Candlewood Church



THE TREASURE PRINCIPLE – Buried Treasure

November 1, 2026

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BIG IDEA: Jesus wants us to have the right kind of treasure, and store it somewhere safe.

SCRIPTURE FOCUS: "Wherever your treasure is, there the desires of your heart will also be." **Matthew 6:21 NLT**

Opening: We all bury treasure somewhere

- **The Hoxne Hoard.** In 1992, Eric Lawes went looking for a farmer's lost hammer in a field in Suffolk, England, and found nearly 15,000 Roman coins buried in the early 400s AD. Someone hid it for safekeeping and never came back. *The treasure outlasted the person who hid it.*
- **Glenn's Bitcoin story.** Two Bitcoins bought in 2013 for $420, sold at $1,500, and the whole amount given away through our three adult children. After a family history with Ponzi schemes and affinity fraud, Glenn didn't want Bitcoin to become his buried treasure (Proverbs 13:11).
- **Keeping up with the Joneses.** The 1913 comic strip about a family chasing the lifestyle of neighbors who never appear. Solomon saw it first: "most people are motivated to success because they envy their neighbors" (Ecclesiastes 4:4).

The question isn't whether we have treasure; it's where we've buried it, and whether we'll be around to enjoy it.

Part One: Where is your treasure buried?

Matthew 13:44

- The man finds treasure in a field and sells everything to buy it, "in his excitement," literally "out of his joy."
- **Ann Voskamp in Northern Kenya:** the Rendille people call the Bible "the treasure."

Joy drives the sale, not duty. He wasn't making a sacrifice; he was making the smartest trade of his life.

Part Two: Where do you store up your treasure?

Matthew 6:19-20

- Jesus isn't against treasure; he's telling us where to keep it so it's protected.
- Moths, rust (literally "eating"), and thieves: everyday threats to clothing, grain, and cash. A commoner's teaching, not a wealthy person's.
- Greek word play: "Do not treasure up for yourselves treasures" (*thēsaurizō* / *thēsauros*).
- **Delayed gratification (Dig Deeper):** in the marshmallow test, kids who saw a kept promise waited four times longer than kids who saw a broken one. Waiting isn't mainly about willpower; **it's about trust** (Hebrews 10:23).
- Augustine: waiting enlarges the capacity of the soul. Carey Nieuwhof: does AI's immediacy bypass the way God stretches us?

You can't take it with you, but you can INVEST IT FORWARD.

Part Three: The heart follows the treasure

Matthew 6:21

- We assume our money follows our heart; Jesus flips it. **Put your treasure somewhere, and your heart will follow it there.**
- "Follow the money," used in a positive sense.
- Why we give to missions: **"As we invest in the gospel locally and globally, our hearts will follow our treasure."**
- Glenn and Robin's personal support of missionaries, as a way to aim their hearts at the Kingdom of God, not the kingdom of Glenn or Robin.

God's ROI is unbeatable; it's better than Bitcoin.

Response

This week's generosity step: Take inventory. Look at your calendar and bank statement and ask, "Where is my treasure actually stored right now?"

Reflection

- If someone looked at your calendar and bank statement, where would they say your treasure is buried?
- When was the last time giving felt like joy rather than obligation?
- What are you holding onto that's quietly turning into the Hoxne Hoard?
- Where would you like your heart to be a year from now? What treasure would need to move to get it there?

SCRIPTURES

Proverbs 13:11 NLT
Wealth from get-rich-quick schemes quickly disappears; wealth from hard work grows over time.

Ecclesiastes 4:4 NLT
Then I observed that most people are motivated to success because they envy their neighbors. But this, too, is meaningless, like chasing the wind.

Matthew 13:44 NLT
The Kingdom of Heaven is like a treasure that a man discovered hidden in a field. In his excitement, he hid it again and sold everything he owned to get enough money to buy the field.

Matthew 6:19-21 NLT
Don't store up treasures here on earth, where moths eat them and rust destroys them, and where thieves break in and steal. Store your treasures in heaven, where moths and rust cannot destroy, and thieves do not break in and steal. Wherever your treasure is, there the desires of your heart will also be.

Hebrews 10:23 NLT
Let us hold tightly without wavering to the hope we affirm, for God can be trusted to keep his promise.

Matthew 6:21 ESV
For where your treasure is, there your heart will be also.



DIG DEEPER NOTES



Keeping Up with the Joneses

Many of us know the phrase, but few of us know where it came from. The story behind it is funnier, and more convicting, than you might expect.

A Comic Strip Becomes a Catchphrase

The phrase began as a newspaper comic. On March 31, 1913, cartoonist Arthur R. "Pop" Momand launched a strip called *Keeping Up with the Joneses* in the *New York Globe*. It later moved to Joseph Pulitzer's *New York World*, was syndicated across the country, and ran for 25 years, until 1938.

The strip followed the McGinis family and their endless, exhausting effort to match the lifestyle of their neighbors, the Joneses. It caught on fast; by 1915 there was already a cartoon film by the same name touring American movie theaters. Phrase historians can't find the expression in use before Momand's strip, and they find it everywhere after it.

The Joneses Never Show Up

Here's the best part: **in 25 years of comic strips, you never actually see the Joneses.** They're always offstage. The McGinis family spends a quarter century chasing a family that is only ever talked about, never met.
That's the trap in a nutshell. We spend real money and real years trying to impress people who may not be paying attention at all, and whose lives we only imagine.

Who Were the Joneses?

Probably nobody in particular. Some writers connect the name to Edith Wharton's family, the wealthy Joneses of 19th-century New York society, but there's no solid evidence for it. Most phrase historians think Momand simply picked one of the most common surnames in America: the Joneses are everyone and no one. They're *the neighbors*.

The Joneses in the Bible

The phrase is from 1913, but the problem is as old as Eden.

The last commandment (Exodus 20:17). "You must not covet your neighbor's house. You must not covet your neighbor's wife, male or female servant, ox or donkey, or anything else that belongs to your neighbor." The Ten Commandments end by naming the neighbor's stuff as the thing we're most likely to want.

Solomon's research project (Ecclesiastes 4:4). After studying how people work and strive, Solomon reports: "Then I observed that most people are motivated to success because they envy their neighbors. But this, too, is meaningless, like chasing the wind." Three thousand years ago, he'd already spotted the McGinis family.

Asaph almost slips (Psalm 73:2-3, 17). "But as for me, I almost lost my footing. My feet were slipping, and I was almost gone. For I envied the proud when I saw them prosper despite their wickedness." Asaph only got his footing back when he could say, "Then I went into your sanctuary, O God, and I finally understood the destiny of the wicked."

The workers in the vineyard (Matthew 20:1-16). The all-day workers were happy with their wage until they saw what the latecomers got. The landowner's question is for every one of us: "Should you be jealous because I am kind to others?" (v. 15).

Jesus' warning (Luke 12:15). Right before the parable of the rich fool, Jesus says, "Beware! Guard against every kind of greed. Life is not measured by how much you own."

The Way Off the Treadmill
Scripture doesn't just tell us to stop keeping up; it gives us a reason we can.
"Don't love money; be satisfied with what you have. For God has said, 'I will never fail you. I will never abandon you'" (Hebrews 13:5).

Contentment isn't settling for less. It's realizing we already have the one thing the Joneses can't buy. Paul called it something he had *learned*: "I have learned how to be content with whatever I have" (Philippians 4:11). Which means it can be learned by us, too.
Jesus' treasure principle quietly ends the competition. If your treasure is stored in heaven (Matthew 6:19-21), there's nothing next door left to keep up with.

For Reflection

- Who are *your* Joneses? A neighbor, a coworker, a sibling, a feed you scroll every night?
- What's one purchase you made mostly so someone else would notice?
- What would change this week if you stopped keeping up and started storing up?



Affinity Fraud

Jesus warned that treasure stored on earth is vulnerable to places "where thieves break in and steal" (Matthew 6:19). Sometimes the thieves don't break in. Sometimes they're invited in, given a seat in the front row, and handed the microphone. That's affinity fraud.

What Is Affinity Fraud?

Affinity fraud is an investment scam that spreads through a close-knit group: a church, a denomination, an ethnic community, a professional circle. The scammer is, or pretends to be, "one of us." Instead of earning trust, the scheme borrows the trust the group already has.
Most affinity frauds are Ponzi schemes. Early investors really are paid, but the money comes from newer investors, not from any actual business. As long as new money keeps coming in, the testimonies keep coming too. When the new money stops, everything collapses at once.

Why Churches Are a Favorite Target

The U.S. Securities and Exchange Commission has warned for years that religious communities are frequent targets. Not because believers are foolish, but because the things that make a church healthy can be used against it:

- **Trust replaces due diligence.** In one Texas case, a pastor recruiting others was told, "I don't trust him, but I trust you." Nobody checked the investment; they checked the friend.
- **Respected leaders endorse it.** Schemes often recruit pastors and ministry leaders first, usually as unknowing victims. Once a trusted leader is in, the rest of the group follows.
- **Early payouts look like blessing.** The first investors really do get rich returns, so their stories sound like answered prayer.

- **Kingdom language disarms questions.** "God has blessed this," "It's for missions," "We're funding the Great Commission." Asking hard questions starts to feel like a lack of faith.
- **Victims stay quiet.** Embarrassment and a desire to "handle it within the family" mean the scam keeps spreading long after the first warning signs.

Real Stories, Real Losses

New Era Philanthropy (1989-1995). Philadelphia-area businessman John Bennett Jr. told ministries and charities that anonymous wealthy donors would *double* their gifts if they deposited money with his foundation for a few months. More than 180 evangelical ministries, colleges, and seminaries took part. When it collapsed in 1995, roughly $135 million was lost. Bennett was sentenced to 12 years in federal prison.

International Product Investment Corporation (2000-2003). Gregory Setser, a self-described former minister, said God had blessed him with the ability to buy goods cheaply around the world, and he wanted to share that blessing with fellow Christians. He promised 25 to 50 percent returns in three to six months. Well-known evangelists invested, which drew in others. Churches, ministries, and even a denominational district office here in Northern California lost money. Federal prosecutors said Setser "used religion as a tool to manipulate and cheat" his victims. He was convicted in 2006 and sentenced to 40 years.

Financial Advisory Consultants (around the same time). A separate Ponzi-style scheme run by James Lewis cost one Pentecostal denomination an estimated $15 million after its leader bypassed the church's own financial oversight.

These weren't naïve people. They were pastors, boards, and ministry leaders who loved God and wanted to fund His work. That's exactly what made them targets.

What Scripture Saw Coming

Hurry is a warning sign (Proverbs 28:20; 13:11). "The trustworthy person will get a rich reward, but a person who wants quick riches will get into trouble." And, as if written for this very topic: "Wealth from get-rich-quick schemes quickly disappears; wealth from hard work grows over time."

Not everything spiritual-sounding is from God (2 Peter 2:3). Peter warned of false teachers who would do exactly this: "In their greed they will make up clever lies to get hold of your money."

Faith and wisdom belong together (Matthew 10:16; Proverbs 14:15). Jesus told His followers, "Look, I am sending you out as sheep among wolves. So be as shrewd as snakes and harmless as doves." And Proverbs adds: "Only simpletons believe everything they're told! The prudent carefully consider their steps."

You can't buy God's work with a shortcut (Acts 8:20). When Simon the sorcerer tried to buy spiritual power, Peter replied, "May your money be destroyed with you for thinking God's gift can be bought!" God's Kingdom doesn't need a get-rich-quick plan to get funded.

The root of it (1 Timothy 6:9-10). "But people who long to be rich fall into temptation and are trapped by many foolish and harmful desires that plunge them into ruin and destruction. For the love of money is the root of all kinds of evil. And some people, craving money, have wandered from the true faith and pierced themselves with many sorrows."

Red Flags to Watch For

Based on regulators' guidance and the cases above, be cautious when you hear:

- **Guaranteed high returns with little or no risk.** Real investments don't promise 25 percent in a few months.
- **"It's for the Kingdom."** A good cause doesn't make a bad investment safe.
- **Pressure to act fast** or keep it quiet ("only a few people know about this").
- **Vague or secret details** about how the money is actually made.
- **No registration or outside oversight.** Ask whether the investment is registered with the SEC or your state's securities regulator, and whether an independent advisor has reviewed it.
- **Your trust in the messenger is the main reason** you're considering it.

The Better Investment

Here's the irony: Jesus actually does offer a guaranteed return. "Store your treasures in heaven, where moths and rust cannot destroy, and thieves do not break in and steal" (Matthew 6:20). Just not on our timeline, and never through a shortcut.

Every affinity fraud promises earthly treasure, fast, in God's name. Jesus promises heavenly treasure, forever, through ordinary faithfulness. One of those offers has never failed.

For Reflection

- Have you ever felt that asking hard questions was unspiritual? Where did that idea come from?
- Why do you think "it's for God's work" makes us drop our guard?
- What does being "shrewd as snakes and harmless as doves" look like with your money?



Delayed Gratification

Storing up treasure in heaven means waiting. Jesus doesn't ask us to give up treasure; He asks us to wait for the better one. That's a skill psychologists call **delayed gratification**, and it's one of the hardest marks of maturity to learn. The research behind it has a surprising twist, and it lands right in the middle of the gospel.

The Marshmallow Test

In the late 1960s and early 1970s, Stanford psychologist Walter Mischel ran a now-famous experiment at the university's Bing Nursery School. **A preschooler sat at a table with a treat, often a marshmallow. The offer was simple: eat it now, or wait until the researcher comes back (up to 15 minutes) and get two.**

Some kids gobbled it immediately. Others held out, and the ones who waited longest got creative. They covered their eyes, sang songs, talked to themselves, or pretended the marshmallow was a fluffy cloud. The kids who succeeded weren't the ones with iron willpower; they were the ones who stopped staring at the marshmallow.

Years later, follow-up studies suggested that children who waited longer went on to better outcomes, including higher SAT scores. Pop culture ran with it: ***Kids who can wait succeed in life.***

The Plot Twist

It turns out that's not the whole story.

In 2018, researchers Tyler Watts, Greg Duncan, and Haonan Quan repeated the test with 918 children from a much broader cross-section of America (the original studies mostly involved children of Stanford faculty and graduates). The link between waiting and later success was weak, and it largely disappeared once they accounted for family background and home environment.

So waiting wasn't some magic predictor of success. Something else was going on.

The Real Discovery: Trust

Six years earlier, in 2012, Celeste Kidd and her colleagues at the University of Rochester had already found the missing piece.

Before giving 28 children the marshmallow test, a researcher gave each child a simple art project and promised to come back with better art supplies. For half the children, the researcher came back empty-handed with an apology and a few used crayons. For the other half, the researcher kept the promise and returned with the new supplies.
Then came the marshmallow.

- Children who had just watched an adult **break** a promise waited an average of **about 3 minutes**.
- Children who had watched an adult **keep** a promise waited an average of **about 12 minutes**, four times as long.
- Only 1 of the 14 "broken promise" children made it the full 15 minutes. Nine of the 14 "kept promise" children did.

Kidd concluded that waiting is only the rational choice when you believe the reward is actually coming. If you're used to promises being broken, grabbing what's in front of you makes perfect sense.

delayed gratification isn't mainly about willpower. It's about trust.

Why This Matters for Treasure

Psychiatrist M. Scott Peck opened his bestselling book *The Road Less Traveled* (1978) by calling delayed gratification one of the basic tools of a disciplined life. He described it as "scheduling the pain and pleasure of life in such a way as to enhance the pleasure," by facing the hard part first. Homework before play.

Jesus takes that principle and stretches it across eternity. "Store your treasures in heaven" (Matthew 6:20) is the ultimate two-marshmallow offer. But we'll only wait if we trust the One who made the promise. And Scripture's answer is clear: "Let us hold tightly without wavering to the hope we affirm, for God can be trusted to keep his promise" (Hebrews 10:23).

Waiting in the Bible

Esau: one bowl now (Genesis 25:29-34). Esau came in from the field famished and traded his birthright to his brother Jacob for a bowl of stew. "Look, I'm dying of starvation!" said Esau. "What good is my birthright to me now?" The New Testament remembers him as the one "who traded his birthright as the firstborn son for a single meal" (Hebrews 12:16). He's the Bible's most famous marshmallow-eater.
The prodigal son: give it to me now (Luke 15:12). "The younger son told his father, 'I want my share of your estate now before you die.'" The whole tragedy starts with one word: *now*.

Moses: two treasures, one choice (Hebrews 11:26). Moses had access to the wealth of Egypt's royal palace. "He thought it was better to suffer for the sake of Christ than to own the treasures of Egypt, for he was looking ahead to his great reward." Moses waited because he trusted the One holding the reward.
The farmer (James 5:7). "Dear brothers and sisters, be patient as you wait for the Lord's return. Consider the farmers who patiently wait for the rains in the fall and in the spring. They eagerly look for the valuable harvest to ripen." No farmer plants seed on Monday and digs it up on Tuesday to check on it.
The harvest (Galatians 6:9). "So let's not get tired of doing what is good. At just the right time we will reap a harvest of blessing if we don't give up."
Jesus: the joy ahead (Hebrews 12:2). "We do this by keeping our eyes on Jesus, the champion who initiates and perfects our faith. Because of the joy awaiting him, he endured the cross, disregarding its shame. Now he is seated in the place of honor beside God's throne." Even Jesus endured the hardest moment in history by looking toward a joy that was still to come.
The Marshmallow Strategies, Redeemed
Remember what helped the kids wait? They stopped staring at the marshmallow and fixed their attention somewhere else. Scripture says the same thing:

- **Look away from what's in front of you:** "So we don't look at the troubles we can see now; rather, we fix our gaze on things that cannot be seen" (2 Corinthians 4:18).
- **Fix your eyes on something better:** "keeping our eyes on Jesus" (Hebrews 12:2).
- **Remember who made the promise:** "God can be trusted to keep his promise" (Hebrews 10:23).

For Reflection

- What's your "marshmallow," the thing you're most tempted to grab right now instead of waiting for something better?
- Have broken promises in your past made it harder to trust God's promises? How?
- Where have you seen God keep a promise in your life? How might remembering that help you wait?
- What would it look like this week to trade one "now" for a "not yet"?



Thēsaurizō and Thēsauros

Jesus uses the verb *thēsaurizō* (to store up, lay up treasure) together with its noun *thēsauros* (treasure, storehouse), which gives us our English word "thesaurus," a treasury of words. BIBLE HUB: thēsaurizō BIBLE HUB: thēsauros

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Hidden Treasure in the Ancient World

There were no banks in first-century Galilee as we know them. In a land repeatedly overrun by armies, burying valuables in the ground was one of the safest options available, and treasure left behind when owners died or fled was a known reality. Jesus' listeners wouldn't have found the parable far-fetched at all.
Fun fact: the Copper Scroll, found at Qumran in 1952, is literally a list of hidden treasure locations, engraved on copper. None of it has ever been found.



Joy in Matthew 13:44

"In his excitement" translates *apo tēs charas autou*, "from his joy." The word *chara* is the same joy the angels announce at Jesus' birth (Luke 2:10) and the "overflowing joy" of the Macedonian givers (2 Corinthians 8:2); a nice thread to pull into Week 2, Compounding Joy.
BIBLE HUB: chara



Randy Alcorn

Alcorn co-founded and pastored Good Shepherd Community Church in Gresham, Oregon, before founding Eternal Perspective Ministries in 1990. He and his wife Nanci give away all of his book royalties, which lends The Treasure Principle unusual credibility: he lives what he wrote.
Eternal Perspective Ministries