

# You Can't Serve Two Masters

*October 19, 2025*

## Lesson Summary

### **Main Passages**

Matthew 6:19-34

### **Session Outline**

1. Moth and Rust Destroy (Matthew 6:19-21)
2. Two Masters (Matthew 6:22-24)
3. The Cure For Anxiety (Matthew 6:25-34)

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### **Theological Theme**

Our number one priority should be living like Jesus. When we trust in Him and put Him first, He guides and takes care of us.

### **Call to Action**

How many masters do you serve? Jesus and success? Stability? Pleasure? Kids? Are your actions the result of service of the true Master, or is He simply another thing on your agenda? This week check your bank statement and your calendar, they'll tell you.



## Leader Guide

# You Can't Serve Two Masters

### Introduction

In his book, *The Ruthless Elimination of Hurry*, John Mark Comer writes about a defining fact of our cultural moment: our society is “built around the twin gods of accumulation and accomplishment.”<sup>1</sup> Our world is designed to make us want more. To chase more. To accumulate wealth and things.

This encouragement is everywhere. We hear it in the car on the radio when we drop the kids off at school. We hear it in the advertising breaks in the episodes of our favorite podcasts. We hear it when we don't pay an extra \$10 a month to skip ads on streaming services. We watch it in the commercials for a new car. It's on our shopping carts, on the back of our receipts, in our social media feeds, and staring at us from billboards as we drive down the interstate.

Just 50 years ago, in the 1970s, on an average day, you would have been exposed to about 500 ads. Today, that number is up over 5,000.<sup>2</sup> Most with one message from the god of accumulation: you need this. The Joneses are no longer just next door; they're online, projecting their best life as they raise the bar of desire. Many Americans satisfy this craving for more by hustling. People making decisions based on what will earn the most money and status. And our culture praises this.

But Jesus teaches something different, something better, is worth striving for: the kingdom of God. Today, we'll study Jesus's radical teachings around what to seek and where to put our trust as we continue our study of the Sermon on the Mount.



When you think about our society, what do you see most people seeking and putting their trust in?



Where are you prone to this also? As believers, why should our priorities be different?



## Session Summary

In the Sermon on the Mount, Jesus taught how to live as God desires. In this, he addressed many practical and familiar areas of life.

The first concept we will tackle today is money. Contrary to the teachings of the world, Jesus taught that we shouldn't be worried about accumulating earthly wealth. In the long run, it doesn't matter. This life and the things we accumulate in it are temporary, but treasures in heaven are eternal. We can't prioritize both money and God. One will be our ultimate master, and what we choose to prioritize shines a light on the state of our hearts.

Jesus also taught that we shouldn't worry. It simply doesn't do any good. Our inability to do this often boils down to trust and control. When we worry, we are trying to control our own life and failing to trust God's ability to take care of us. Instead, we can trust Him to take care of us. When we feel worried, we can go to Him in prayer and ask for His help and the rest only He can provide.

### 1. Moth and Rust Destroy (Matthew 6:19-21)

-  What does it mean to store up treasure in heaven?
-  How do the things we value reveal the state of our hearts (v. 21)?

In our study last week, Jesus debunked popular thinking around how to live. In today's passage, Jesus continued to teach His listeners how to live. We begin with His teachings around money.

Society and the status symbols it valued were different in Jesus's day, but this teaching was just as radical and counter cultural then as it is now. The pursuit of wealth and power is a temptation the enemy has dangled in front of countless generations of people because it works. These are common desires of the human heart. Only through the redemptive and transforming work of the Holy Spirit in us do our hearts (and desires) begin to change.

Jesus's guidance in this passage is simple: Don't store up earthly treasures. The world tells us to store up earthly treasures, but Jesus taught something different. Worldly wealth doesn't last. Our dream homes will eventually break down and crumble. The most desired sports car today will rust and stop working when enough time has passed. Clothes will tear, get holes, and become threadbare. Precious pieces of jewelry can be stolen. None of these things will last forever.

### Wealth and Worry

Matthew 6:19–34 is united by the themes of wealth and worry. Here Jesus contrasted transient, earthly riches with permanent, heavenly riches. If our priorities correctly reside with the latter, God through His people will take care of the former. The implementation of 6:33 presupposes Christian communities who look after the needy in their own midst as well as throughout the world.

Heavenly treasure is a different story. We store up this kind of treasure when we actively seek to be more like Jesus by doing things like studying His Word, praying, and seeking Him in solitude. We store up this kind of treasure when we take the Great Commission seriously, and both tell people about Jesus and help them know Him better. We store up this type of treasure when we use our wealth for the kingdom (more on this in the next section). This type of treasure is eternal. It can't be taken away.

This is a matter of prioritization. What we are prioritizing—earthly treasures that are going to fade away eventually, or heavenly treasures that have an eternal impact? The answer to that question shines a light on the state of our heart.



Application: How can we assess where our “treasure” is? What are some markers in our lives and routines that help us do this?

## 2. Two Masters (Matthew 6:22-24)



How do you interpret Jesus teaching around “the eye is the lamp of the body” (v. 22)? What does this mean?



How have you seen the truth that we can't “serve both God and money” (v. 24)?

In Middle Eastern culture, generous hospitality was and still is highly valued. A person who has a “good eye” is generous, but someone with a “bad eye” is stingy.<sup>3</sup> Jesus's teaching presents an important question: Where are we training our eyes? When our eyes are trained on Jesus, we are generous, but when our eyes are trained on earthly prizes, we often adopt stingy attitudes (and maneuver into situations where we are unable to be as generous).

Note what Jesus did (and didn't) say next. Can you fix your eyes on two competing things? No, you can focus in only one place. You may have more than one priority in your life, but eventually you will have to put them into order and decide which one trumps the others. You can't serve more than one master.

Jesus said it plainly: “You cannot serve both God and money.” (v. 24b)

Notice Jesus didn't say money is bad. He didn't say that we shouldn't make money. Money is a tool, and it can be used for good, or it can be used for evil.


God can use money for good. When we are good stewards of the money God has given us, He can use it to further the advancement of the gospel (our church uses money this way!). He can use it for His glory. He can use it

to reveal Himself to someone who doesn't know Him yet. And He can use money to take care of His people. There are so many beautiful possibilities! But this first takes surrender and a prioritization of Christlike living.


Money in and of itself isn't what is bad, the prioritization of it over God is what Jesus warned against. We prioritize wealth and money when we seek first after earthly treasure. Earthly treasure also isn't inherently bad (God created many beautiful things for us to enjoy!), but when we prioritize these things above Jesus, we live contrary to what the Bible teaches.


Money can also be an idol—something we chase more than we pursue Jesus. The enemy has been using wealth to tempt people's hearts away from the Lord since Bible times (the enemy is a master of taking morally neutrally things and using them to draw us away from God)! For some people, money is a stumbling block and a slippery slope of desires that lead them away from the only thing that truly satisfies: Jesus.

When we prioritize Jesus, we trust Him to take care of us, even when He puts us in situations or turns us toward paths that are counter to our “more”-focused world. When we prioritize Jesus, we don't make decisions based on money (or our ability to make it), we make decisions based on our faith. Money doesn't drive our lives, Jesus does. And as we prioritize Jesus more, and walk in obedience with Him, He will change our hearts. Our desires will change. We will begin not to care so much about the earthly treasure we once chased after, and more for things of greater value, like our relationship with the Lord and walking faithfully with Him.

 Application: Sometimes a shift in priorities can sneak up on you. What are some ways we can assess what we are prioritizing in our lives? Where might you have drifted away from the Lord without realizing it?

### 3. The Cure For Anxiety (Matthew 6:25-34)

 Do you consider yourself particularly prone to worry and anxiety? Why or why not?

 What does it mean practically to “seek first the kingdom of God and his righteousness” (v. 33)?

Isn't it amazing that, thousands of years later, Jesus's words remain so relevant and applicable for life today? Of all of Jesus's teaching in Matthew 6, He spent the most time on anxiety and worry.<sup>4</sup> Last year, 43 percent of Americans reported that they felt more anxious than they did the previous year (this number is on the rise, too)?<sup>5</sup> Thousands of years have passed, but human nature remains the same.

But Jesus's message is clear: Don't worry.

It's as simple, and as difficult as that. Don't worry. Jesus gave a beautiful illustration here: Think about the birds you see in your community as you drive to school, the grocery store, or work. They don't strive the way people do, but God takes care of them. They have all they need. Aren't you, a beloved child of God, worth more to your Father, who loved you so much that He sent Jesus to die on a cross for you, than birds? Yes, you are. He cares for the birds, but He cares so much more deeply for you.

God cares for the flowers too. Think of the beautiful wildflowers on the side of the road. No one is planting them. No one is watering them. They come back season after season, a gift of beauty from a thoughtful Creator. God takes care of them. Why do we worry that God won't take care of us too? He knows what we need.

Jesus wasn't advocating for recklessness here. We should make smart, protective, and preventive decisions, but surrender anxiety over outcomes and the illusion that we are in control at Jesus's feet. He is in control, not us.

This issue of excessive worry and anxiety boils down to a couple of important heart issues: trust and control. Consider the things you worry about. They are likely valid concerns, but Jesus shared an important truth: fretting isn't fruitful. When we worry, we fail to trust God's ability to care for us. When we fully trust Him, we know He will take care of us (even if that provision doesn't look like we hope) and can take any anxiety that bubbles up in our hearts to Him in prayer and surrender.

This is not an easy or simple thing to do. In some seasons, the exercise of surrendering anxiety to Him will be one we must repeat daily (this is nothing to be ashamed of; He delights in our turning to Him for help). In Him, we are offered the kind of rest we could never find for ourselves. Jesus said, "Come to me, all of you who are weary and burdened, and I will give you rest" (Matthew 11:28). Our personal worry and anxiety offer no rest. We only find that in Jesus, and He offers it when it doesn't make sense. He can give us shalom (divine peace and wholeness) in place of our crippling anxiety. But first, we have to turn to Him and surrender.

Jesus turned back to priorities at the end of this passage. Our first priority should be the kingdom of God and living like Jesus. When we do, God will work out the rest. Consider Jesus's own ministry. He suffered hardship. It wasn't easy, but Jesus prioritized the kingdom of God over His own desires. We must do likewise.

- ❓ How do you see worry and anxiety play a role in your life and the lives of others in your life stage? How can you take these concerns before God daily?

## Conclusion

- ❓ What are some ways you can better prioritize “heavenly treasure” over “earthly treasure?”
- ❓ What are some ways we seek to build trust in God and take our burdens to Him? How can we support one another in this as a group?
- ❓ How does living as those who seek God’s kingdom first give us further opportunity to tell others about Him?

## Prayer of Response

*Praise God for His care for us. Ask Him to help you trust Him fully with your money and your worry. Ask Him to help you build the habit of taking your daily concerns to Him.*

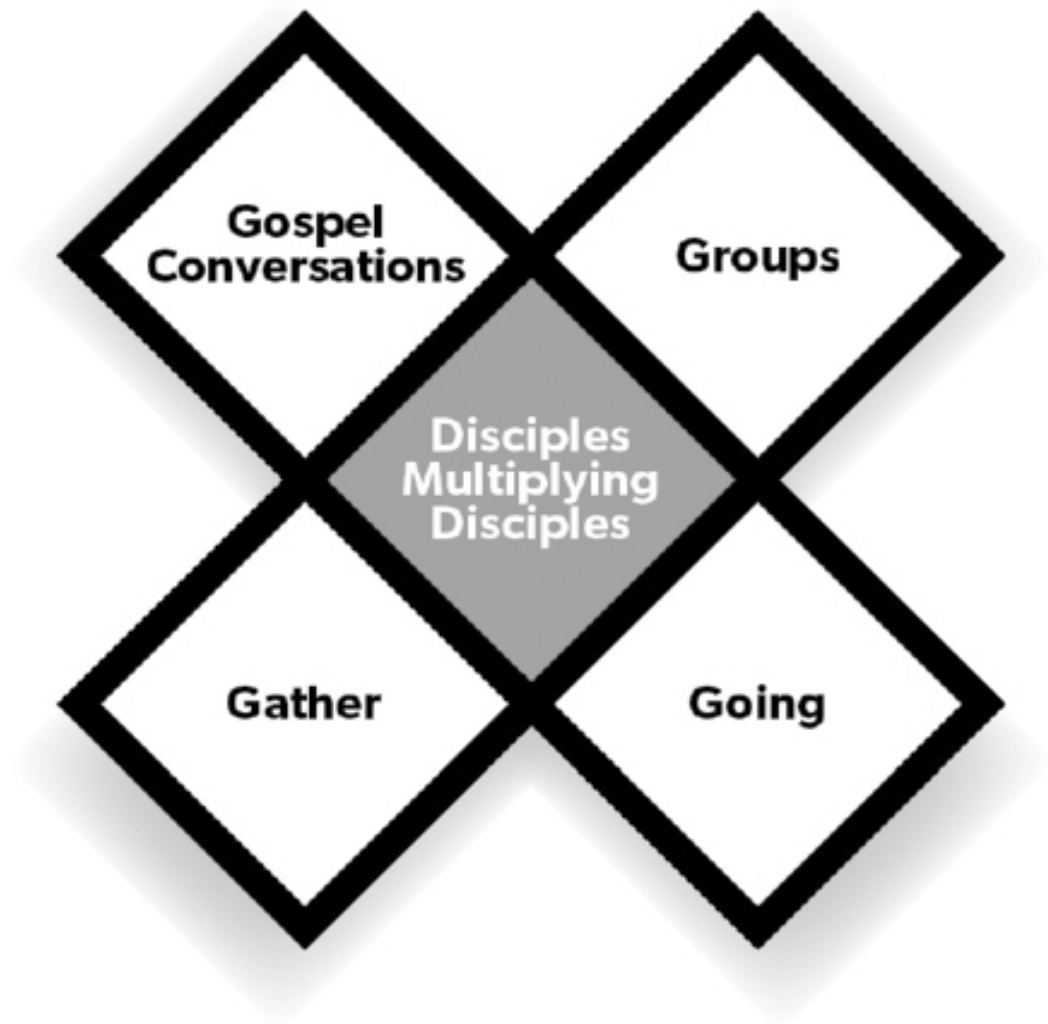
## Memory Verse

*“But seek first the kingdom of God, and his righteousness, and all these things will be provided for you.” —Matthew 6:33*

## Additional Resources

- *Studies in the Sermon on the Mount* by Martyn Lloyd Jones
- *Exalting Jesus in Matthew* by David Platt
- *Exalting Jesus in the Sermon on the Mount* by Danny Akin

## Disciples Multiplying Disciples





# Historical Context of Matthew

## Purpose

Matthew probably wrote his Gospel in order to preserve written eyewitness testimony about the ministry of Jesus. Matthew's Gospel emphasizes certain theological truths. First, Jesus is the Messiah, the long-awaited King of God's people. Second, Jesus is the new Abraham, the founder of a new spiritual Israel consisting of all people who choose to follow him. This new Israel will consist of both Jews and Gentiles. Third, Jesus is the new Moses, the deliverer and instructor of God's people. Fourth, Jesus is the Immanuel, the virgin-born Son of God who fulfills the promises of the OT.

## Author

The author did not identify himself in the text. However, the title that ascribes this Gospel to Matthew appears in the earliest manuscripts and is possibly original. Titles became necessary to distinguish one Gospel from another when the four Gospels began to circulate as a single collection. Many early church fathers (Papias, Irenaeus, Pantaenus, and Origen) acknowledged Matthew as the author. Papias also contended that Matthew first wrote in Hebrew, implying that this Gospel was later translated into Greek.

## Setting

Determining the date of composition of Matthew's Gospel depends largely on the relationship of the Gospels to one another. Most scholars believe that Matthew utilized Mark's Gospel in writing his own gospel. If this is correct, Matthew's Gospel must postdate Mark's. However, the date of Mark's Gospel is also shrouded in mystery. Irenaeus (ca AD 180) seems to claim that Mark wrote his Gospel after Peter's death in the mid-60s. However, Clement of Alexandria, who wrote only twenty years after Irenaeus, claimed that Mark wrote his Gospel while Peter was still alive. Given the ambiguity of the historical evidence, a decision must be based on other factors.

## Special Features

This Gospel was written from a strong Jewish perspective to show that Jesus is the Messiah promised in the Old Testament.

## Extended Commentary

### Matthew 6:19-34

6:19–20 Jesus emphasized the fleeting value of worldly wealth. The larvae of the moth could quickly destroy valuable fabrics that were treasured by the ancients. The word rust is literally “eating.” It can refer to the pitting of metal coins or to vermin that ruin valuable food stores.

6:21 Jesus taught that one’s heart truly belongs to what it most treasures. Since a disciple is to love God with all one’s heart (22:37; Dt 6:4), love for material possessions and riches is a subtle form of idolatry (Col 3:5).

6:22–23 In Jewish writings, a good eye represented a generous attitude and a bad eye a stingy, miserly attitude. The bad eye (an improper perspective on wealth) results in a deep internal darkness, a moral blindness that diminishes the ability to see and pursue what is good.

6:24 People have a sinful tendency to make an idol of money, which then competes with God for their allegiance.

6:25 Isn’t life more than food is a rabbinic style of argument. It reasons that if God does a greater thing for us, he will also do lesser things. Specifically, if God created you (the greater accomplishment), he is certainly capable of feeding you (a lesser accomplishment).

6:26 Jesus here reversed his previous argument and reasoned that if God bothers to do a lesser thing (feed the birds), he will assuredly accomplish the greater thing of feeding humans.

6:27 Add one moment to his life-span refers to longevity. Worry is futile and cannot prolong your life.

6:28–30 Jesus revealed that the real cause of anxiety is when disciples have little faith, meaning doubt about God’s power and disbelief in his desire to provide for his children.

6:31–32 Obsession with material possessions displays the warped priorities of Gentiles.

6:33 Disciples who value the reign of God over their lives and who diligently pursue righteous living can trust God to satisfy their needs.

6:34 Jesus did not prohibit planning for the future, but he did prohibit worrying about it. He urged his disciples instead to focus on the challenges of the present.<sup>6</sup>

## References

1. John Mark Comer, *The Ruthless Elimination of Hurry*, <https://www.goodreads.com/quotes/10903287-more-recently-dallas-willard-put-it-this-way-desire-is>
2. “Thinking vs Feeling: The Psychology of Advertising,” <https://appliedpsychologydegree.usc.edu/blog/thinking-vs-feeling-the-psychology-of-advertising>
3. Charles L. Quarles, “Matthew,” in *CSB Study Bible: Notes*, ed. Edwin A. Blum and Trevin Wax (Nashville, TN: Holman Bible Publishers, 2017), 1510.
4. *NIV Bible Speaks Today: Notes* (London: IVP, 2020), 1307.
5. “American Adults Express Increasing Anxiousness in Annual Poll; Stress and Sleep are Key Factors Impacting Mental Health,” <https://www.psychiatry.org/news-room/news-releases/annual-poll-adults-express-increasing-anxiousness>
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