

THE KING OF KINGS: A STUDY OF MATTHEW

The King's Arrival: A Study of Matthew 1–7

STUDY NINETEEN

The Lure of a Lesser Loyalty

Matthew 6:19–24

Evaluate who you are following, who you are patterning your life after. Keep serving the right Master.

—Pastor Charles R. Swindoll

OUR heavenly Father “sees everything,” declared Jesus (Matthew 6:4). He sees our anonymous acts of generosity and our time alone with Him in prayer. He knows everything, too, even our secret thoughts. He knows what we are going to say before we say it (Psalm 139:4). He senses our needs even before our lips form a plea for help (Matthew 6:8).

Our lives are open books before our all-seeing and all-knowing God. Omniscience has no blind spots! Peering into the inner chambers of our souls, He knows when our hearts are completely devoted to Him.

So, why did Jesus instruct us to seek God *in private* (6:6)? For our sake, not His. Rival contenders constantly vie for the single throne in our hearts—a throne meant only for One. That battle for loyalty primarily occurs in private and is primarily won in private. God wants us to win the battle, not because it meets His need but because it fosters our own good.

Thankfully, in Matthew 6:19–24, Jesus teaches us how to privately focus our affections on our Father as our one and only sovereign so that our loyalty is pure in private and in public. Let's dig into this passage and learn Jesus' method for resisting the lure of a lesser loyalty.



www.insight.org | www.insightworld.org

Copyright © 2015, 2021 by Charles R. Swindoll, Inc. All rights are reserved worldwide. Duplication of copyrighted material for commercial use is strictly prohibited.

Committed to Excellence in Communicating Biblical Truth and Its Application

The Lure of a Lesser Loyalty

Matthew 6:19–24



PREPARE YOUR HEART

As you open the Word, pray with the psalmist: “Search me, O God, and know my heart” (Psalm 139:23). Invite the Lord to reveal anything about yourself that you may not realize. Make this humble request: “Point out anything in me that offends you” (139:24). And conclude by placing your hand in His: “lead me along the path of everlasting life” (139:24).



TURN TO THE SCRIPTURES

Read *Matthew 6:19–24* in which Jesus gives an example of one of God’s rival contenders: our earthly possessions. Notice the two issues that determine the object of our devotion: what we *treasure* (Matthew 6:19–21) and where we *focus* our desires (6:22–23). And then, watch how Jesus wraps up His teaching in a succinct admonition: “You cannot serve God and be enslaved to money” (6:24).



Observation: Treasures and Focus in Contrasts

In *Searching the Scriptures*, we begin by observing the passage, noting important features such as metaphors, comparisons, commands, questions, and figures of speech.¹ In Matthew 6:19–24, Jesus masterfully uses *contrast* to clarify His points, just as an artist offsets dark colors with light highlights to add depth to a portrait. Fill in the following charts to identify the concepts that Jesus casts in contrasting light to help us remember His lessons.

Treasures in Contrast—Matthew 6:19–21

Verse	Command	Reason
“Don’t store . . .” (6:19)		
“Store . . .” (6:20)		



The Lure of a Lesser Loyalty

Matthew 6:19–24

Jesus concluded in *Matthew 6:21* with a principle—a timeless truth that applies to everyone in every era. Try putting this principle in your own words.

From the metaphor of “treasure,” Jesus switches to the metaphor of the “eye” to illustrate His point.

Focus in Contrast—Matthew 6:22–23

Verse	Command	Reason
“When . . .” (6:22)		
“But when . . .” (6:23)		

So far, Jesus has set up multiple contrasts: *earth* versus *heaven*, *destroys* versus *cannot destroy*, *healthy* versus *unhealthy*, *eyes* versus *the whole body*, *light* versus *darkness*. What additional contrasts did He use in His concluding point in *6:24*?



The Lure of a Lesser Loyalty

Matthew 6:19–24

Now, observe the passage as a whole. Look at the first line of *Matthew 6:19* and the last line of *6:24*. How do these lines “bookend” the passage and capture the essence of Jesus’ message?

What is Jesus warning against? He’s denouncing the accumulation of more and more stuff. He’s warning against selfishness and an extravagant lifestyle that keeps you from being generous. —Pastor Chuck Swindoll



Interpretation: Key Principles about Possessions

In the interpretation phase of *Searching the Scriptures*, we seek to discover Jesus’ meaning. The last line of *Matthew 6:24* points to Jesus’ subject, which is “money” and the danger of being “enslaved” to it.

Other translations such as the New King James Version use the word, *mammon*, which is an English transliteration of an Aramaic word for “wealth.” What falls under this broad category of “money” or “wealth,” and what happens when a person becomes “enslaved” to these things?



The Lure of a Lesser Loyalty

Matthew 6:19–24

When we treasure our “treasures” (possessions) above everything else, including God, they become our master.² How is “treasure” in *Matthew 6:21* related to our heart’s desires? For help with the answer, consult pages 118–119 in Pastor Chuck Swindoll’s commentary, *Insights on Matthew 1–15*.

Interestingly, *where* our treasures reside—whether on earth or in heaven—indicates *what* we treasure—either worldly possessions or spiritual rewards. What is the difference between treasures on earth and treasures in heaven? What did Jesus imply about the *nature* of the person who stores up treasures on earth versus heaven?

Jesus’ final metaphor in *6:24* is “master.” Without endorsing slavery per se, Jesus made a point based on a fact His audience understood, namely, *two masters can’t own the same slave*. What principle was Jesus teaching about exclusive loyalty to God?

Store your treasures in heaven. Keep viewing life by the light of eternity. Keep evaluating earthly things on the basis of your final home. —Pastor Chuck Swindoll



The Lure of a Lesser Loyalty

Matthew 6:19–24



Correlation: Heavenly Treasure

Correlation is the *Searching the Scriptures* study tool that compares Bible passages to aid our understanding. In this way, we let the Bible explain itself. Compare Jesus' point about an "eye" fixed on the light with Paul's teaching about our thoughts focused on heaven.

How did Paul say we can keep our affections on eternal things rather than earthly things, according to *Colossians 3:1–4*?

In Jesus' terms, Paul's "eye" was healthy because he focused His thoughts on the light—the truths and values of God and His kingdom. On what specific values did Paul say we should fix our thoughts, according to *Philippians 4:8–9*?

"Fix your thoughts on what is true," Paul wrote—which is a fitting statement to wrap up our study. When we feel the lure of lesser loyalties, focusing on what's true has a way of knocking some sense into us and drawing us back to God.



The Lure of a Lesser Loyalty

Matthew 6:19–24

Application: Living in the Truth

Lesser loyalties make cruel masters that demand our time, energy, dreams, even our souls. What do these lesser loyalties offer in the end? Only material for rust, food for moths, and easy prey for thieves.

If we're stuck on the treadmill of pursuing earthly treasures, how do we get off? How do we make progress along the path of heavenly reward? Determine to live in the truth. According to Pastor Chuck, the way of truth is the surest road to travel. How so?

First, *by living in truth, our options remain open*. Pursuing wealth at any cost chains us to a grindstone of nonstop demands. But living in the truth breaks the chains. It gives us the option of saying no to wrong and the joy of saying yes to what's good, assured that God's reward lies ahead. Living in truth sets us free! What might that freedom look like for you today?

Second, *living in truth also keeps our focus clear*. Instead of focusing on the “what” of earthly possessions, we focus on the “who”—our Shepherd who will never leave us no matter how dark the night. In the space below, write down your intention to set your affections on God alone as your sole master through life.

In Matthew 6:25–34, Jesus illustrates the freedom God offers those who seek Him over earthly treasures. Next time you see a bird soaring freely in the sky and lilies blooming in the sunshine, imagine the calm-hearted and clear-headed life that can be ours by living under God's care. Interested in learning more? We will in the next study!



The Lure of a Lesser Loyalty

Matthew 6:19–24



A FINAL PRAYER

Father, You know me inside and out. You know the condition of my heart, my wishes and dreams, worries and fears. I set my whole affection on You in total devotion to Your Son, Jesus. He is my singular focus in this life and my greatest treasure in the life to come. May I find complete satisfaction in the sufficiency of living in Your kingdom. In Jesus' name I pray, amen.

ENDNOTES

1. To learn about Pastor Chuck Swindoll's *Searching the Scriptures* method of Bible study, go to the Web page, "[How to Study the Bible for Yourself](#)."
2. Jesus isn't prohibiting owning possessions. We need to provide for ourselves and those in need (1 Thessalonians 4:11–12; Ephesians 4:28). Neither is Jesus telling us not to plan for the future or enjoy the things we own. Using money wisely to take care of our families is a virtue (1 Timothy 5:8).

