

## ***Making Eternal Investments***

***(Matthew 6:19-21 NASB) “Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. 20 But store up for yourselves treasures in heaven, where neither moth nor rust destroys, and where thieves do not break in or steal; 21 for where your treasure is, there your heart will be also.”***

### **I. Earthly Treasures Are Temporary**

***(Matthew 6:19 NASB) “Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal.”***

- a. In Matthew 6, Jesus warns against storing up treasures on earth, emphasizing the fragility and temporary nature of earthly wealth, a truth that remains just as relevant today (if not more relevant than ever). In our culture, materialism is not only prevalent but often celebrated, with influencers across different platforms promoting luxury lifestyles and a consumer-driven mindset that encourages people to seek identity, status, and happiness in what they own. Scripture is clear: placing our trust, hope, and satisfaction in earthly riches is a vain and ultimately an empty pursuit. It's important to acknowledge, Jesus wasn't condemning possessions or wise financial stewardship; rather, He was addressing the deeper issue of where we place our security and sense of worth.

***(Ecclesiastes 5:10 NASB) “One who loves money will not be satisfied with money, nor one who loves abundance with its income...”***

***(Mark 8:36 NASB) “For what does it benefit a person to gain the whole world, and forfeit his soul?...”***

- b. It's easy to find “success” in having “more” (more money, more stuff, more security). But the pursuit of wealth can quietly become a trap for our soul. When we pursue earthly treasures we'll work, save, accumulate, and invest in what's temporary. And though our American culture might applaud us, we can miss what truly matters. The danger isn't simply in having possessions; it's in allowing those possessions to shape our priorities and capture our affection. A life built around storing up treasure for ourselves in this age, can leave us spiritually bankrupt without even recognizing it.

***(Luke 12:15-21 NASB) “Beware, and be on your guard against every form of greed; for not even when one is affluent does his life consist of his possessions.” 16 ...‘The land of a rich man was very productive. 17 And he began thinking to himself, saying, ‘What shall I do, since I have no place to store my crops?’ 18 ...I will tear down my barns and build larger ones, and I will store all my grain and my goods there. 19 And I will say to myself, “You have many goods stored up for many years to come; relax, eat, drink, and enjoy yourself!” 20 But God said to him, ‘You fool! This very night your soul is demanded of you; and as for all that you have prepared, who will own it now?’”***

- c. During Jesus' time, various types of moths were common in the Middle East, especially those that damaged clothing and textiles. This context helps us see that Jesus wasn't just confronting money when He spoke of earthly treasure, *He was also confronting the value people placed on material goods like fine clothing made of wool, linen, and silk.* The word translated as “rust” in the passage is from a Greek term meaning “eating away” or “corrosion,” highlighting that all earthly possessions are subject to decay over time. To protect their valuables from thieves, pillagers, moths, and the elements, people would often bury them in the ground. Jesus used these images to show that no matter how carefully we work for and guard our earthly treasure, it still fades and can be stolen.

***(James 5:1-5 NASB) “Come now, you rich people, weep and howl for your miseries which are coming upon you. 2 Your riches have rotted and your garments have become moth-eaten. 3 Your gold and your silver have corroded, and their corrosion will serve as a testimony against you and will consume your flesh like fire. It is in the last days that you have stored up your treasure! 4 Behold, the pay of the laborers who mowed your fields, and which has been withheld by you, cries out against you; and the outcry of those who did the harvesting has reached the ears of the Lord of armies. 5 You have lived for pleasure on the earth and lived luxuriously; you have fattened your hearts in a day of slaughter.”***

## II. Heavenly Treasure Is Eternal

(Matthew 6:20 NASB) *“But store up for yourselves treasures in heaven, where neither moth nor rust destroys, and where thieves do not break in or steal”*

- a. Heavenly treasures certainly include eternal rewards (2 **Corinthians 5:10**) we’ll experience in the age to come, but they also encompass realities we experience right now, like the fruit of a godly life (good works, generosity, and Christlike character). These kinds of treasures cannot be stolen or destroyed. The value system God wants us to align with isn’t merely about following rules or being a good citizen; it’s about making lasting, eternal investments that can not be stolen or destroyed.

(Galatians 5:22-23 NASB) *“But the fruit of the Spirit is love, joy, peace, patience, kindness, goodness, faithfulness, 23 gentleness, self-control; against such things there is no law.”*

(James 3:17-18 NASB) *“But the wisdom from above is first pure, then peace-loving, gentle, reasonable, full of mercy and good fruits, impartial, free of hypocrisy. 18 And the fruit of righteousness is sown in peace by those who make peace.”*

- b. If we want to make eternal investments and store up treasures in heaven, it involves aligning our hearts with God’s eternal purposes and living with a kingdom mindset. We invest in eternal things by walking out God’s love, walking in obedience to His will, and serving others. Every day, we have opportunities to serve, give, and live with eternal intentionality (*how we invest our time, skills, resources, and affection*). Every small act of kindness, every sacrificial gift, and every course correction toward Christlikeness can be seen as a deposit in heavenly treasure.

(1 Timothy 6:18-19 NASB) *“Instruct them to do good, to be rich in good works, to be generous and ready to share, 19 storing up for themselves the treasure of a good foundation for the future, so that they may take hold of that which is truly life.”*

(Colossians 3:23-24 NASB) *““Whatever you do, do your work heartily, as for the Lord and not for people, 24 knowing that from the Lord you will receive the reward of the inheritance. It is the Lord Christ whom you serve.”*

- c. To be wise investors, we must be anchored in eternity, meaning we live our present lives with a perspective rooted in what lasts forever. This kind of alignment shifts our priorities away from the fleeting pleasures of this world and reorients them toward eternal things. When we intentionally set our minds on what is above, our decisions, relationships, and ambitions become driven by the eternal values of faith, hope, and love (1 **Corinthians 13:13**). This eternal perspective fuels a hope that produces endurance, even in the midst of trials and temptations, because we know that unlike earthly investments, our eternal investments are secure, they cannot be lost, stolen, or corroded.

(Colossians 3:1-4 NASB) *“Therefore, if you have been raised with Christ, keep seeking the things that are above, where Christ is, seated at the right hand of God. 2 Set your minds on the things that are above, not on the things that are on earth. 3 For you have died, and your life is hidden with Christ in God. 4 When Christ, who is our life, is revealed, then you also will be revealed with Him in glory.”*

(2 Corinthians 4:17-18 NASB) *“For our momentary, light affliction is producing for us an eternal weight of glory far beyond all comparison, 18 while we look not at the things which are seen, but at the things which are not seen; for the things which are seen are temporal, but the things which are not seen are eternal.”*

(1 Peter 1:3-4 NASB) *“Blessed be the God and Father of our Lord Jesus Christ, who according to His great mercy has caused us to be born again to a living hope through the resurrection of Jesus Christ from the dead, 4 to obtain an inheritance which is imperishable, undefiled, and will not fade away, reserved in heaven for you...”*

### III. Your Treasure Reveals Your Heart

(Matthew 6:21 NASB) *“For where your treasure is, there your heart will be also”*

- a. What Jesus was really after in this passage was not just our behavior, but our heart. He was revealing that what we truly value, what we treasure deep within will inevitably shape how we invest our resources. His words serve as an invitation to us to examine where our time, energy, money, attention, and affection are being spent. These things are not neutral; they are indicators of what holds our highest priority. Our calendars, bank statements, and relationships often reveal more about our heart's allegiance than our words do. Jesus is challenging us to do more than avoid materialism, He's calling us to intentionally steward our lives toward eternal values.

(Proverbs 4:20-23 NASB) *“My son, pay attention to my words; Incline your ear to my sayings. 21 They are not to escape from your sight; Keep them in the midst of your heart. 22 For they are life to those who find them, And healing to all their body. 23 Watch over your heart with all diligence, For from it flow the springs of life.”*

- b. Just a few verses later, Jesus says, *“No one can serve two masters; for either he will hate the one and love the other, or he will be devoted to one and despise the other. You cannot serve God and wealth” (Matthew 6:24).* The word “serve” here reflects the obedience of a bondservant, someone wholly submitted to the authority of a master. This isn't about juggling priorities or offering God part-time devotion; it's about total allegiance at the heart level. Sooner or later, every one of us must choose who, or what, will win the war for our affection and attention. There's a real spiritual conflict at play, a tug-of-war for our loyalty and devotion. Jesus doesn't merely caution against divided loyalty; He calls us to live with an undivided heart, fully surrendered to Him.

(Psalm 86:11 NASB) *“Teach me Your way, Lord; I will walk in Your truth; Unite my heart to fear Your name.”*

(Psalm 86:11 NIV) *“Teach me your way, Lord, that I may rely on your faithfulness; give me an undivided heart, that I may fear your name.”*

(Psalm 86:11 AMP) *“Teach me Your way, O Lord, I will walk and live in Your truth; Direct my heart to fear Your name [with awe-inspired reverence and submissive wonder]”*

- c. This teaching isn't merely about doing the right things, it's about desiring the right things. God is after our hearts, not just our habits. What we love will inevitably shape how we live, because our desires drive our decisions. The deeper question isn't just, “How am I using my time, money, and energy?” but rather, “What has captured my heart?” Where does my mind drift when I have margin? What do I crave when I feel empty? Who or what do I turn to for peace, identity, security, and joy? Our affections are always being shaped, and they reveal what we treasure most. Jesus is inviting us to orient our desires around Him and to treasure what is eternal so that our hearts, are fully His.

(Psalm 37:4 NASB) *“Delight yourself in the Lord; And He will give you the desires of your heart.”*