

“The Cost of Discipleship” Part 1

Mount of Olives | February 22, 2026 | Matthew 13:44-50

Pastor John Steward

Prayer of the Day

Heavenly Father, as we journey through Lent, please help us diligently seek Your desires for us in real ways. Help us not to neglect pursuing You always, knowing that You are pursuing us. We want a serious relationship with You. In Jesus’ name, Amen

Scripture Reading

Matthew 13:44-50

"The kingdom of heaven is like treasure hidden in a field, which someone found and hid; then in his joy he goes and sells all that he has and buys that field.

"Again, the kingdom of heaven is like a merchant in search of fine pearls; on finding one pearl of great value, he went and sold all that he had and bought it.

"Again, the kingdom of heaven is like a net that was thrown into the sea and caught fish of every kind; when it was full, they drew it ashore, sat down, and put the good into baskets but threw out the bad.

So it will be at the end of the age. The angels will come out and separate the evil from the righteous and throw them into the furnace of fire, where there will be weeping and gnashing of teeth."

Message Notes

2 Corinthians 7:9-10

Now I rejoice, not because you were grieved, but because your grief led to repentance; for you felt a godly grief, so that you were not harmed in any way by us. For godly grief produces a repentance that leads to salvation and brings no regret, but worldly grief produces death.

Psalm 51:17

The sacrifice acceptable to God is a broken spirit; a broken and contrite heart, O God, you will not despise.

Study Questions

Read Matthew 13:44-50

ICEBREAKER – Getting started:

1. What's the most valuable thing you've ever found or received unexpectedly?
2. If you discovered a hidden treasure, what's the first thing you would do?
3. Have you ever given up something you really liked for something you valued more?
4. What's an example of a “hidden treasure” in your life that others might overlook?

Based on Matthew 13:44-50, answer the following questions:

OBSERVATION – What does the text say?

1. As you read **Matthew 13:44-50**, what comes to mind? What stands out? What is interesting to you and why?
2. In one sentence, how would you summarize this text?
3. What lesson or message do you think the author is trying to convey?

INTERPRETATION – What does the text mean?

1. In verse 44, what do you think the treasure in the field represents?
2. Why do you think the man sells “*all he has*” to buy the field?
3. How does the parable of the pearl (verses 45–46) reinforce or add to the message of the previous parable?
4. What might be the significance of the merchant being “*in search of fine pearls*” rather than stumbling upon it by accident?
5. In verses 47–50, what does the parable of the net teach about the Kingdom of Heaven?
6. Who do you think the “good fish” and “bad fish” represent in Jesus’ explanation?
7. What parallels do you see between this parable and other passages about final judgment (e.g., Matthew 25:31–46)?
8. How do these parables together describe both the incredible value and eventual accountability within the Kingdom of Heaven?
9. What do these short parables reveal about God’s perspective on what’s truly valuable?
10. How might Jesus’ audience—farmers, fishermen, merchants—have related personally to these stories?

APPLICATION – How can you apply the text?

1. What does it mean for you personally to “sell everything” for the sake of the Kingdom?
2. How do you determine whether your priorities reflect the true value of God’s Kingdom?
3. Are there treasures in your life (possessions, habits, ambitions) competing with your devotion to Christ? If so, what are they?
4. What steps can you take this week to seek the Kingdom more intentionally, as the man and merchant did?