

Where Your Treasure Is

Scripture: Matthew 6:19-24

August 9, 2026 - Week 2 of Sermon Series: "Fruitful Stewards"

Key Sentence: *Our financial choices are spiritual choices because our treasure quietly leads our hearts.*

Grace and peace to you in the name of God our Father, our Lord Jesus Christ, and the Holy Spirit. Amen.

My dear brothers and sisters in Christ, last Sunday we began our August sermon series, "Fruitful Stewards: Faithful with All God Has Given." We began with the foundational truth that everything belongs to God. Psalm 24 declared, "The earth is the Lord's and all that is in it." Our lives, time, abilities, possessions, church buildings, financial resources, and opportunities are gifts entrusted to us by God.

Our key sentence last Sunday was, *"A faithful steward does not live as an owner, but as a grateful caretaker of God's gifts."* Today Jesus takes us one step deeper. Last Sunday, we considered who owns our treasure. Today, Jesus asks what our treasure is doing to our hearts.

Jesus says, *"For where your treasure is, there your heart will be also."* This is one of the best-known teachings of Jesus, but it is also one of the most searching. Jesus is not speaking only about money. He is speaking about the human heart.

Jesus knows that what we value, protect, pursue, purchase, and fear losing has power over us. Money is never merely financial. It is also emotional, relational, and spiritual. Our spending may reveal what brings us comfort. Our saving may reveal what gives us security. Our giving may reveal what we believe about God. Our fear of losing money may reveal what we trust, and our desire for more may reveal what we believe will make us happy.

That is why Jesus speaks so directly about treasure. He is not trying to shame us. He is trying to free us from allowing possessions, anxiety, comparison, and fear to control our hearts.

So today, I would like us to reflect on three movements from the teaching of Jesus:

First, Earthly Treasures Cannot Give Lasting Security

Second, Our Treasure Leads Our Hearts

Third, We Cannot Serve Both God and Money

The key sentence for today is this:

"Our financial choices are spiritual choices because our treasure quietly leads our hearts."

First, Earthly Treasures Cannot Give Lasting Security

Jesus begins, *"Do not store up for yourselves treasures on earth, where moth and rust consume and where thieves break in and steal."*

When we hear these words, we may wonder whether Jesus is saying that saving money, owning property, preparing for retirement, or caring for our families is wrong. That is not what he is teaching. Scripture encourages wisdom, honest work, planning, and responsible preparation. Families should prepare for future needs, and congregations should maintain their buildings and plan faithfully for ministry.

Jesus is not condemning responsible financial planning. He is warning us not to place our ultimate security in things that cannot last.

In the world of Jesus, expensive clothing could be destroyed by moths. Stored goods could decay or be consumed. Coins and precious objects hidden in a house could be taken by thieves. Jesus points to a reality that is still true: everything on earth is temporary.

A house may need repairs. A vehicle may stop working. A job may end. A financial market may fall. A medical bill may change a family's situation. A storm may damage property. A church building may suddenly need a roof, a heating system, or another costly repair. Earthly treasures may support our lives, but they cannot guarantee our lives.

Money can purchase food, but it cannot guarantee health. It can purchase a house, but it cannot create a loving home. It can support a church building, but it cannot create a living congregation. It can purchase medicine, but it cannot prevent death forever. It can provide temporary comfort, but it cannot forgive sin or reconcile us to God.

The problem is not that money has no value. The problem begins when we ask money to give us what only God can provide. We may ask it to give us identity, peace, security, or proof that our lives are successful. But money was never created to be our savior. It is a useful tool and a helpful servant, but it is a poor god and a terrible master.

Jesus therefore says, *"Store up for yourselves treasures in heaven."* He is not describing a heavenly bank account where enough good works can purchase salvation. We cannot earn God's love. Salvation is God's gift of grace through Jesus Christ.

To store treasure in heaven means to use our earthly resources in ways that participate in God's eternal purposes. We store treasure in heaven when we feed someone who is hungry, support the ministry of the church, nurture children and youth, welcome someone who is lonely, care for a grieving family, support mission, and serve our community.

We store treasure in heaven when our buildings become places of worship, learning, hospitality, healing, fellowship, and hope. The money itself will not last forever, but what God accomplishes through faithful generosity may have eternal significance.

A meal is eaten, but the love shown through it may remain in someone's heart. A Bible given to a child may shape an entire life. A room used for a support group, youth gathering, or community activity may become a place where lasting relationships and healing begin. A financial gift may leave our account, but through that gift someone may hear the gospel, receive care, discover belonging, or experience the love of Christ.

We cannot take earthly treasure with us, but we can use earthly treasure for purposes that reach beyond us.

Second, Our Treasure Leads Our Hearts

Jesus continues, *"For where your treasure is, there your heart will be also."*

We often think that our treasure follows our heart. We say, *"When I care deeply about something, I will give to it."* That is true. Our heart can direct our treasure. But Jesus also teaches the opposite direction: our treasure can direct our heart.

Where we repeatedly place our money, time, attention, and energy, our heart gradually follows. Our investments shape our affections.

Imagine someone who begins supporting a child through a mission organization. At first, the giver may know little about the child or the child's country. But each month the person gives, receives letters, sees photographs, prays, and learns about the child's family and community. Over time, the giver's heart becomes connected to people who once seemed very far away. The treasure helped lead the heart.

When we support children's and youth ministry, we become more attentive to the faith of the next generation. When we support mission, our hearts become connected to God's work beyond our local congregation. When we help a family in need, we become more aware of burdens that families carry. When we give regularly to the church, we become more invested in its worship, discipleship, fellowship, care, and mission.

This is why giving is more than a financial transaction. Giving is a spiritual discipline. Prayer shapes the heart. Scripture shapes the heart. Worship and service shape the heart. Generosity also shapes the heart.

We may say, *"I will begin giving when I feel more generous."* But generosity often grows through the practice of giving. We do not wait until we feel perfectly prayerful before we pray. We pray, and God shapes us. We do not wait until we fully understand Scripture before we read it. We read, and God teaches us. In the same way, we give faithfully, and God gradually forms a generous heart within us.

The same principle can also work in another direction. When most of our treasure is directed toward status, comparison, comfort, and immediate desire, our hearts may become increasingly focused on those things. When we continually purchase things to impress others, their approval begins to control us. When we constantly compare possessions, contentment disappears. When all our energy is spent protecting what we have, fear begins to direct our decisions.

This is why Jesus' teaching is both uncomfortable and merciful. He invites us to ask, *"What is my treasure teaching my heart to love?"* If someone saw only my calendar, what would that person think matters most to me? If someone saw only my spending, what would that person believe I value? If someone listened only to my worries, what would that person think I trust?

These questions are not meant to shame us. Jesus exposes our hearts in order to heal and redirect them. There may be areas where our financial choices already reflect faithfulness, wisdom, compassion, and generosity. We should thank God for that. There may also be areas where our treasure is pulling our hearts away from God. The invitation is not to despair but to redirect our treasure so that our hearts may be redirected toward God's kingdom.

Jesus then says, *"The eye is the lamp of the body."* In the biblical world, a healthy or generous eye could describe a person who looked upon others generously, while an unhealthy eye could describe greed, envy, or stinginess. Jesus is asking how we see what God has given us.

A generous eye sees a blessing and asks, *"How might this bless someone else?"* A greedy eye asks, *"How can I keep all of this for myself?"* An envious eye asks, *"Why do they have more than I do?"* A grateful eye says, *"Thank you, God, for what you have entrusted to me."* A fearful eye sees scarcity everywhere, but a faithful eye sees God's provision and opportunities for service.

The way we see our resources shapes how we use them. One congregation may see its building only as an expense; another may see a place for worship, hospitality, education, fellowship, and community service. One person may see money only as something to protect; another may see a resource to manage wisely, provide for genuine needs, and share generously.

Faithful stewardship requires both wisdom and vision. It is not faithful to spend everything carelessly, but neither is it faithful to bury every resource because we are afraid. God gives us treasure not merely to possess, but to use according to God's purposes.

Third, We Cannot Serve Both God and Money

Jesus concludes with very strong words: *"No one can serve two masters."* He does not say that we cannot have or use money. Money is necessary for food, housing, family care, church ministry, and help for people in need. Jesus says, *"You cannot serve God and wealth."* The issue is lordship.

Who is the master? Who determines our identity? Who controls our decisions? Who receives our deepest trust?

Money is a useful servant, but it is a cruel master. Money says, *"You are worth only as much as you possess."* God says, *"You are my beloved child."* Money says, *"You will be safe only when you accumulate more."* God says, *"I am with you, and I know what you need."* Money says, *"You must compare yourself with others."* God says, *"I created you and called you by name."*

Money says, *"You cannot afford to be generous."* God says, *"I have blessed you so that you may become a blessing."* Money says, *"Protect yourself at all costs."* Jesus says, *"Love your neighbor as yourself."* Money says, *"Your future depends entirely upon you."* God says, *"Your times are in my hands."*

The question is not whether money will have a role in our lives. The question is whether money will be our servant or our master.

This is also an important question for congregations. A church must have a budget, pay bills, maintain property, and make responsible decisions. But the financial situation of a church must not become its master. Fear must not be the master. Debt must not be the master. Maintenance and institutional survival must not be the master. Jesus Christ is the Lord of the church, and the mission of Christ must guide our use of resources.

As I have begun serving CPC Plainview and CPC Rochester, I have seen many treasures in both congregations: faithful members, long histories, buildings and property received from previous generations, musical gifts, leadership gifts, caring hearts, practical abilities, and a desire to serve. I have also seen financial responsibilities, maintenance needs, and concerns about the future.

We should not be ashamed to speak honestly about these realities, and we should not blame previous generations. Those who came before us prayed, worked, sacrificed, and gave according to the needs and understanding of their time. We honor them. Now God has entrusted this season to us, and our calling is to receive their legacy gratefully and ask how it may serve Christ's mission today.

Are our treasures leading our hearts toward mission? Are our decisions shaped mainly by fear or by faith? Are we using our buildings to welcome and serve people? Does our budget reflect what we believe God is calling us to do? Are we nurturing children and youth, supporting worship and pastoral care, serving our communities, and preparing faithfully for the future?

These are not accusations. They are stewardship questions. We do not honor the gifts of previous generations merely by leaving them untouched. We honor those gifts by using them faithfully for the mission for which they were given. A church building is honored when worship fills it. A classroom is honored when faith is taught there. A fellowship hall is honored when hospitality is offered there. Financial resources are honored when they help the church proclaim Christ, nurture believers, care for neighbors, and prepare for future ministry.

Our treasures should not lead our hearts only toward survival. They should lead our hearts toward God's kingdom.

This week, I invite each of us to take three simple steps. First, examine your treasure. Pray, *"Lord, what is my treasure teaching my heart to love?"* Second, redirect one portion. Begin regular giving, support a mission, help a neighbor, reduce an unnecessary expense, or use something you own to serve another person. One faithful step can begin redirecting the heart. Third, choose your master. Before a financial decision, pray, *"Lord, will this help me serve you, or is money beginning to control me?"*

Not every purchase is wrong. Not every comfort is sinful. Not every savings account is a sign of fear. But every part of life must remain under the lordship of Jesus Christ.

Most importantly, Jesus does not merely tell us to store treasure in heaven. Jesus himself is our greatest treasure. In Christ, God gives us forgiveness, reconciliation, a new identity, a place in God's family, the presence of the Holy Spirit, hope beyond death, and eternal life.

Jesus did not hold back his life from us. At the cross, he revealed the generous heart of God. Through the resurrection, he revealed that the treasures of God's kingdom cannot be destroyed by death. Christian generosity is therefore not an attempt to purchase God's love. It is our grateful response to love already given.

We do not give because God is poor. We give because God has been generous to us. We do not give to earn salvation. We give because salvation has been freely given. We do not give because the church merely wants our money. We give because Jesus desires our hearts.

Conclusion

My dear brothers and sisters, Jesus says, *"Where your treasure is, there your heart will be also."*

So today, let us ask: *Where is our treasure? What is shaping our hearts? What are we trusting? Whom are we serving?*

Earthly treasure is temporary. It can be used, enjoyed, managed, and shared, but it cannot save us. Our treasure quietly leads our hearts, so we must direct it carefully and faithfully. And we cannot serve two masters. Money must remain a servant; God alone must be our Lord.

May our earthly treasures become instruments of God's eternal purposes. May our giving lead our hearts toward compassion. May our resources support worship, discipleship, mission, and care. May our church buildings become places of hospitality, healing, fellowship, and hope.

May CPC Plainview and CPC Rochester use their treasures not merely to preserve the past, but to participate courageously in the future God is preparing.

And may we choose again today to serve not wealth, fear, or possessions, but the living God revealed to us in Jesus Christ.

For where our treasure is, there our hearts will be also.

In the name of the Father, and of the Son, and of the Holy Spirit. Amen.

Reference Notes

1. The Holy Bible, New Revised Standard Version Updated Edition, Matthew 6:19-24.
2. R. T. France, The Gospel of Matthew, New International Commentary on the New Testament. Grand Rapids: Eerdmans, 2007, commentary on Matthew 6:19-24.
3. Dale C. Allison Jr., The Sermon on the Mount: Inspiring the Moral Imagination. New York: Crossroad, 1999.
4. Craig S. Keener, The Gospel of Matthew: A Socio-Rhetorical Commentary. Grand Rapids: Eerdmans, 2009, commentary on Matthew 6:19-24.
5. Douglas John Hall, The Steward: A Biblical Symbol Come of Age. Grand Rapids: Eerdmans, 1990.
6. Presbyterian Church (U.S.A.), Book of Order 2025-2027, F-1.0304, "The Great Ends of the Church."