



Sermon on the Mount
Wk. 2 "When Being Bankrupt is a Good Thing"
By Pastor Jody May 09/01/2024

Matthew 5:1-11 ESV

The Sermon on the Mount

5 Seeing the crowds, he went up on the mountain, and when he sat down, his disciples came to him.

The Beatitudes

2 And he opened his mouth and taught them, saying:

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

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

5 "Blessed are the meek, for they shall inherit the earth.

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

7 "Blessed are the merciful, for they shall receive mercy.

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

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

10 "Blessed are those who are persecuted for righteousness' sake, for theirs is the kingdom of heaven.

11 "Blessed are you when others revile you and persecute you and utter all kinds of evil against you falsely on my account. **12** Rejoice and be glad, for your reward is great in heaven, for so they persecuted the prophets who were before you.

[READ THE TEXT]

Pastor – "People of God, this is the Word of God."

People – "Thanks be to God."

[PRAY]



Sermon on the Mount
Wk. 2 "When Being Bankrupt is a Good Thing"
By Pastor Jody May 09/01/2024

[ILLUSTRATION]

Bankruptcy – It used to be an ugly word, and people did not want to be associated with it.

Before the housing market crash in the first decade of the 2000s (2008) and then more recently the demolishing of small businesses due to the economic crisis that COVID caused, to have the term bankruptcy associated with your name, was almost like wearing a scarlet letter around your chest. You all know what that is right? Back in the colonial days and the days of Puritan Piety (early 1600s) if a woman (and man) was found to be unfaithful, they would sew a scarlet letter "A" onto their clothes and under penalty of law would have to wear that in public. It would show the bankruptcy of one's morality for all to see. That embarrassment of moral bankruptcy is what financial bankruptcy used to feel like.

Before the dark years of this new millennium, and possibly for good reason, bankruptcy to most people was a sign of someone's coveting. It usually meant that an individual or a corporate identity abandoned good business principles and scruples and got greedy. Now that is not the reason in all cases but for most people it did show an inclination for *biting off more than you can chew*. And because most people are jealous of people who have more than them, of course it made those with less feel better to project moral superiority over those that wore the visible sign of financial ruin. So again, **no one likes to be seen as a bankrupt person**; it is a public declaration of a lack of judgment, scruples, morality, conscious, or at least that is the perception we like to tag to it.

Now a days though, and this needs to be said, with the government no longer concerned with debt, with the aid in giving credit to people who do not need it, that stipulation has lost its' sting. That is good for some but bad for others. But that still does not mean people want to find themselves in that position. Because the reality is **when you are bankrupt you are weakened, and you cannot function like the rest of society**. Your buying power is vastly disrupted, many times your wages are garnished by your creditors, your



Sermon on the Mount
Wk. 2 "When Being Bankrupt is a Good Thing"
By Pastor Jody May 09/01/2024

advancement in life stops for the most part, because you cannot buy like you used to. It leaves you in a weakened state and in our dog-eat-dog world, that can be dangerous.

BUT a glorious thing about the **Gospel** is that **unless one becomes spiritually bankrupt first**, one cannot enter the Kingdom of Heaven. Our passage today shares the bold claim by Christ, **"Blessed are the poor in spirit, for theirs is the Kingdom of Heaven."** It is as if to say you cannot take anything with you from this plain of existence, anything that you think adds credibility to your self, and enter in the realm of God and His reign, **for God requires** we come to Him with **nothing**. **As a matter of fact, to find yourself bankrupt spiritually (poor in spirit), to declare that you don't have the buying power in your spirit to undo what you have gotten yourself into, is to turn yourself over to the one who will absorb all your bad credit and extend to you His everlasting one."**

[INTRO. & BACKGROUND]

So today we are going to talk about when it is actually good to be bankrupt, the **one time in your life that it is encouraged**, that one time when it is a good thing, and you should not be ashamed by it for all true Christians have been there. By talking about it we want to combat the stigmata that comes with it, for every other time in your life, when it is not a desired state to be in, we should be looking for this one.

Today we are going to be looking at the path towards becoming spiritually bankrupt, POOR IN SPIRIT, where does it begin, and what are the signs along the way that keep me on that path:

1. Taking a proper spiritual inventory and determining your state of spiritual self-reliance.

What is the right path to becoming Spiritually Bankrupt?

Isaiah 66:2b ESV

But this is the one to whom I will look:
he who is **humble** (poor) and **contrite** (lame) in spirit
and trembles at my word.



Sermon on the Mount
Wk. 2 "When Being Bankrupt is a Good Thing"
By Pastor Jody May 09/01/2024

Who does God help, who is the one that gets His attention, **it is the person that understands that all help comes from God!** It is the person that wakes up in the morning and fully realizes that to get through the day will require more than strength of the body, more than the strength of will, it will take Divine Intervention!

But this is exactly where Christianity and the church is at war today with this world and with its' culture. The world says be self-reliant, be self-absorbed, be self-assured, that is your strength. The message of the world is the message of the antichrist for it comes into direct opposition to the message we hear in scripture. The world says your strength comes from within you, listen to your heart, the Bible says, the Lord is your strength, look without, and above all do not trust your heart!

Our world says you must keep that which makes you more like the world and demand others accept it, it is what makes you strong and proud, AND cry offense for not being accepted for it! **The world says morally corrupt behavior is what brings you value now, because God does not care or He no longer exists, corrupt behavior is your strength.**

Here's how this plays out in some of the more outlandish ways: If someone wants to parade naked during pride month in public venues then you need to accept that, if someone wants to dress up like a cat in school you need to accept the kitty litter box in the bathrooms, if a man wants to compete against girls claiming they identify as a woman you must accept that, if someone wants to trash or squat on your property you have to let them do that, if a man wants to troll your young children in the park or online you have to accept that, if a group of people want to introduce indecent books to reeducate your child in promiscuous sex practices in a public library that your school taxes pay for then you need to accept that, and if someone wants to destroy public property as a protest against so-called white supremacy and patriotism you have to accept that. The World says keep that which marks you as a part of this worldly Kingdom, PRIDE in who you are even if it is built on falsehoods, for it makes you strong, but our King claims that a person must give all that up to be in His Kingdom.



Sermon on the Mount
Wk. 2 "When Being Bankrupt is a Good Thing"
By Pastor Jody May 09/01/2024

The Lord looks at the contrite (poor + needy) and humble (lame + helpless) in spirit not the haughty! ([Is 66:2](#)) One way says take Pride in how obstinate and unreasonable you can be, and one way says you will have to humble yourselves or you will never see God.

That is the mind control now that our culture is trying to use with wrongly educated and naïve people, they are redefining corrupt behavior into religious/idolatrous behavior. The world preaches pride in oneself based on sinful desires is what we all should desire. This is where we need to understand, not accept, but understand the plight of the world and offer them the good news of the Gospel.

Psalm 34:18 ESV– “The Lord is near to the **brokenhearted** and saves the **crushed** in spirit.”

Psalm 51:17 ESV– “The sacrifices of God are a **broken spirit**; a **broken** and **contrite** heart, O **God**, you will **not despise**.”

God is willing and desires to fill up those with broken spirits, people that have latched onto false identities, bad tribal loyalties, those that have made horrible decisions, again I say He desires to be that which fills them up!

“God identifies with people who beg on the inside, not people who are self-sufficient, not people who can work out their own salvation, not people who believe in their own resources, but those who are destitute and beggarly.” – MacArthur¹

Jesus taught on this – [Luke 18:9-14](#) Parable of the Pharisee and Tax Collector:

Luke 18: 13-14 ESV

¹ MacArthur, John. [The Beatitudes](#)/Topical Sermon Series. Grace to You Ministries. *Happy are the Humble*. <https://www.gty.org/library/sermons-library/2198/happy-are-the-humble> (1978-1979), Web 2024.



Sermon on the Mount
Wk. 2 "When Being Bankrupt is a Good Thing"
By Pastor Jody May 09/01/2024

"But the tax collector, standing far off, would not even lift up his eyes to heaven, but beat his breast, saying, 'God, be merciful to me, a sinner!'¹⁴ I tell you, this man went down to his house **justified**, rather than the other. For everyone who exalts himself will be humbled, but the one who humbles himself will be exalted."

God identifies with the man that realizes they are humble, for it is God that has changed that man, for men always wish to raise their fist to heaven and declare I am good enough – while God uses His preachers to declare – **None are righteous no not one** – [Rom 3:10](#).

The Christian is not a good man. He is a vile wretch who has been saved by the grace of God. – Martyn Lloyd-Jones²

Is this you today, do you associate with that tax collector in Jesus' story seeing your desperate need for His mercy, or are you trying to compare yourself to others, like the Pharisee, in your prayers? Are you looking at another's spiritual bankruptcy calling them fools to make yourself feel better, or do you understand that [there but for the grace of God go I](#)? Whether you are praying as that tax collector now or recognize the need to get there, let us move on to see where we begin.

2. Getting on the right path towards becoming Spiritually healthy and dependent on God.

Where is the starting point on the path towards Spiritual Bankruptcy?

MP:

We start with the emptying of oneself to enter into the Kingdom of God.

Where to begin?

Well let us first look at where we should not start, which will seem like an obvious place to start unless you are looking at this Beatitude with worldly eyes.

² <https://x.com/mliquotes>, August 27, 2024.



Sermon on the Mount
Wk. 2 "When Being Bankrupt is a Good Thing"
By Pastor Jody May 09/01/2024

For some people, **it seems** that they are born with this characteristic already thrust upon them. **They are quiet people**, they are nervous people, they tend to shy away from conflict, they seem to lack identifiable courage, and in some cases can seem just to be introverted, always avoiding life. That is **not poor is spirit**, you cannot be born into the Kingdom of Heaven by an earthly trait. Jesus says in John 3 you must be born again of the Spirit, their needs to be a **spiritual awakening**. Sorry friend just because you may be on the quiet and timid side by natural occurrences/predisposition does not make you poor in spirit. In fact, I would say that is something you have to challenge in yourself to become poor in Spirit. If you rely on being unseen too much, not to be noticed in this world, then you are not living as salt and light in the world as Jesus says these Beatitudes lead you ([Mat 5:13](#)), that is something to be repented of.

Still for others, there are **those that try to seem humble** while they want to make sure you understand they are that way. These are the folks that are quick to tell you they are no good, they are not worthy, but yet have their feelings hurt when others treat them as what they are projecting, a lowly person. It is a feigned humility, it is just a masking of pride that they do not want you to know is there, that is usually wrapped up in another place in life. People with false humility, you see, usually take pride in things that you do not notice right away, like personal hobbies, homes, and lifestyle choices. Nope, just because you say your humble is not the beginning of this trait either.

One more, and I do not necessarily see this in the room, but who knows, it is the **person that self-flagellates**. We saw this week in the news that there were some Catholics celebrating the **7 years right of Penance**. They walk around with a whip beating themselves, thinking that the act of causing one harm, makes one humbler and more contrite. Those are external works of righteousness, they become works like Pharisees would do, to elevate themselves spiritually above others. I do not know, maybe you have something you do right now that makes you suffer, and you think that makes you more like Christ. (Some of you call that dieting 😊). If you are doing anything right now, that causes you pain, to enter in the KoH, you are missing the on-ramp. Paul said, in [1 Cor 13:3](#) *"If I give away all I have, and if I deliver up my body to be burned, but have not love, I gain nothing."*



Sermon on the Mount
Wk. 2 "When Being Bankrupt is a Good Thing"
By Pastor Jody May 09/01/2024

So, if those are not good places to start then where do we go? Where is the starting place if we feel like we are not yet spiritually bankrupt?

1st Look to God – all the time.

Starting down the path of emptying oneself starts with filling oneself up with God. You have to become a fan of reading His Word, you have to become a fan of talking about Him with others, you have to become a fan of listening to sermons and reading books about Him. Scripture promises us this:

Heb 11:6 ESV

"And without faith it is impossible to please Him, for whoever would draw near to God must believe that He exists and that He **rewards** those who **seek** Him." Want to test and see if God is real or not go after Him and scripture promises you will find Him!

Mat 6:33 ESV

"But **seek first** the kingdom of God and His righteousness, and all these things will be **added** to you."

If the world has you distracted by worrying over things you want, perfect opportunity for you to go after God first, because He will show you Himself in providing for you the things you really need!

1 Chron 16:11 ESV

"**Seek** the Lord and His **strength**; **seek** His presence **continually!**"

David at the end of his long quest in becoming King tells you in his song of praise how seeking God answers the problem of what you should do first!

Proverbs 8:17 ESV

"I love those who love me, and those who **seek** diligently **find** me."

To start down the road of spiritual bankruptcy where you rely not on your own strength anymore has to begin with the desire to get more God in order to get rid of your pride and your notions of believing you have answers!

2nd Starve the Flesh – stop feeding your emotional desires.



Sermon on the Mount
Wk. 2 "When Being Bankrupt is a Good Thing"
By Pastor Jody May 09/01/2024

This is a hard one perhaps to grasp but look at it this way, what are the things you like to do to fill you emotionally, try fasting from those for a while and see how that makes you feel. Experiment with it.

You like using sarcasm to talk with people because you get a smile. It just means you are too concerned about being liked by others and you don't want to be upfront with them.

You like getting compliments for the work you do, because deep down you crave approval. Do things not to be seen by others for God knows your sacrifice.

You like giving compliments for your hope is to get one in return, you have become a fisher for words to fill you up.

To sum all that up what is it you do to get people to notice you so that you may receive from them their approval?

Luke 9:23 ESV

And he said to all, "If anyone would come after me, let him **deny himself** (that is your desires, your wants, your hang ups) **and take up his cross daily and follow me.**

Galatians 5:24 ESV

And those who belong to Christ Jesus have **crucified the flesh** with its **passions** and **desires**.

3rd Have a Beggars Mentality – From Matthew 5:3 the word for 'poor': πτωχεύω **ptócheuó**. A beggar's mentality means that you are totally dependent on the grace of others, because you are continually bent over. It means more than just lower class; it means you cannot live without the help of another.

That tax collector was continually bent on his knees before God, in public, bearing his scarlet letter, praying for forgiveness. And we might want to say that is because he was lost, no **Jesus says He was justified**, He was saved, but that man had come to learn that **Salvation totally comes from without Himself and not within**. Is that you? If not, perhaps you need to start this



Sermon on the Mount
Wk. 2 "When Being Bankrupt is a Good Thing"
By Pastor Jody May 09/01/2024

process of emptying yourself out. Are you the pretend humble person? Are you always running to others for confirmation like running to the pantry for a snack, to make you feel better? Do you throw up a front of a quiet person and never confront the world, so you are not found out?

MP:

We start with the emptying of oneself to enter into the Kingdom of God.

Remember loved one, **Look** to God ALL the time, **Starve** your flesh, and keep the **Stance** of a **Beggar**, and you too shall see the Kingdom of God.

3. Keeping on track in our dependency on God and not self.

How do know, what are the signs, that I am on the path of Spiritual Bankruptcy?

Losing a sense of self-reliance and gaining perspective on the worth of Christ.

Losing self-reliance means you have **started asking for help**. It means you are noticing where your sin has got you captured. It means you have realized you cannot break the grip of the world in some areas in your life. It means you are no longer afraid of people knowing you and your circumstances. (Bearing your scarlet letter) Why? Because **the way the Father saves us is by revealing who Christ is to you**. When you see the Lord, what He has done to redeem you, you begin to value Him more than yourself. That's the first sign of being on the right path, **your self-reliance is dissipating because your awareness of Christ is growing**.

Losing the value of earthly treasures and gaining perspective of Heavenly blessings.

Losing the value of earthly treasures means you have begun to lose the taste for the things of this world. It doesn't mean you can't enjoy them for what they are, entertainment & comfort, but they don't become the focus of what you are trying to achieve. You will lose the joy in watching what you used to like to



Sermon on the Mount
Wk. 2 "When Being Bankrupt is a Good Thing"
By Pastor Jody May 09/01/2024

watch a lot of, what you worked so hard to create in your home is now seen as a waste of time. It will even get to a point that death doesn't scare you, because to leave this life you know means getting what you really want, His presence! That's the second sign of being on the right path, *the things on earth grow strangely dim, in the light of His glory and Grace.*³ **Losing the value of the things of this earth just means the realization that you are already living in an eternal kingdom.**

Losing degrees in Pride and gaining appreciation for the worth of others.

Losing the value of oneself, pride, means you are accepting **that God's people are just as important as you**. All of God's people have different roles but we all are equal in the kingdom, we all have value, and we all work together so that the body can function ([1 Cor 12:12-30](#)). You will begin to deny when you want to be left alone, because you know others need you, they need your care, they need what you provide for the body, they need your love. That thought begins to nag at you that when you are elevating your importance other people's importance is diminishing and you won't like it. The **dissipation of pride in your life means honoring the value of Jesus in others**, the desire to see the church grow is the desire to see the awareness of Christ grow.

[CHALLENGE]

Why all the losing; why all the concern with being humble? Because it was how Christ took His role as a suffering servant and had strength all the way to the end.

Philippians 2:7-11 ESV

but emptied himself, by taking the form of a servant, being born in the likeness of men. ⁸ And being found in human form, he humbled himself by becoming obedient to the point of death, even death on a cross. ⁹ Therefore God has highly exalted him and bestowed on him the name that is above every name, ¹⁰ so that at the name of Jesus every knee should bow, in heaven and on earth and under the earth, ¹¹ and every tongue confess that Jesus Christ is Lord, to the glory of God the Father.

³ https://hymnary.org/text/o_soul_are_you_weary_and_troubled



Sermon on the Mount
Wk. 2 "When Being Bankrupt is a Good Thing"
By Pastor Jody May 09/01/2024

Jesus surrendered His position of High and lifted, so He could share the message of the KoH and turn our heads up, starting with Him on a cross. He surrendered His will to the Father so God's glory would grow, he humbled Himself even though He was equal to the Father. He surrendered to earthly pains because it pained Him to see His people without a shepherd and discarded, the glory of God is too great not to share.

2 Corinthians 8:9 ESV

For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sake he became poor, so that you by his poverty might become rich.

He became poor, so we all may become rich!

We will continually work towards becoming spiritually bankrupt for Him, because to be filled up with His blessings we must be willing to lose all we have.

**We start with the emptying of oneself to
enter into the Kingdom of God.**

Is that you? Do you want what Jesus has for you? Do you want to please the Father this morning? Then take the Yoke of Christ, His teaching is good and light and will produce in you an eternal life. Come to Him today with nothing to offer and be filled with His presence now and forever more.

[PRAYER]

[CALL TO OBEY]

Beloved, James chapter 4:10 tells us to "Humble yourselves before the Lord, and he will exalt you." Let us humble ourselves, let us be poor in spirit, so that we may glorify our Great King and be partakers in the kingdom of Heaven.



Sermon on the Mount
Wk. 2 "When Being Bankrupt is a Good Thing"
By Pastor Jody May 09/01/2024

[COMMUNION]

Matthew 26:26-29 ESV

²⁶ Now as they were eating, Jesus took bread, and after blessing it broke it and gave it to the disciples, and said, "Take, eat; this is my body." ²⁷ And he took a cup, and when he had given thanks he gave it to them, saying, "Drink of it, all of you, ²⁸ for this is my blood of the covenant, which is poured out for many for the forgiveness of sins. ²⁹ I tell you I will not drink again of this fruit of the vine until that day when I drink it new with you in my Father's kingdom."

Today when you eat of the bread remember the life prior to His incarnation that Jesus gave up to be with us. That He took on the responsibility of loving His Father above all, completing it without stumbling, earning the right to give us His righteousness, so that we would be accepted into His Kingdom through His work. Praise be to Him for His wonderful love.

Today when you drink the juice remember the cost of purchasing our redemption from a world that wanted to claim our souls because of our false pride in ourselves. Jesus' sacrifice displayed the proper pride in God that we all should have. Jesus has bought you your freedom and has removed the taint of our sin by His blood. Praise be to Him for His wonderful love.

[CONFESSION OF FAITH]

* The Congregation will stand

Elder – "Christians, what do you believe?"

Congregation recites:

Micah 6:6-8 ESV

"With what shall I come before the Lord,
and bow myself before God on high?
Shall I come before him with burnt offerings,



Sermon on the Mount
Wk. 2 "When Being Bankrupt is a Good Thing"
By Pastor Jody May 09/01/2024

with calves a year old?

7 Will the Lord be pleased with thousands of rams,
with ten thousands of rivers of oil?

Shall I give my firstborn for my transgression,
the fruit of my body for the sin of my soul?"

8 He has told you, O man, what is good;
and what does the Lord require of you
but to do justice, and to love kindness,
and to walk humbly with your God?

[OFFERING+LAST SONG] -

[BENEDICTION]

Go in the name of the Father, that is pleased when we seek Him and will reveal Himself to us when we do so with all our heart.

Go in the name of the Son, that humbled Himself even to death on a cross, providing for us the entrance into the Kingdom of Heaven.

Go in the name of and power of the HS, that opens our eyes to see where we depend too much on ourselves, helps us to repent, and compels us to be humble for He was humble. Now GO and share the good new with others.



Sermon on the Mount
Wk. 2 "When Being Bankrupt is a Good Thing"
By Pastor Jody May 09/01/2024

[BIBLIOGRAPHY]

Akin, Daniel L. [*Exalting Jesus in The Sermon on the Mount*](#)/Christ-Centered Exposition. (Brentwood, TN: B&H Publishing, 2019).

Lloyd-Jones, [*Martyn D. Studies in the Sermon on the Mount*](#)/One Volume Edition. (Grand Rapids, MI: W.B. Eerdmans Publishing, 1976).

MacArthur, John. [*The Beatitudes*](#)/Topical Sermon Series. Grace to You Ministries. *Happy are the Humble*. <https://www.gty.org/library/sermons-library/2198/happy-are-the-humble> (1978-1979), Web 2024.

Morris, Leon. [*The Gospel according to Matthew*](#)/The New Pillar Commentary. (Grand Rapids, MI: Leicester, England: W.B. Eerdmans; Inter-Varsity Press, 1992).

Stott, John R. [*The Message of the Sermon on the Mount*](#)/Revised Edition. (Downers Grove, IL: Inter Varsity Press, 2020).

[*The Holy Bible: English Standard Version*](#) (Wheaton, IL: Crossway Bibles, 2016).