

Sermon outline and notes © Dr. Stephen Felker, Pastor  
Swift Creek Baptist Church (swiftcreekbaptistchurch.com)  
18510 Branders Bridge Rd., Colonial Heights, VA 23834  
Sunday, September 20, 2020

## Matthew 16:21-27 “The Great Challenge”

Intro. Have you ever lost something that was really important to you? Have you ever lost a valuable ring? Have you ever lost a pet? Have you ever lost a job? One time as a child I remember being lost in the woods, and it took *hours* to find my way home. Well in this text of Scripture Jesus talks about losing something that is even more valuable. He warns that you can lose your soul. You could spend eternity lost, in a state worse than wandering forever in a hot, desolate desert.

Yet we know from the Word of God that Jesus loved you enough to leave heaven, become a man, and rescue you from the greatest loss of all, your soul. Last Sunday we learned that Peter confessed that Jesus was the Son of God, and that God had sent Him on a special saving mission. But as we shall see, he still did not fully understand what Jesus had to do to save us from our sins. He thought Jesus could save us by His divine power, by delivering us from the consequences of sin, such as Roman oppression. So in our text today, Jesus Christ clearly and specifically declared for the first time<sup>1</sup> what He must do to be our Savior. Then, He declared what we must do to become true disciples.

Now I want to ask you to make sure that you have done what it takes to keep from losing your soul. Some who are hearing this message have not trusted in Christ as Savior, and you need to listen carefully. Perhaps some have professed Christ as Savior, but you really didn't understand what a true commitment to Christ involves. And for those of you who are true believers, I hope today's message will strengthen your level of discipleship.

Now let's look and see what Jesus had to do to save your soul. Let's consider first of all:

### I. GOD'S WAY OF PROVIDING OUR SALVATION

Jesus knew that 3 things yet lay ahead for Him in order to provide for our salvation. First, God's way of providing salvation would come:

A. Through Suffering – In v.21 we read, “From that time Jesus began to show to His disciples that He must go to Jerusalem, and suffer many things from the elders and chief priests and scribes....” Instead of being a revolutionary liberator, Jesus will be a suffering Messiah. He knew that in the near future He must suffer incredibly. Well, His prediction came true. For example, He suffered the emotional pain of rejection, not only by the leaders of Israel, but by many of the people. He even suffered rejection by His own disciples. Many disciples quit following Him, according to Jn. 6:66. Judas betrayed Him, and Peter denied Him. Thus He fulfilled the prophecy of Isa. 53:3, “He is despised and rejected by men....” He also suffered physically. You've probably heard many times of His suffering as they whipped Him many times, ripping His flesh. They beat Him, crowned Him with thorns, and crucified Him. For many hours He suffered incredibly on the cross. He suffered sharp pain, excruciating thirst, and difficulty in breathing. In fact, when Jesus was on the cross, He refused a solution of vinegar and wine which would help deaden the pain. He knew He must not lessen the suffering.

Why did Jesus suffer? Well, in order to save us from our sins He had to suffer the penalty of sin in our place. Sin causes suffering and sorrow, and He had to suffer the full consequence of sin,

---

<sup>1</sup> Followed by 17:22-23; 20:17-19; 26:2.

for God is just. Also, the sufferings of Christ show us the depths of how bad our sin is, and how great His love is. Finally, through suffering He could identify with us and we would know that He can truly sympathize with our suffering (Heb. 4:15).

When you hear of the suffering of Jesus on your behalf, doesn't it just "melt" your heart. Doesn't it move you? Oh sinner, the sacrificial love of Jesus ought to move you to repentance (Rom. 2:4). How can you not be moved by such sacrificial love?

But it would not be enough for Jesus to suffer. He could not at some point stop the suffering by calling 10,000 angels to deliver Him. He knew that God's way of salvation would only come:

B. Through Death – Jesus also said in v.21 that He would "be killed." Jesus implies in v.24 that His death would come by means of the cross. And notice in v.21 that Jesus said that He "must" go to Jerusalem and suffer and die. That "must" was older than the opposition of Israel's leaders. That "must" came thundering out of eternity. The eternal counsels of God were operating in Him and through Him, and driving Him along that pathway to Calvary. Rev. 13:8 says that Jesus was the "...Lamb slain from the foundation of the world." Peter said in Acts 2:23 that Jesus was "delivered by the determined purpose and foreknowledge of God." (Cf. also Jn. 3:16; Rom. 8:32).

Why was it necessary for Him to die? God's righteousness demands death for sin. Romans 6:23 says, "The wages of sin is death." At the cross they said, "He saved others, let Him save Himself." But if He were to save others, He could not save Himself. Also, His suffering and death was necessary to fully express the love of God for us.

An English soldier was converted in the trenches during the first World War and wrote home to his mother, "This war had to occur that I might be saved." The mother showed the letter to her minister, remarking that her boy was unduly magnifying the importance of his salvation. The minister agreed with the young man. "Madam," he said, "not only this war, but Calvary, had to occur to save your boy." God used the wrath which raged both at Calvary and through that awful war experience to bring the lad to his Savior.<sup>2</sup>

Finally, something else must have occurred in order for Jesus to provide for our salvation. He knew that our salvation would only take place:

C. Through His Resurrection<sup>3</sup> - He said in the last of v.21 that He would "be raised the third day." It was absolutely essential that Jesus rise from the dead for at least 2 reasons:

1. To Prove His Sinlessness - The leaders of Israel said that Jesus was a sinner, a blasphemer. They said He was in league with Satan. But God raised Jesus from the dead to show they were wrong. This is important because only a sinless person could be a substitute for others. If Jesus had sinned even once, He would have died only for His own sins.

2. To Prove that God Accepted His Sacrifice - The animal sacrifices of the Old Testament had to be without spot and blemish. So was Jesus without spot and blemish? Had God accepted His sacrifice? Well, Romans 4:25 says that Christ "was delivered up because of our offenses, and was raised because of our justification." In other words Jesus was raised up to demonstrate that our justification had been accomplished.

We see an illustration of this in the Old Testament. Once each year the High Priest took sacrificial blood and went past the first curtain into the holy place, and then past the second curtain

---

<sup>2</sup> Paul Lee Tan, *Encyclopedia of 7700 Illustrations: #5350* (Rockville, Maryland: Assurance Publishers, 1979).

<sup>3</sup> They were so upset about His death; I doubt that they even heard His final statement that He would rise again! And they continued to not hear it or believe it, for if they had, they would have remained close to the tomb, anticipating the resurrection. His disciples should have known that if the prediction of His suffering & death came true, then the prediction of His resurrection would also.

into the Holy of Holies, to offer the blood of the sacrifice. If God accepted the sacrifice he would come out from God's presence as a sign of that acceptance. But if God did not, the priest could be slain by God. In fact, tradition says a rope was tied to the foot of the high priest in case he did die, and they could retrieve his body without entering into the Holy of Holies.

Well Jesus offered His blood for our salvation, and went into the dark, unknown realms of death. But on the third day He came forth from the grave, and now we know that the Heavenly Father accepted His sacrifice!

So we have seen God's way of providing salvation. It came through the suffering, death, and resurrection of His chosen Messiah. But now in contrast, let's consider:

## II. MAN'S WAY OF PROVIDING SALVATION

Even though Jesus spoke rather plainly about the necessity of His suffering and death, Peter did not see a need for such sacrifice. Always quick to speak, he laid his hand on Christ, drew Him aside, and with audacious presumption<sup>4</sup> rebuked the idea of Jesus suffering and dying. He said in v.22, "Far be it<sup>5</sup> from You, Lord; this shall not happen to You!" He spoke these words in the strongest possible manner using one of the strongest negations in Greek (*ou me*). What Jesus just revealed sent shockwaves into his messianic expectations. He had visions of Jesus ascending a throne, not ascending the hill of Calvary. Peter loved Jesus, and wanted to protect Jesus, but he was very wrong. For Jesus said in v.23, "Get behind Me, Satan! You are an offense to Me, for you are not mindful of the things of God, but the things of men." Now there are 2 important lessons that I want to draw from the reply of Jesus:

A. Man's Way of Salvation Is Wrong – Peter wanted Jesus to bypass suffering and the cross. He saw no need in it. He was thinking like a man, for most men want to escape suffering and death without dealing with the root cause. But Jesus told Peter in v.23, "You are not mindful of the things of God, but the things of men." In other words, Peter was thinking as other men, and not the way God thinks. But that is typical. Isa. 55:8 God says, "For My thoughts are not your thoughts, nor are your ways My ways." Thus, 1 Cor. 1:18 says, "The message of the cross is foolishness to those who are perishing." People just don't understand why God would require such suffering and death as the means of salvation from sin.

Even today, people see the way of salvation from a human viewpoint instead of God's viewpoint. They say, "God, just forgive our sin, ignore it, look the other way." Or, "We can be saved by keeping most of the 10 Commandments most of the time." Or they say, "God will judge us by weighing our good over against our bad." Many want salvation to be through good works or other means. But if salvation was possible by any other means, then indeed the death of Jesus was a tragic waste! Gal. 2:21 says, "...if righteousness comes through the law, then Christ died in vain." So my friend, if you trust in *any other way* to be saved, you are not a true follower of Jesus! After all, Jesus said in John 14:6, "I am the way, the truth, and the life; no one comes to the Father but through me."

So often our thoughts are totally opposite from God's thoughts; so we must have our minds renewed by the Word of God and the Spirit of God (23; Rom. 12:2; Eph. 4:23; Col. 3:10).

B. The Temptation to Accept Man's Way of Salvation Must Be Rejected – That's what Jesus did. He said in v.23, "Get behind Me, Satan!" The Lord immediately recognized that Satan

---

<sup>4</sup> Peter likely got carried away with his importance as the "rock man" (Michael J. Wilkins, p.585).

<sup>5</sup> This is literally, "[May God be] merciful to You" ("Ἰλεός σοι).

was using Peter as his agent in an attempt to seduce Him to try to obtain the crown without enduring the cross. Peter changed from being a foundation rock, to a stone of stumbling in the path of Christ following God's will. No doubt Peter's words reminded Jesus of the time Satan tempted Him to obtain the kingdoms of the world, not by the cross, but by bowing the knee to worship him just once. This was a trap to undo His entire mission to earth. So with firmness and finality He rejects the implied inducement to sin.

We should follow Jesus in quickly and firmly rejecting temptation. Don't entertain Satan's temptations for a while. As soon as you recognize temptation, you need to deal with it quickly and decisively. Also, none are more formidable instruments of temptation than well-meaning friends.

So the way of salvation is not through our works, but through the suffering and death of Christ for our sin. Now in light of what Jesus was willing to do, what should we be willing to do? Well let's consider next of all:

### III. THE CONDITIONS OF RECEIVING GOD'S SALVATION

According to Mark 8:34, at this point Jesus calls the multitude to Himself, and He issues the great challenge that we find beginning in v.24. Here we see 3 steps to true salvation and discipleship. I include salvation here because Jesus indicates that if you don't take these steps, you will lose your soul. So what must you do to receive the benefits of the salvation Christ has provided? What must you do to be a true disciple of Jesus?

A. You Must Deny Self – Jesus said in v.24, “If anyone desires to come after Me, let him deny himself....” That is actually a command in the original Greek. Now this is not simply giving up some pleasure, as people do during lent (“Lord, I'm going to give up ice cream for a week”). To deny oneself means once, finally, and for all to dethrone self and to enthrone Christ.<sup>6</sup> It refers to a decisive decision and commitment. The self-will must be brought into captivity to Jesus.

Have you died to self. That is pictured in baptism. Are you still asserting your own will over the will of God for your life?<sup>7</sup>

B. Take Up Your Cross – Jesus said in v.24 that a true follower must “take up his cross.” That must have shocked the disciples even more. Their mental image of a cross probably caused them to recoil from the idea. It was a horrible means of capital punishment, far worse than contemporary methods. The underlying figure is that of a condemned man who is forced to take up and carry his own cross to the place of execution. And when a man took up a cross and went off with a little band of Roman soldiers, he was on a one-way journey that ended in suffering and death. He'd not be back.

Surely this further expands what it means to repent of sin and die to self. There should be a decisive moment in your life when you deny self, and take up your cross, fully yielding to the will of God. That's what the cross meant for Jesus! (26:39). There should also be no turning back, but a total break with the past and a complete commitment to Jesus Christ. Jesus said in Lk. 9:62, “No one, having put his hand to the plow, and looking back, is fit for the kingdom of God.”

Of course, Christ Himself set the example. As He indicated in v.21, He was willing to take up His cross in order to suffer and die for our sins. He is the ultimate example of self-denial to

---

<sup>6</sup> Both “deny” and “take up” are aorist tenses, in contrast with “follow,” which is a present, continual tense.

<sup>7</sup> By the way, parents have a responsibility to break the self-will of their children. They need to learn early in life that they can't always have their way. If you don't break that self-will, that child will become a brat and really have trouble in life. Furthermore, you will surely have more trouble at home in the long run.

accomplish a higher good. In the years that followed the example of Jesus and the words of this text strengthened many believers to become martyrs rather than deny Christ.

If we have taken up our cross then we will regularly, day by day, examine what we want in light of what God wants for us.

C. Follow Christ - "Follow" is a present tense. Day by day we are to follow Him. We are to follow His example. We should always ask, "What would Jesus do in this situation?" It is doing what Jesus would do and going where Jesus would go. Just as a boy follows his daddy around, and seeks to imitate him, so we should follow Jesus and imitate Him. Jesus was a servant, and we should follow His example. Jesus was clean and pure in His living, and we should be clean and pure as well. Jesus was full of love, mercy, and grace, and we should be full of love, mercy, and grace. Jesus proclaimed the Gospel (Mt. 4:23; 9:35; 11:5), and so should we. And we should even be willing to follow Jesus on the pathway of suffering. The apostle Peter said, "For to this you were called, because Christ also suffered for us, leaving us an example, that you should follow His steps" (1 Pet. 2:21). Yes, when you deny self, take up your cross, and follow Jesus, you will be willing to suffer for Jesus, if need be. Paul said in 2 Cor. 4:9-10, we are "persecuted, but not forsaken; struck down, but not destroyed— always carrying about in the body the dying of the Lord Jesus, that the life of Jesus also may be manifested in our body." We should also follow His will for our lives.

But instead of following Christ, too many people just follow the world, and I see too much of that in the church today. Who are you following? My commitment is to follow Jesus, regardless of what others do.

After hearing this great challenge, you may feel that the demands are too great. You may feel that the sacrifice is too great. You may wonder how Jesus would get *anyone* to follow Him. Yet multitudes have accepted the challenge to take up their cross and follow Jesus. So I want to close the message by sharing with you:

#### IV. THE REASONS FOR CHOOSING GOD'S SALVATION

I say "choosing" because that is certainly involved. Notice Jesus says in v.24, "If any man is 'willing' (*thelo*) to follow me." Normally, a person took up a cross only under compulsion, but Jesus says you must take up your cross willingly. He will not force anyone to follow Him. He wants you to come to Him with a willing heart. So in order to properly motivate us, Jesus gives the following reasons for accepting such severe conditions of discipleship:

A. Because *He* Was Willing to Suffer and Die for You – Jesus was willing to submit to the will of God, though it meant suffering and a cross. Shouldn't you be willing deny self, take up your cross, and follow Jesus? This is the basis of the courage of many Christian martyrs as they face death.

A certain man described a dream he had. "I saw in a dream that I was in the Celestial City—though when and how I got there I could not tell. I was one of a great multitude which no man could number, from all countries and peoples and times and ages. Somehow I found that the saint who stood next to me had been in Heaven more than 1,900 years. "Who are you?" I said to him. "I," said he, "was a Roman Christian; I lived in the days of the Apostle Paul. I was one of those who died in Nero's persecutions. I was covered with pitch and fastened to a stake and set on fire to light up Nero's gardens." "How awful!" I exclaimed. "No," he said, "I was glad to do something for Jesus. He died on the cross for me."

The man on the other side then spoke: “I have been in Heaven only a few hundred years. I came from an island in the South Seas-Eromanga. John Williams, a missionary, came and told me about Jesus, and I too learned to love Him. My fellow-countrymen killed the missionary, and they caught and bound me. I was beaten until I fainted and they thought I was dead, but I revived. Then next day they knocked me on the head, cooked and ate me.” “How terrible!” I said. “No,” he answered, “I was glad to die as a Christian. You see the missionaries had told me that Jesus was scourged and crowned with thorns for me.”

Then they both turned to me and said, “What did you suffer for Him? Or did you sell what you had to send money to help men like John Williams tell the heathen about Jesus?” And I was speechless. And while they both were looking at me with sorrowful eyes, I awoke, and it was only a dream! But I lay on my soft bed awake for hours, thinking of how *little* I had really experienced the words of Jesus: “If any man will come after Me, let him deny himself, and take up his cross, and follow me.”<sup>8</sup>

There is another reason why we should repent and trust Jesus as Savior:

B. Otherwise You Lose Everything – Jesus warned in v.25, “For whoever desires to save his life will lose it...” That’s a paradox. And in v.26 He warned of losing your soul. If you are not willing to follow behind Christ, that means you think you are “saving” your life for yourself, to live as you wish. But Jesus said that you actually will lose it.

Furthermore, Jesus says that if a man could gain the whole world, but in the process lose his soul, what has he really gained? He is a loser. He not only loses his soul, but at death he loses everything else! In Lk. 12:20 God said to a certain rich man, “Fool! This night your soul will be required of you; then whose will those things be which you have provided?” At the end of this life we are each measured by the health of our souls, not the wealth of our estates. A soul, in God’s account, is not only more highly valued than the world, but it is valued to the point that Jesus would suffer and die to save such a soul (cf. I Pet. 1:18-19). And yet we throw our soul away in exchange for sinful pleasures, such as alcohol abuse, and the beastly pleasure of a night. We are worse than Esau, who traded his birthright for the momentary satisfaction of a mess of pottage! A few other examples of such persons are: Judas Iscariot, and the rich young ruler. (Cf. Phil. 3:7-8).

C. There Is No Other Way to Be Saved – In v.26 Jesus asked a profound question, “Or what will a man give in exchange for his soul?” To exchange is to buy or barter. If a man loses his soul, there is nothing that can be given in exchange for the soul that is lost. No amount of money given to the church can buy your way into heaven. No amount of good works and service to Christ can purchase your salvation. You must realize that there is nothing you can do to earn your salvation. If we fail to put our faith in Jesus and in His finished work on the cross, the Bible says, “there remains no more sacrifice for sins” (Heb. 10:26). The Psalmist said, “They that trust in their wealth, and boast themselves in the multitude of their riches; none of them can by any means redeem his brother, nor give to God a ransom for him” (49:6-7). As we have said, the only acceptable payment for sin is death, either our own, or the death of our sinless Substitute, Jesus Christ.

D. Jesus Will Hold Us Accountable When He Returns – In v.27 Jesus said, “For the Son of Man will come in the glory of His Father with His angels,<sup>9</sup> and then He will reward each according

---

<sup>8</sup> Paul Lee Tan, *Encyclopedia of 7700 Illustrations: #4310* (Rockville, Maryland: Assurance Publishers, 1979).

<sup>9</sup> The disciples expected that the Messiah would rule and reign on earth. Prophecy predicted it (cf. Dan. 7:13-14). But here Jesus is introducing a new truth. He will intervene in the affairs of men and establish a kingdom on earth.

to his works.” The word translated “reward” (*apodidomi*) actually means to recompense or pay back. On the one hand, if you haven’t followed Christ there is payday, someday. You can reject Christ and live for self, but they day is coming when Christ will hold you accountable.

On the other hand, if you have believed in Christ and followed Him, you will be rewarded. First, you will receive eternal life. Jesus said in v.25, “...whoever loses his life for My sake will find it.” If you are willing to take your hands off your life, and give your life to Jesus, you will find eternal life, and a life that is truly blessed. And the rewards of sacrificing self to follow Christ begin even in this life. Jesus said in Lk. 18:29-30, “Assuredly, I say to you, there is no one who has left house or parents or brothers or wife or children, for the sake of the kingdom of God, who shall not receive many times more in this present time, and in the age to come eternal life.” Friend, you can’t out give God! You never make a sacrifice to God that He doesn’t reward many times over. If you give up friends to follow Jesus, He will give you better friends. David said in Psalm 37:4, “Delight yourself also in the LORD, and He shall give you the desires of your heart.” So Jesus teaches us to sacrifice present, self-centered choices (vv.24-26) for future reward and glory (v.27). Too few people do that anymore.

Notice that Christ says He will judge us based upon our works. It’s not that we are saved by our works, but these works will show whether or not a person is a genuine believer in Christ. James said, “Faith without works in dead.” It is not true faith. Our works will also determine our reward. Jesus said in Rev. 22:12, “And behold, I am coming quickly, and My reward is with Me, to give to every one according to his work.”

Conclusion: So for these reasons, I want to encourage you to repent of your sins, deny self, take up your Cross, trust in Jesus as your Savior and follow Jesus. This is not a decision you should put off, for death or the coming of Christ could be sooner than you think. [Lead in the sinner’s prayer during my closing prayer].

Sources: William Barclay, *The Daily Study Bible Series: Matthew* (Philadelphia: The Westminster Press, 1975); Stephen Felker, *Devotional & Explanatory Notes on the Entire Bible* (Col. Hghts, VA: Published by Author), 2006; Oliver B. Greene, *The Gospel According to Matthew*, Vol. 3, (Greenville, SC: The Gospel Hour, Inc., 1971); William Hendriksen, *New Testament Commentary: Matthew* (Grand Rapids: Baker Book House, 1973); Alexander Maclaren, *Expositions of Holy Scripture, Vol 6* (Grand Rapids: Baker Book House); G. Campbell Morgan; Larry Pierce, *Online Bible* [Ver. 5:30] (Ontario: onlinebible.net, 2017); Alfred Plummer, *An Exegetical Commentary on the Gospel According to S. Matthew*, reprint, Christian Publishing Co.; A.T. Robertson, *New Testament Word Pictures*, Vol. I (Nashville: Broadman Press, 1931); Warren W. Wiersbe, *Be Loyal: Matthew* (Wheaton: Victor Books, 1980); Michael J. Wilkins, *The NIV Application Commentary: Matthew* Grand Rapids: Zondervan, 2004). Unless otherwise indicated, all Scripture quotations are from *The New King James Version* (Nashville: Thomas Nelson Publishers, 1982).

#### ABOUT THESE SERMON NOTES

© Dr. Stephen Felker. These notes may be used and even shared for personal study or ministry, but not for commercial purposes. The author credits the sources listed above and footnotes for much of the content. The “live” recording of this sermon will be more completely in the author’s own words. To obtain an audio or video recording of this message, go to [www.sermonaudio.com/pastorFelker](http://www.sermonaudio.com/pastorFelker), or go to [www.SwiftCreekBaptistChurch.com/Resources](http://www.SwiftCreekBaptistChurch.com/Resources). Dr. Felker’s email address is [S+Felker&2@aol.com](mailto:S+Felker&2@aol.com) (remove signs).