean a subjective, inner feeling of contentment and satisfaction.

There is certainly an element of that inner state for the true disciple of Christ. The true Christian should always be energized by joy as he recognizes his position in union with the Lord Jesus Christ. That’s a legitimate understanding.

But I would say that at best it is incomplete. I certainly don’t think that “happy” is the best way to understand this term today. In our current usage, the English language has used “happy” in such superficial ways that it does not do justice to the depth of what Jesus is saying here. I want you to follow me very closely.

Jesus in the Beatitudes is not declaring how people feel. Happiness is a feeling. Jesus isn’t talking about feelings here. Why would the eternal Son of God talk about transitory

feelings when He is emphasizing enduring character traits that build to a conclusion about eternal judgment?

“Happiness” cannot be the sum total of everything Jesus means here if you understand happiness to mean “happy feelings.” It is so much more than that.

Closer to the mark is what one respected Greek lexicon says: “This term ‘blessed’ refers to a person as the ‘*privileged recipient of divine favor*’.”

When Jesus talks in this Sermon about the people who are “blessed,” he is talking about people who are the privileged recipients of divine favor. It is an objective statement, independent of the way that person feels at any particular point in time.

Jesus is saying the one who is poor in spirit is blessed by God. He is saying what God thinks about these people, not what they feel inside themselves. God approves of this kind of person. These citizens of the kingdom are blessed because they are *privileged*—regardless of whether they *feel* blessed or not. The citizen of the kingdom is blessed *because God’s favor rests upon him*. God is favorably disposed to him.

Beloved, are you in Christ today? No matter what else is happening, you are blessed. God has shown His favor upon you by bringing you into His kingdom. The idea of being blessed relates to how God has shown His favor to the citizen of the kingdom.

That was point #1. The first mark of a true believer is that he is blessed. He is the recipient of God’s favor. The second mark of a true believer from this verse is:

## **2. The Believer Recognizes His Spiritual Bankruptcy**

No one is a Christian who does not view himself in the way that Jesus describes here. Jesus says, “Blessed are the poor in spirit.” That is the entrance to the rest of the Sermon on the Mount. Jesus is opening the doors to everything else that He is going to say.

Unless you walk through this door of spiritual bankruptcy, you cannot access the rest of the Sermon. It all starts here; both in structure and in meaning. So it is important for us to spend a good bit of time getting to the bottom of exactly what this means.

The term “poor” is where we need to start. If you turn to Luke 16, you’ll see it used in a different setting in a familiar passage—the story of the rich man and Lazarus. We are only looking at this to get a feel for the meaning of the word “poor.”

*Now there was a rich man, and he habitually dressed in purple and fine linen, joyously living in splendor every day. And a poor man named Lazarus was laid at his gate, covered with sores, and longing to be fed with the crumbs which were falling from the rich man’s table; besides, even the dogs were coming and licking*

*his sores. Now the poor man died and was carried away by the angels to Abraham's bosom (Luke 16:19-22).*

Luke uses the same word for “poor” that Jesus uses in Matthew 5: 3. It indicates that Lazarus had no resources of his own. He was poor. He was broke. He was busted. He was utterly dependent upon outside help for his existence because he had no means to sustain himself—so much so that if he could just eat crumbs that fell off the table, he was happy. He had no means of material support. He was “poor.” When Jesus uses this term “poor” in Matthew 5:3, He uses it in a different sense. It still has the sense that you have no means of your own, but Jesus here is talking about *spiritual* poverty. Look at verse 3 again:

*Blessed are the poor in spirit.*

This verse has nothing to do with the presence or absence of material wealth. Jesus qualifies it to a particular kind of poverty—a poverty of *spirit*. He is saying, “Blessed are those who are in spiritual poverty.” “Blessed are those who lack spiritual resources of their own.”

What does *that* mean?

Think for a moment about the broader biblical teaching on pride and humility. The Bible repeatedly contrasts the proud and the humble. James and Peter say God is opposed to the proud and gives grace to the humble (James 4:6; 1 Peter 5:5). Psalm 5:5 says:

*The boastful shall not stand before Your eyes; You hate all who do inequity.*

By contrast, Psalm 51:17 says:

*The sacrifices of God are a broken spirit; a broken and contrite heart, O God, You will not despise.*

In Isaiah 57:15 God says:

*I dwell on a high and a holy place, and also with the contrite and lowly of spirit.*

This is profoundly important. This matters to you for all of eternity. In Matthew 5:3, Jesus says the kingdom of heaven will not be populated with proud people who think they have earned their way there.

No. The kingdom of heaven will be exclusively populated with people who know they *don't* deserve to be there. In that manner, all the glory goes to God.

So when Jesus says, “Blessed are the poor in spirit, for theirs is the kingdom of heaven,” He is merely restating a dominant theme in the Bible about the people of God. This isn't

anything that Jews would not have heard before. And it certainly isn't anything restricted to people living in the millennium. This is the fundamental statement about who the people of God are.

Before I explain this in greater depth, let me just dismiss a few misconceptions about what being poor in spirit does *not* mean.

Being poor in spirit does not refer to shyness. A shy person can still be extremely proud. There will be plenty of shy people in hell. Being poor in spirit has nothing to do with whether someone is naturally outgoing. That is utterly irrelevant.

Secondly, being poor in spirit does not mean that you have a nervous disposition or that you lack courage. To the contrary, Proverbs 28:1 says:

*The wicked flee when no one is pursuing, but the righteous are bold as a lion.*

Being poor in spirit is completely consistent with being a man of courage. A man who understands that God is sovereign and who is walking in holiness before God is a man who will be bold. He will not run from conflict or difficulties because he is utterly committed to the principle that he will live in a godly way through those difficulties whatever they are and however long they may last.

So being poor in spirit doesn't imply a lack of courage. Far to the contrary. Jesus said that He was gentle and humble at heart. We would not find anyone more courageous than the Lord Jesus Christ. So poor in spirit can't have anything to do with that.

Thirdly, being poor in spirit does not mean that you show off your humility. There are those who would call attention to their own humility. "Oh, I'm not a great leader. I'm just a humble servant of God. I'll keep the doorways of the temple, but I'll never amount to anything. No, not me."

Beloved, that's not poverty of spirit at all. The very fact that a person calls attention to themselves is a denial of the poverty of spirit that Jesus describes. Poverty of spirit is an absence of obsession with yourself. The man who is poor in spirit doesn't announce his spiritual character in passing conversations. He just *is*. So poverty of spirit doesn't refer to those kinds of distortions and misunderstandings.

So what does it mean to be poor in spirit? Let me define it this way and then expand on it. The term "poor in spirit" refers to your poverty of spirit in relationship to God. I am not talking about you in relationship with God, but how you view yourself in relationship *to* God.

When you think about yourself in the presence of God—when you think about God and yourself side by side in the same thought, what come to your mind?



A true believer, a true citizen of the kingdom of heaven, recognizes that he is nothing in comparison to God. You should recognize that you are nothing in the presence of God.

Why would you say that?

The inherent greatness of God should drive you to poverty of spirit. He dwells in unapproachable glory in the throne room of the universe. Angels declare of him day and night for ever and ever that “Holy, holy, holy is the Lord God Almighty”. He is transcendent in greatness and unblemished in holiness. He is the great and uncreated “I am” ruling over the universe beyond time and with unchallenged supremacy. He is the one who, in the words of Job, “laid the foundation of the world”. He is the one who commands the morning and the evening. He is the one who leads the stars and constellations and galaxies in their orbits. He is the one who owns everyone under the heavens.

And you? Let’s take a Biblical analysis of you for just a moment. At your best, in the words of James:

*You are flowering grass that will pass away in the midst of your pursuits (cf. James 1:10-11).*

God is eternal and transcendent. Your life here on earth is temporary and subject to cessation at any moment.

Beloved, you are the one who was dead in your trespasses and sins. You are the one who walked according to the course of this world in the words of Ephesians. You are the one who indulged the desires of your flesh and your mind.

You are the one who was by nature a child of wrath. In the words of Romans, you are the one who was not righteous. You are the one who did not understand. You are the one who did not seek for God. That is you in the light of this transcendent, glorious God, eternally reigning over the universe. That is you in your spiteful, sinful rebellion, a creature at best—and a sinful creature at that.

And for some of you, all these things are *still* true because you insist on living in your sin and in your hypocrisy. You have never truly repented before the throne of Christ. You are utterly crushed and nothing before God—just an unrepentant sinner who is an object of His wrath.

That doesn’t put too much in your spiritual bank account.

Here is the point. When you think rightly about God and think rightly about yourself, you will recognize that there is nothing in you to give God any reason to notice you whatsoever. There is nothing in you to give God any reason to bless you. He transcends

you in greatness and in holiness. Your inherent creatureliness and your inherent sinfulness make you unfit for His majestic presence.

That should be your spiritual self assessment.

It comes down to this beloved. You and I are spiritually bankrupt. We are beggars at the table of God with no claim to make and with no resources of our own to improve our lot unless God does something for us.

Martyn Lloyd-Jones said:

*To be poor in spirit means a complete absence of pride, a complete absence of self-assurance and self-reliance. It means a consciousness that we are nothing in the presence of God. It is to feel that we are nothing, that we have nothing and that we look to God in utter submission to Him and in utter dependence upon Him and His grace and mercy.*

Utter bankruptcy, utter submission, utter dependency.

That is what it means to be poor in spirit.

With that understanding, I want to draw out a big picture point for you. The Sermon on the Mount obviously is not telling anyone how to *achieve* salvation, because if you could somehow achieve what the Sermon on the Mount calls you to, then you would have reason for boasting. "I have earned this because I followed the Sermon on the Mount." The opening verse of the Sermon on the Mount refutes all of that. The beginning point is poverty of spirit.

There was a distinguished Christian judge in England who understood this point. He served on the high court of England. Kent Hughes tells the story that this distinguished Christian judge attended a communion service one Sunday. In the tradition of that church, people would come to a rail at the front of the church and kneel down beside one another to take communion together.

As God would have it, the judge knelt next to a former thief. The thief had become a Christian after he served his prison term, and the judge and the thief took communion together although neither one of them seemed to be aware of who he was next to.

After the service, the judge walked out with the pastor of the church and he said to the pastor, "Did you notice who was kneeling beside me during communion this morning?" The pastor replied, "Yes, I did, but I didn't think you would notice."

The two walked along in silence for a little while and the judge declared, "What a miracle of grace." The Pastor nodded his head in agreement, "Yes, what a marvelous miracle of grace."

They walked along for a couple of more moments and the judge looked at the pastor. He said, “Who were you talking about?” The pastor responded, “Why, of course, I was referring to the conversion of that convict.”

The judge said, “I wasn’t talking about him at all. I was thinking of myself.”

The pastor was surprised. “You were thinking of yourself? I don’t understand.”

“Yes,” the judge went on, “it was natural for the thief to respond to God’s grace when he came out of jail. His life was nothing but a desperate history of crime. And when he saw the Savior, he knew there was salvation and hope and joy for him. He understood how much he needed Christ.

“But me? I was taught from infancy to be a gentleman, that my word was my bond, and that I was to say my prayers and go to church and take communion. I went to Oxford, received my degrees, was called to the bar and eventually became a judge.

“Pastor, it was God’s grace that drew me. It was God’s grace that opened my heart to receive Christ. I am a greater miracle of His grace because there was no reason for me to recognize my spiritual poverty unless God spoke clearly about it.”

So beloved, what is your spiritual self-assessment in the presence of God? Are you here in Christ by the grace of God? Humble yourselves and give thanks, because it is only by the grace of God that you could be in that place.

Or are you perhaps struck with fear because the Holy Spirit convicts you now of your poverty of spirit? If you feel that sense of conviction, now is the time to repent and receive Christ. Jesus said:

*Everyone who beholds the Son and believes in Him will have eternal life (John 6:40).*

You need to admit that you are spiritually bankrupt with nothing to commend yourself to God. In that humble position of a beggar, come to Christ and say, “Please forgive me. Please take me and save me.”

As we continue in Matthew 5:3, Jesus explains why those who are spiritually bankrupt are blessed. It is a little counterintuitive to the carnal mind to say, “How could acknowledging that I am spiritually bankrupt bring blessing to me?” That is a carnal question, but in one sense it is understandable because it is counter intuitive.

To become a Christian, you have to crucify your pride. You come with nothing in your hand to offer Him at all. It is utter submission, utter repentance, utter faith and nothing

else. But there is blessing in that kind of repentance. There is blessing in that kind of turning to Christ because as we see in the last half of the verse:

*Blessed are the poor in spirit because (here is the reason) theirs is the kingdom of heaven.*

The third mark of a true believer:

### **3. The Believer Belongs to the Kingdom**

It was just last month that our pastor defined the kingdom of God as the realm where God reigns as King over those who have repented and believed. The poor in spirit are blessed because they enjoy the reign of Christ and the blessings He brings. As you read the Sermon on the Mount, you see what those blessings are. You don't have to jump over to other books of the Bible to see what kingdom blessings are. Jesus talks about them right in Matthew 5-7. He preached this sermon at one point in time, so the blessings He talks about we can expect to be found elsewhere in that same sermon.

And what are those blessings? If you are a believer in Christ, you have a good and gracious God who reigns over you. He is sovereignly providing for your needs while you live here on earth. He is a God of comfort to you during your trials. He is storing up eternal rewards for you while you live a difficult life on earth.

Yes, the people who are poor in spirit are people who are blessed, people to be envied. You have it good, even if now for a time you are oppressed and you mourn over your sin and the effects of the sinful world.

Beloved, you have nothing because you are spiritually bankrupt and yet, you have everything because you belong to the God who reigns over all. It's just that you can't take credit for it. All the glory goes to Him. In your spiritual bankruptcy, beloved, you are rich because of the blessing of God upon your life.

One writer said this:

*The supreme lesson of Matthew 5:3 is that without poverty of spirit, no one enters the kingdom of heaven. Jesus begins the Sermon on the Mount with this statement to declare for all time that no one is saved who believes that there is something within him or something that he does that will make God prefer or accept him over anyone else.*

So beloved, I ask you again. What do you say about yourself? Are you spiritually bankrupt? Can you freely say without mental reservation that there is nothing to commend you to God apart from Christ? That you appeal to Christ and His righteousness alone and nothing of yourself?

That is poverty of spirit. That is essential to coming to Christ in the first instance.

And yet at the same time, that poverty of spirit is also the key to your ongoing spiritual growth. It is not that you just have to be broken to receive Christ. You remain broken to grow in Christ.

Those of you who have been Christians for any length of time would affirm this. Wouldn't you say that the times you have been most helpless in your trials have been the times when God has most prospered your soul?

Hasn't it been the weight of crushing trials when you had no place to turn and you were without options, shut up to God alone, that your soul most grew? Isn't that when your faith prospered and flourished? Maybe it took time and tears. But that's always the case. The man who is broken in spirit is the man who is blessed by God because God perfects His strength in your weakness.

As you realize that apart from Christ there is still nothing to commend you to God, you are in the position to receive His blessing and to grow and walk with Him.

Let's pray together, shall we?

*Lord, in the words of the hymn writer, we would say:*

Nothing in my hand I bring, simply to thy cross I cling.

*You, Lord Jesus, must increase, but we must decrease. Father, we thank you that you sent Christ to address our poverty. Thank you that in His richness we who were poor became rich. We glorify you and we realize that it was all of your design, all of your blessing, all of your goodness and nothing of ourselves.*

*It is in that sense, Father, that we affirm our spiritual bankruptcy and look to you not only for salvation but for growth now and the consummation of our salvation when Christ returns.*

*In Jesus name we pray, Amen.*

*This transcript was prepared by Shari Main.*