

# WHERE OUR TREASURE IS

Matthew 6:19–24 | December 28, 2025 | Brian Smoller

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## INTRODUCTION

### SLIDE 1 – The Gift Series

*Title Slide*

The past few weeks we've been walking through Advent, reflecting on the gifts the Magi brought to Jesus. Gold, acknowledging Him as King. Frankincense, pointing to His priestly role as the One who brings us to God. And myrrh, foreshadowing His suffering on our behalf. Each gift told us something about who Jesus was and is. And last week, Dave showed how together these gifts remind us that the greatest gift of Advent, was not just some thing placed in the manger, but God taking on human form. He provided **His presence** with us, in the form of Jesus, and forever offers **His presence** through the Holy Spirit, who lives in us after we are saved. That was the greatest gift we've received.

### SLIDE 2 — Series Bridge

*Advent shows us what God gave us, what we received.*

But if we're speaking of material things, what was the best gift you received this past week? I received my best physical gift ever a few years ago now. She's my everything. I am so proud of her and all she can do and has done. From hot summers to cold winters, she's been there as steady and rock solid as ever. And when she looks at me with those blue eyes of hers, it just takes my breath away. Here's a picture of her.

### SLIDE 3 – Tractor

### SLIDE 4 — Series Bridge 2

*Advent shows us what God gave us, what we received physically and spiritually.  
So, how do we respond – as usual, the answer is Jesus – He shows us how.*

Does anyone know what this period is called between Christmas and New Year's? Twixmas – betwixt or festive gap. It's also a time where people are either returning, re-gifting, or donating things. It can be a giving time. So, as we go through Twixmas, how does giving tie into God's presence? What action(s) will come next? Today, we're going to be in Matthew chapter 6,

### SLIDE 5 — Where Our Treasure Is

*Matthew 6:19–24*

...where Jesus shows us how we now live in response to what God gave us.

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## THE GIFT OF GIVING – WHERE OUR TREASURE IS

In this passage, Jesus addresses three closely connected areas of our lives—areas that reveal what truly has our hearts and how it relates to giving of not just resources such as money but material things and our time. These three areas are our:

## SLIDES 6,7,8,9 — The Gift of Giving – Where Our Treasure Is

*Treasure: What we Value*

*Vision: What we Look at*

*Loyalty: Who we Serve*

*Together they all reveal our hearts*

### SLIDE 10 — Passage

Matthew 6:19–24

Prayer

Jesus is not trying to shame us here. He's inviting us into freedom by calling us **into honest** assessment.

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## SECTION I — TREASURE: What We Value (Matthew 6:19–21)

Jesus begins by addressing what we treasure.

### SLIDE 11 — Scripture Anchor (Treasure)

*Matthew 6:19-21*

Jesus reminds us that earthly treasures are temporary. They wear out, they break, and they can be taken away. Heavenly treasure, however, is secure and eternal.

And then Jesus makes a profound statement: our hearts always follow what we value most. We don't drift toward generosity—we drift toward protecting whatever we're afraid of losing. **Someone who is a treasure** is someone who has won your heart. When that is placed on material things, when that becomes indispensable, that's when things get out of whack.

*What we treat as irreplaceable reveals where our heart really is.*

Jesus isn't saying money is evil. He's saying money is powerful—and whatever we treat as ultimate will shape our hearts.

*I recently read the Treasure Principle from Randy Alcorn. He uses this passage as a key to his book, it's a fascinating read, but he uses the analogy that the greater emphasis we put on material things, money/resources, etc., **the greater the mass**. And the greater the mass, the greater the gravity, the more it pulls your heart to it. I think of Gollum from the Lord of the Rings, "my precious". While we may not sit in our homes and think of everything we see to that extreme, it is an example of how the more value we assign to things, the more we want to protect it and not think of giving it away.*

The apostle Paul echoes this heart-centered approach to giving in the New Covenant:

### SLIDE 12 — Supporting Scripture (Treasure)

*2 Corinthians 9:7*

Notice what Paul emphasizes: not pressure, not comparison, not amounts—but the heart. New Covenant generosity flows from joy and trust, not fear or obligation.

It isn't about how much you have. It's about what your heart has. And when your heart is in the right place, giving becomes much easier. **Side note, this is quite different from the prosperity gospel** – anyone who teaches that giving leads to greater Earthly treasure has a heart in the wrong place. That leads to serving something other than the Lord, which will see later. No, we're talking here about the

principle of Stewardship – we are merely in charge of what we’ve been given and where it should go next. This requires a mindset change and a change of heart.

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## SECTION II — VISION: What We Fix Our Eyes On (Matthew 6:22–23)

How does something change our hearts? Jesus points to vision and what we import to our mind and hearts through what we see.

### SLIDE 13 — Scripture Anchor (Vision)

*Matthew 6:22-23*

Jesus is saying that what we consistently focus on doesn’t just inform us—it illuminates or darkens our entire lives.

*If I invest in Coca-Cola, I undoubtedly will be looking in the stock reports, Fox Business News, or whatever else I can, to see how Coke is doing. I might also purchase more Coca-Cola or make sure all my friends and family know how great Coca-Cola is and before you know it, everything that has Coca-Cola on it from mugs to underwear you suddenly have. My thoughts at night become I wonder how Coca-Cola stock is doing; it overtakes my thinking.*

What you fix your eyes on will shape how you live. Being overrun with Coca-Cola thoughts may sound extreme, but the premise of what we see on Earth, the temporal being elevated above what really matters, is something we as humans have continually battled.

### SLIDE 14 — Supporting Scripture (Vision)

*Psalms 119:37*

In the Old Testament, in Psalms, the author of Psalm 119 understood this long before Jesus preached it.

It’s interesting that this verse sounds less like a command and more like a prayer. It acknowledges how easily our attention drifts—and how much we need God’s help to refocus our vision.

What captures our attention eventually captures our hearts. Perspective is key here. Imagine our lives are a long line, from birth until eternity (a long line) – our time on Earth is just a dot on that long line. Our stuff – everything we “own” is with us at that dot but won’t be with us at any point elsewhere on that line.

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## SECTION III — LOYALTY: Who We Serve (Matthew 6:24)

And speaking of points, Jesus then brings everything to a point. A point of decision.

### SLIDE 15 — Scripture Anchor (Loyalty)

*Matthew 6:24*

Jesus doesn’t say we *shouldn’t* serve two masters. He says we **can’t**. Divided loyalty always produces anxiety, pressure, and exhaustion. Why, because the key word here is not only Money, which in some translations is capitalized, but the word, serve. In the original Greek, the word used here is DOOL-you-oh, which means; to be a slave to, be in bondage to, or to willingly give over rights to be self-governed.

*When we elevate material things as our security, we become slaves to those things.*

The apostle Paul gives a pastoral warning that supports Jesus’ words:

## SLIDE 16 — Supporting Scripture (Loyalty)

1 Timothy 6:9-10

Paul isn't condemning having money. He's warning about **the desire** for Money. I mentioned Money being capitalized in some texts in the Matthew passage, well that capital M might as well be for Me, as in elevating Myself and my fleshly desires over what the Bible tells us we should serve. Money can be a useful servant, but when misplaced as our security or joy maker, it makes for a terrible master.

Owning things isn't the issue, having those things own us, is. Serving money leads to anxiety. Serving God leads to freedom from those pressures, feelings, worry.

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## SECTION IV — STEWARDSHIP: Entrusted, Not Owned

So, how do we get a mindset that sees serving God and not our things. That phrase, "our things" is interesting, because truly, we do not own anything in this world. When the Magi encountered Jesus, they opened their treasures and offered them in worship. They didn't give because Jesus needed their gold, frankincense, and myrrh—they gave because they recognized who He was.

## SLIDE 17 — Stewardship Reframed

*We are not owners.*

*We are stewards.*

King David expressed this truth beautifully:

## SLIDE 18 — Supporting Scripture (Stewardship)

1 Chronicles 29:14

Everything we have—much or little—comes from God. **Stewardship is simply trusting Him with what He has entrusted to us.** This isn't to say we shouldn't enjoy the things we've been given. No, Jesus wants us to have joy and enjoying His gifts is part of that. The church should operate like this as well. The church is not a storehouse, but a clearinghouse, passing on gifts for the greatest impact in God's Kingdom, which is this community, region, state, and beyond. I think of Brad & Angie Jones who gave this land we are on to God; it happened that He determined it would be Tru Community Church that landed here. They trusted God through prayer and spending time in His presence to do with it what He willed. That's the example of what Jesus is calling us to do, see our Earthly gifts from God as property that we oversee and before, during, and/or after enjoying their use, determine how they can serve the Kingdom.

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## APPLICATIONS — Presence First, Then Provision

So, once we've become honest with ourselves and determine where our treasure is, how do we respond?

## SLIDE 19,20 — Now What?

*How do we respond?*

First, a step for all of us.

This week, spend intentional time with God—five or ten minutes each day—before you spend, scroll, or plan. Let His presence shape your heart.

Second, a step for some of us.

*Practice Trust*

*Steward what God has entrusted to you*

Prayerfully consider how you steward what God has given you. Not out of pressure, comparison to others, or shame/guilt, but as an act of worship and trust.

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## CONCLUSION

The safest place for your heart is not wrapped around physical gifts, our earthly treasures, our money, or our big, beautiful tractors, but anchored in the presence of God.

Advent reminded us that God came near. Someday, as Dave mentioned last week, we'll experience another Advent when Jesus comes back. In between then, is when we live. It's like our lives are in the Festive Gap or the Twixmas between the first and second coming. And like how Twixmas is just a small part of the full year, so are our lives from the perspective of eternity. We're just living in the dot of that long line of eternity. Let's consider what we value in our hearts, how we see things, and what things have mastery over us. As we take time to rest in His presence during this period and begin to plan for a new year, let's do so as stewards of the things He has given us, during our day-to-day lives. Let's accept the invitation from Jesus to live like **He** truly reigns, free from fear or the power of material things.

### **SLIDE 21 — Closing Take-Home**

*When God gives us His presence,  
He reshapes what we treasure.*

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## CLOSING PRAYER

Lord, we thank You for giving us Yourself.

We confess that our hearts are easily pulled toward things that don't last.

Turn our eyes from what is worthless and give us life in Your ways.

Help us to trust You with all that You have entrusted to us—our time, our resources, and our lives.

Teach us to treasure You above all else.

We offer ourselves to You again today, in gratitude and faith.

Amen.

# The Gift

Gold <sup>79</sup> Au  
Precious Metal  
Symbol of Kingship  
on earth  
196.967



Frankincense  
Resin from tree  
Highly fragrant  
Symbol of healing



Myrrh  
Resin from tree  
Spice for embalming  
Symbol of suffering



# *The Gift*



*Advent –what we received*





# *The Gift*



*Advent – what we received*

*Now – how do we respond?*

# *The Gift*



*Where Our Treasure Is*

*Matthew 6:19-24*

# *The Gift of Giving – Where Our Treasure Is*

- Treasure: what we value.



## *The Gift of Giving – Where Our Treasure Is*

- Treasure: what we value.
- Vision: what we look at.



## *The Gift of Giving – Where Our Treasure Is*

- Treasure: what we value.
- Vision: what we look at.
- Loyalty: who we serve.





## *The Gift of Giving – Where Our Treasure Is*

- Treasure: what we value.
- Vision: what we look at.
- Loyalty: who we serve.
- Together they reveal our hearts and change perspective.





## *Matthew 6:19-24*

<sup>19</sup>“Do not store up for yourselves treasures on earth, where moths and rust destroy, and where thieves break in and steal. <sup>20</sup>But store up for yourselves treasures in heaven, where moths and rust do not destroy, and where thieves do not break in and steal. <sup>21</sup>For where your treasure is, there your heart will be also.

<sup>22</sup>The eye is the lamp of the body. If your eyes are healthy, your whole body will be full of light. <sup>23</sup>But if your eyes are unhealthy, your whole body will be full of darkness. If then the light within you is darkness, how great is that darkness!

<sup>24</sup>No one can serve two masters. Either you will hate the one and love the other, or you will be devoted to the one and despise the other. You cannot serve both God and money.”



## *Treasure: what we value (Mat 6:19-21)*

<sup>19</sup> “Do not store up for yourselves treasures on earth, where moths and rust destroy, and where thieves break in and steal. <sup>20</sup> But store up for yourselves treasures in heaven, where moths and rust do not destroy, and where thieves do not break in and steal. <sup>21</sup> For where your treasure is, there your heart will be also.”



## *Treasure: what we value (2 Cor 9:7)*

<sup>7</sup>“Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver.”





## *Vision: what we look at (Mat 6:22-23)*

<sup>22</sup> "The eye is the lamp of the body. If your eyes are healthy, your whole body will be full of light. <sup>23</sup> But if your eyes are unhealthy, your whole body will be full of darkness. If then the light within you is darkness, how great is that darkness!"



## *Vision: what we look at (Psalm 119:37)*

<sup>37</sup> "Turn my eyes away from worthless things;  
preserve my life according to your word."



## *Loyalty: who we serve (Mat 6:24)*

<sup>24</sup>”No one can serve two masters. Either you will hate the one and love the other, or you will be devoted to the one and despise the other. You cannot serve both God and money.”





## *Loyalty: who we serve (1 Tim 6:9-10)*

<sup>9</sup>“Those who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge people into ruin and destruction. <sup>10</sup>For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs.”

