

Series: The Sermon on the Mount

Higher Standards

Matthew 5:27-37

Sermon by Executive Pastor Billy Lloyd

Waterstone Community Church, Littleton, Colorado

Sunday morning, October 12, 2025

Good morning. How are you doing? So good to see everybody this morning. Hey, my name is Billy. I am one of the pastors here, and let me again say welcome. We are glad you are at Waterstone. If you are new to Waterstone, a special welcome to you. We want to meet you. You can come and meet us out in the Hub at the information table after service, and we would love to talk to you more. Hey, really quickly, before we get going with the message today, for those of you parents in the room, I just want to give a little bit here. We are today dealing with a couple of adult themes. I just want to give you a heads up. We are not being explicit in any way, and we are really being careful to make it PG as possible, but there are a couple adult themes, and so if you would like to take your kids to a kids' ministry now, I am not offended. Honestly, no one is offended, and so feel free to do that.

So hey, we are in our series on the Sermon on the Mount, and we are dealing with some harder things today, but as we get started today, I want to talk a little bit about rules. How many of you have some rules in your family? Okay, we all have rules in our family, right? So, a little bit about rules in our family, a little bit of a love-and-hate relationship with rules. I hate rules. Sarah loves rules. That is our love-hate relationship. Actually, that is not exactly true. I do not like making rules. I do not like a lot of rules, but I am a rule follower, so if there are rules, I want to follow rules. With me, I am a rule follower. How many rule-followers do we have here? We have a lot of rule followers. Okay, so Sarah is a little bit the opposite. We joke about this a lot. She loves to make rules, makes a lot of rules. Not so much anymore, but especially when our kids were younger, but following rules is not really her forte. I got her permission to say that. How many rule makers do we have? Yeah, rule makers. Okay, so this is a little bit risky, a little bit risky, and I am going to trust you with this, but I am going to ask you to raise your hand, and we are going to ask you to tell me some of the very weird, specific rules that just happen in your house. You have to say them loud so I can hear them, and everyone else can too.

Yeah, "No electronics at the dinner table." No what? "Electronics." No electronics at the dinner table. Last night there was no singing at the dinner table. That is what we heard, but are there any more? Having trouble seeing any more? "No standing on chairs." Say again? "No standing on chairs." No standing on chairs. Love that one. "Which way was the toilet paper?" Which way was the toilet paper? "Toilet seat down." Yeah, we heard those last night. Yeah. Anyone? Was there one here? "Screen time." No screen time. Limited screen time. Last night, the best one we heard was no corgis in the hot tub. You know something had to happen for that rule to be made, right? So, here are a couple of rules that we deal with in our family, especially these go back to when our kids were younger. Number one, I had a rule that I would not let my kids quit. If you start something, I want you to finish. Now obviously there are some limits to that. If your kids are in danger or if there is a coach or something that is abusive, we make exceptions, but in general, I wanted my kids to learn that if you start something, even if it is hard, you can finish something, and it is something we wanted our kids to learn.

The second one was, this is how I said it, but again, in context for younger kids. If you get yourself into the situation, then you have to get yourself out of the situation. Now, this has to do with things like climbing trees or climbing play sets, and what I wanted my kids to learn is that if you can get into it, you can get out of it, and of course, I was there to help and protect and not let them fall and get hurt, but overall, I wanted them to know that there are some consequences that you need to think about before you start doing something, and that worked. None of our kids got hurt too bad. Here is the one that I think I am most proud of, and it is this. When you go out for pizza, you are not allowed to not eat the crust. I am getting applause. Yes! Last night, people just stared at me. I'm like, "Did you not just not get this?" Any Bo Jo's fans in the house? Yeah, but half the pizza is crust, and I have a ten-year-old who can eat the whole middle of the pizza and leave all the crust. So that was pretty selfish, honestly, but those are our rules.

Okay, so the next question is, have you ever heard it said that Christianity is all about following the rules? Have you ever heard that? Jesus has a lot to say about that. We are in the Sermon on the Mount series, and what Jesus is saying is that you can actually follow the letter of the law. You can follow the letter of the rules and miss the heart of what is going on, and that is what we are going to talk about today. I am going to invite Kylie Waters to come up. Kylie is going to read our scripture for the day. I invite you to stand for the reading of God's word, please.

Kylie: A reading from Matthew 5, verses 27 through 37: "You have heard it said, 'You should not commit adultery,' but I tell you, anyone who looks at a woman lustfully has already committed adultery with her in his heart. If your right eye causes you to stumble, gouge it out and throw it away. It is better for you to lose one part of your body than for your whole body to be thrown into hell, and if your right hand causes you to stumble, cut it off and throw it away. It is better for you to lose one part of your body than for your whole body to go to hell. It has been said, 'Anyone who divorces his wife must give her a certificate of divorce,' but I tell you, anyone who divorces his wife, except for sexual immorality, makes her a victim of adultery, and anyone who marries a divorced woman commits adultery. Again, you have heard it said to the people long ago, 'Do not break an oath,' but fulfill to the Lord the vows you have made, but I tell you, do not swear an oath at all, either by heaven, for it is God's throne, or by Earth, for it is his footstool, or by Jerusalem, for it is the city of the great king, and do not swear by your head, for you cannot make even one hair white or black. All you need to say simply is yes or no, and anything beyond that comes from the evil word," the word of the Lord. Please be seated.

Billy: So, when Paul Joslin, our lead pastor, assigned this passage to me, I was like, "What in the world? What are you doing?" I mean, this is some hard stuff we are dealing with today, and what Jesus is talking about in this is, again, He is not talking about the rules. He is not talking about the things we have to keep and the laws we have to keep. He is talking about the higher standards of what He calls Christ followers to be in this world, and again, you can follow the letter of the law and miss the heart of the law, and that is what we are talking about in the Sermon on the Mount. It is what it means to live with what we call a kingdom ethic. It is of being a Christ follower. He is saying that to follow Christ means to live for others. It is a very radical way of living. It is what Tim Keller, the great New York pastor who passed away a few years ago, he calls the upside-down kingdom. In other words, the world says that it is right to live this way, but Christ calls us to live a different way, a higher standard, the upside-down kingdom, and that is what we are going to talk about today. Scripture calls it righteousness.

Now sometimes we think about righteousness again on this idea of in order to be righteous, we must follow the list of rules. We must follow it to a T, but as we have defined in the previous weeks of this Sermon on the Mount series, righteousness is not following rules. Righteousness is living in right relationship with God and right relationship with others. It is living in right relationship with God and others. To illustrate that, Jesus in the Sermon on the Mount uses the Old Testament law. He uses these statements like, “You have heard it said this, but I tell you this,” and in these, “You have heard it said,” statements, He is talking about these Old Testament laws. Have you ever wondered about the Old Testament Mosaic law? There are 613 laws in the Mosaic Old Testament law. That is preceded by the Ten Commandments. If I did a test, how many could recite all Ten Commandments? Not me. I can’t do that, but that is preceded by one rule. So, God started in Genesis with one rule for man to follow, and that rule was “do not eat of this specific tree,” and we could not follow that. We could not do it, and then He brought Moses the Ten Commandments. These are the moral things that we should follow, and He says, “Can you follow these?” and we can’t do it, and so God clarifies even more with the 613 laws of the Mosaic law, the Old Testament, and we can’t follow those laws, and the point of this is that all of this points to how it should be, how it should be for those who follow Jesus, and we can’t follow those laws. It all points to Jesus, and that is where we are coming to today.

When God gave us the Mosaic law, He gave those things to help in community building, how to live in community, how to observe corporate worship, how to govern, how to have a people in governing, but we could not keep those laws, and so when Jesus comes, He makes this statement earlier in the Sermon on the Mount. He says, “I have come not to abolish the law, but to fulfill the law,” so what does it mean for Jesus to fulfill the law? I think we see this later on in Matthew 22, starting at verse 7. The Pharisees are coming to Jesus, and they are trying to trap Him, and they are asking Him, “What is the greatest commandment? What is the one thing that is most important?” and He says this in verse 37: “Jesus replied, ‘Love the Lord your God with all your heart, with all your soul, with all your mind.’ This is the first and greatest commandment, and the second is like it: ‘Love your neighbor as yourself.’ All the law and the prophets hang on these two commandments.” Did you hear the connection there? What is righteousness? Living in right relationship with God and with others. Love the Lord your God with all your heart, all your soul, all your mind, and love your neighbor as yourself. This is righteousness, and Jesus said, “I came to fulfill the law by telling you that everything is about loving me and loving others.”

Now, the follow-up question to this verse was, “Who is your neighbor?” and Jesus answers that everybody is our neighbor. Do you see where I am going here? We are to love God with everything we have, and we are to love others, and that is the basis for the Sermon on the Mount, and He uses these statements like, “You have heard it said, and I am explaining it to you,” and we are using three of those today, but what I want you to know as we dive into these topics is that it is not all about what it seems. For instance, it is not all about adultery, and we are going to get to that, and that is pretty easy to see, but let’s dive into the first one here, adultery. I am going to read from Matthew 5:27 to remind us. I will not read this whole passage, but just to remind us of what it says: “You have heard that it was said, ‘You shall not commit adultery, but I tell you that anyone who looks at a woman lustfully has already committed adultery with her in his heart,’” and I will not read the rest of that, but this is the start. This is the law forbidding adultery.

Now I am assuming that we can all land on the idea that that is a good thing, to forbid adultery, that adultery is not good, that adultery is hurtful. It causes communities to fall. It causes families to fall apart, and that adultery is a bad thing, but here is the point. Jesus is not actually talking about adultery. What is He talking about? He is talking about lust. He is using the example to say, “This is the letter of the law. There is a line you can’t cross, you can’t commit adultery,” and then He says, “but it is not as clear as what we want to make it out to be, that actually, if you look at a person of the opposite sex and lust over them, then that is already adultery in your heart.” So, what does he mean by that? Let me explain. He is not saying that if we notice a person of the opposite sex and think they are attractive, that that is lust. He is not saying that. What He is saying is that if we allow ourselves to stare, if we allow ourselves to engage in the imagination of what we would want to do or want to be with another person, another object, and that is where lust comes in, and when I say those things, we all know that lust is rampant in our society. Even now, even today, lust is everywhere. The sexualization of most things in our world today is so rampant. By most polls I found, even today, about 75 to 80 percent of men and around 40 percent of women admit to watching pornography at least once a week. It is rampant in our society, and it hurts us. It breaks our relationships with others, yes, but I believe the hardness of the heart, what it does to our heart, breaks our relationship with God, interferes with that.

So, Jesus goes on to describe some drastic actions that you should take if you are lusting after someone. This is verse 29: “If your right eye causes you to stumble, gouge it out and throw it away. It is better for you to lose one part of your body than for your whole body to be thrown into hell.” Now, is Jesus really saying that we need to physically gouge our eye out and throw it away? I do not think so, because He has already said it is a heart issue. He is already said when you lust after another person of the opposite sex that you are committing adultery in your heart, and getting rid of your eye does not fix your imagination, does it, and so what is He really saying? Jesus is saying is we need to take drastic action, be willing to take drastic action in order to get rid of the sin in our life, in order to re-engage with relationship with God.

Jesus is saying something else in this passage. I think something deeper. We have said again that it is about right relationship with God and others, and I think what Jesus is saying in this passage is that when we lust after another person, a person other than our spouse, we see them not for who they are, but for what they can give me. We dehumanize them and are only interested in how they can make me feel. Every person is made in the image of God, and when we fail to see that image of God in others, they become commodities for us. We become consumers, and they become commodities. They become only what they can give us, only what makes us feel good.

Think about it in this way. We are all the main characters in our story, in our movies. Everything we see in this world is through the lens of ourselves. We are the main characters, and that is true of all of us, and if we are not careful, we see every other person in our world as an extra in the movie, only there to serve our purposes, and that is what Jesus is talking about here. It is that we can’t see people as commodities. We can’t see people as only being there to do our bidding. We have to see people as the image-bearers of God that they are, and this is a statement I want to leave us with. God is saying that we must be willing to take drastic measures in order to remove anything that allows us to see people as anything other than the image-bearers of God, who created them.

So, we will move to the next example, and this is a bit of a difficult example as well. Jesus talks about divorce. Now let me just acknowledge that divorce is a tough subject in the church. As a matter of fact, last night after the sermon, after the service, I talked to two different people, one of them recently divorced, and she was honestly saying, “As soon as I heard the topic in the scripture reading, I started to get nervous, because how the church deals with divorce is sometimes really hard.” I talked to another person who has been divorced for many, many years, and he was saying a similar thing. “I was cringing,” because for him, even though he feels like his divorce was Biblical and justified, there is a tinge of guilt that he has to go through every time he thinks about divorce, and so I just want to acknowledge that divorce is hard. I want to wrestle with that. I want to read first and remind us where we are coming from, this divorce passage, so starting in verse 31, “It has been said, ‘anyone who divorces his wife must give her a certificate of divorce,’ but I tell you that anyone who divorces his wife, except for sexual immorality, makes her the victim of adultery, and anyone who marries a divorced woman commits adultery.”

Now again, we acknowledge the church sometimes does not deal with this situation well. We do not know what to do with it sometimes. Some churches are so hard on the issue. Some churches are very soft on the issue, and we simply try to be Biblical. I was thinking about this idea. Are there any podcast fans in the room? This podcast I am currently listening to is actually one of my favorites. It is by a guy named Malcolm Gladwell. He has written a lot of great books, and he has this podcast called Revisionist History. Has anybody seen it? Yeah, I love it. No? Tim, and he goes through things in history, events that maybe have been understood a certain way, and he will give you a different view, a different spin, and a different perspective. The current season I just started listening to is called the Alabama murders, and I do not know why murders always happen in Alabama, but they do. If you do not know, my family is from Alabama, so I can say that, but this story is about this pastor in a rural town in Alabama who is pastoring this really small church. It is a very conservative, very fundamentalist church, and spoiler alert, he is a bad guy. He does bad things, and I am only through three episodes, but the word, “murder,” is in the title for a reason. Okay, so a spoiler alert, but he is talking to a parishioner, a person that goes to his church, and they are interviewing, and he is talking about his wife. The pastor is talking about his wife, and it is a very difficult marriage, and it is not working very well, and the pastor says this statement to this parishioner. He says, “In my community, in my church, I would be forgiven quicker and easier for murder than I would for divorce.” Now, that is a unique situation, a unique place, but that does illustrate this idea that the church sometimes does not know what to do with divorce, and we have made it sometimes bigger than it actually is, and so I do want to take just a couple minutes to talk through what this verse is about and where it relates to divorce and then take it to the next level.

So, first of all, this verse about divorce comes from the Old Testament laws in Deuteronomy. There is one law among the 613 that deals with divorce, and it says, simply this, if a man wants to divorce his wife, he must give her a certificate of divorce and have a good reason for the divorce, and we believe what that law was intended to do was to help protect women. In the early culture, in the early days, men could do whatever they wanted to do, and they could just dismiss their wives or women in their lives without any reason and say, “You are divorced, and get them out of here,” and they would be at risk. They would be vulnerable. They would have no ways of protecting themselves, caring for themselves, providing for themselves, and so this law came in to give some barrier, to give men some accountability, to say, you

have to go before your community, before your elders, and give the reason why, and get the certificate of divorce, and that was a protection for women.

It was a justice issue, but then, over the years, the law got again used by men in bad ways, and it had become more of the same thing. The certificate of divorce, women are dismissed, and even in Jesus' time, New Testament time, women were vulnerable, and they were treated poorly, and they were not protected, and so what does Jesus do? Jesus comes in, and He talks about the problem. He says, "You have heard it said you can just give a certificate of divorce, but I tell you, divorce is only valid through certain circumstances, sexual morality being that circumstance." So Jesus is drawing a line in the sand a little bit to say sexual morality, adultery, is the Biblical reason for divorce, but go back to what we just talked about in the previous passage, where He is talking about adultery, and Jesus is saying just the physical act of adultery alone is one definition, but I tell you that if you look at a woman lustfully, you see the definition of adultery is not as clear as we want to make it out to be. Jesus is seemingly saying in this passage that divorce is not what we make it out to be.

I am going to pause here. Where does Waterstone land with divorce? We believe Jesus. We believe that there are Biblical grounds for divorce. We seek with everything we have, to love and care for those going through divorce. So there have been times when we have advised people to get a divorce for reasons of adultery, abandonment, abuse, even some things that may not be quote unquote Biblical, but in those situations, we have advised that course of action. We have also advised people not to get divorced, but my point is this. We seek at Waterstone to wrestle hard with this issue and be Biblical about it. In everything, we want to love people and protect people, but again, what Jesus is saying here is not what is divorce and what is not divorce. What Jesus is saying is within divorce, it is a justice issue. We need to protect those who can't protect themselves. Jesus is protecting the women from hardship and vulnerability. Jesus is saying that the men should not use their power to cause undue harm to their wives. Now, you say, "That was Old Testament days. That was a long time ago. Surely that does not happen today." Let me give you a couple of statistics. Even today, women are about twice as likely as men to fall into poverty post-divorce, and one-third of divorced women will lose their homes post-divorce.

So, what is Jesus saying here? I think if we take it up a notch, take it to the big picture, Jesus is saying that we can't use our power to abuse people. If we think about it, in the New Testament, Jesus' day, the men had all the power. We have established that. It says that we cannot use our power to make others vulnerable. That God created everyone in his image, and we must see everyone through that lens. These are hard statements. Jesus is raising the bar, not just following the letter of the law, but saying we have a higher standard that we must live to as Christ followers.

So, the third example, and this one is far more obscure and probably a little bit harder to connect the dots. I will work hard to connect the dots on this idea, but this is talking about oaths, and I will just read a little bit of this passage to remind us of where we are with oaths. Again, "You have heard that it was said to the people long ago, 'Do not break your oath, but fulfill to the Lord the vows you have made,' but I tell you, do not swear an oath at all, either by heaven, for it is God's throne, or by the earth, for it is his footstool, or by Jerusalem, for it is the city of the great King. Do not swear by your head, for you cannot make even one hair white or black. All you need to say is simply yes or no. Anything beyond this comes from the evil one."

So, what is Jesus saying with this passage? Well, in order to know what He is saying, we have to understand what He is talking about with oaths and vows. Oaths and vows were how business was done in that day. When you enter into an agreement with someone, you make an oath, or you make a vow. They did not have a lot of contracts back then, and so they made these vows. It is like in the modern day, I have seen this in movies, where one guy will look at another guy and say something like, “I swear on my mother’s grave that I will do X.” I mean, you have heard that, right? Except in those days, they would not swear by things other than God. They would swear by God. That was the practice. “I swear by God that I will fulfill my commitment to you, pay you this money, buy this land,” whatever the business transaction is, and when you made a vow by God, you were bound not by this vow, but by God, so if you broke it, you were accountable to God. That was the thought of the oaths and vows.

It is a great way to do business, except what was happening in that day was they were trying to get around the oath. They were still using the practice but trying to figure out how to squirm out of the actual letter of the law, and so there is an example that you would not swear by God. You would swear by the temple of the Lord, and then when you want to break the oath or get around it, you would say, “I did not actually swear by God. I swore by the temple of the Lord,” and try to get around it. The point of it is they were using this practice to be deceitful. They were using this practice to be dishonest, to have personal gain. Now, again, that is probably why we have contracts now, right? We have contracts. We do not do that stuff now. There is no way we can get down on that stuff, right? Yeah, it is not true. That practice still happens today as we look for loopholes. We look for things to get around the letter of the law, to have more personal gain for us.

I had this group of friends from high school. We are talking a long time ago, thirty years, but this group of friends had a band. You may have heard of them. Back in the early 90s, mid-90s, there was a band called Collective Soul. It was out of my home town, and I actually went to school with a lot of those guys, but they had a couple of big hits right at the beginning, and they came out, traveling the world, doing all this stuff, and the problem was, they got about two years into their journey, their careers, and realized they were not making any money. They were doing all of this stuff, sold-out shows, radio hits, everything. They were not making any money, and they took a deeper look and realized that their manager had messed them over, that their manager had given them a contract. They were kids. They signed this contract, and they were making no money, while the manager was making all the money. He was using his power to get personal gain, to harm others. What these guys did was that they shut down for a couple of years. They bought a house in my hometown, and they all lived together, and they made no music, no travel, no concerts, nothing for two or three years, until they could get out of the contract, and once they started again, it never quite got back to what it was for them before. Who knows? They may have just been a one-hit wonder anyway, but that was their story, and that is an example of what it means to use oaths, vows, contracts, agreements, and skirt around for our own personal gain. There is a word for this idea. There is a word for how we should live. That word is called integrity. I love the word “integrity.”

Here at Waterstone, a few years ago, we had this kids’ curriculum, and part of the curriculum every week was to, along with the Bible teaching, was to have a virtue, a virtue that we would want our kids to learn and grow and get ingrained in them, and I do not remember really any of those virtues except this one, this virtue of integrity, and to this day, the definition of integrity in that curriculum rings true to me,

and I can remember it so vividly. The definition is this, “Integrity is doing the right thing even when no one is looking.” Let me say it again, doing the right thing even when no one is looking. It is what it means to be a Christ follower. It is what it means to live in right relationship with God and others, doing the right thing when no one is looking. This is the kingdom ethic that followers of Christ live by. We do not get to be deceitful in order to make more money. We do not get to benefit by intentionally mistreating others and being dishonest.

Do you get where we are today? We wrestled with these three examples, and in each of them Jesus calls us to something even higher, even harder than just simply following the rules, and today if you are here, if you are a follower of Christ, this is what you get to wrestle with, because righteousness is not a matter of following the rules. Righteousness is a matter of the heart, and so we are going to close our time this morning with wrestling with our hearts and where our hearts are, and I pray for you, I pray for me, I pray for us, that as we walk through these next few moments, that God would reveal the places in our heart that He wants to heal, that He wants to change, and He wants us to grow, to be more like Him, and so we are going to walk through together the three questions. We are going to do them one at a time. I will read them. I am going to give us time to reflect, to ponder, to think through what it is God is telling us, and these questions, I hope, call us to a higher standard of following Jesus today. You do not have to deal with all three questions. If God is convicting you on a certain one, and you want to sit in that and work on that and see what God is telling you, please, do that. This is your time, but I am going to guide us through the section, so get comfortable, okay? We are going to be here in just a second. Get your journal if you want to write, whatever you want to do, but please engage with us over these next few moments.

The first question I want you to deal with, “Do you love people for who they are as God created them, or for what they can do for you?” Wrestle with that, please. The second question I would like for you to deal with is this: “Do you seek justice for those that have less power than you do?” and the last question, “Are you making choices that serve your own interests, that cause harm to others?” God, through the work of the Holy Spirit, convicts us in our hearts of areas, of places that we need to grow, we need to become more like Jesus, and He does that not out of shame or condemnation. God is not standing before you as the judge, going, “Get right.” Romans 2:4 says, “It is his kindness that leads you to repentance.” God is standing before you with love and compassion and grace, inviting you to engage, inviting you to wrestle with the places in your heart that you have not let Him have, and so if God is working in you, if the Holy Spirit is talking to you, listen. Be open, repent, repent, turn, and start doing the new thing.

I am going to invite you to stand, and I invite you to come to that place of repentance through this next song. We are going to sing this last song, a song of repentance, and I invite you to just participate and be a part and allow God to work in you. Let’s pray. God, we love you. God, we are thankful for who you are. God, we are thankful that you invite us into new places. You do not want to leave us where we are. Lord, you want to make us more in your image, and God, as we wrestle with hard things today, we ask your guidance, your grace, to help us to know how to respond. Lord, we love you. We are thankful. In Jesus’ name, amen. Let’s sing.

Thank you for being here today. Thank you for wrestling with hard things. Yeah, and I will be up front, others will be up front. If you have questions or anything we can answer or pray or anything, please let us know. Hey, before you go, quickly, in a part of our service, we invite you, the people of Waterstone,

to be a part of Waterstone through giving. It is what God calls us to do as followers of His. What we say at Waterstone is, we do not give out of guilt. We give out of generosity. God is so generous to us, and we give back to Him and support ministries, and so we invite you to be a part of that here at Waterstone. There is a QR code here online. There are also boxes in the back by the doors, so that you can give that way. Thank you. Thank you for your generosity here at Waterstone. We are very thankful. Let me pray for us as we go, give our benediction.

God, we are so thankful. God, we are thankful that you do not leave us where we are. God, you do not give us these hard things that we have to do and leave us to ourselves to do it, but God you are the God who helps. You are the God who loves. You are the God who walks beside us and guides the way, and Lord, as we wrestle with these hard things in our lives, the places you are calling us to, we continually ask your help, so God, help us. Lord, help us to be a people who love you and love others well, in Jesus' name, amen. God bless you guys. Go in peace.

39:16 minutes

Edited by Tom Kenaston

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