

“The Treasure-Heart-Treasure Loop”

August 10, 2025

When I was in seminary in Chicago, my finances were... well... creative. I'd pieced together scholarships, grants, loans, and side jobs — and even with all that, my grocery budget could have been outbid by a small raccoon. My winter coats were from the thrift store, my “entertainment budget” was free museum days and the occasional \$2 coffee.

But there was one glorious day every trimester when I felt rich: the day my student loan check came in. On that day, I might buy fresh strawberries in January, or splurge on a meal where someone else washed the dishes. But before I did any of that, there was something else I always did: I gave \$20 to some of the unhoused neighbors I passed every day.

Because when you walk everywhere in a big city, you notice the “regulars” — the man on the corner by the L stop, the woman outside the market. I knew their names. I knew their stories. And as a seminary student learning about scripture and ethics, I couldn't just walk on by. That \$20 wasn't going to change their lives. But it was my way of living with integrity, of practicing what I was learning to preach: generosity isn't about the size of the gift. It's about living as an agent of God.

And here's the truth: I didn't learn that in seminary. I learned it growing up in a family that was struggling financially — but as kids we didn't really know it. We didn't have much, but every time I turned around, I saw my parents helping someone else, giving back to the community, sharing what little they had.

That kind of witness is powerful. It wiped away envy. It drove out the anxiety that there might not be enough. Because I saw — with my own eyes — that there is always enough to share when you believe God is the source of it all.

And that's a gift I want to give to you.

Not simply because the church needs your generosity to fund our work, but because you need to be free from fear. Generosity is how we learn to trust God instead of our bank balance. It's how we learn that security isn't found in stock portfolios or retirement plans — it's found in the God who says, “Do not be afraid, little flock, for it is your Father's good pleasure to give you the kingdom.”

Hebrews says faith is “the assurance of things hoped for, the conviction of things not seen.” Abraham left the familiar without knowing where he was going — and that's what generosity asks of us. It's a leap of faith. It's saying, “God, I'm going to take a risk on doubling down on your ways, because I trust that we're in this together.”

One of the lies at the core of our social ills today is scarcity. We live in a culture that worships scarcity. Scarcity says there's not enough to go around. Scarcity says, “Hold on tight, protect what's yours, make sure you get your share before someone else takes it.” Scarcity is willing to be inhumane toward others in order to amass more.

And Jesus says: Stop it. Look at the birds. Look at the flowers. Trust me. Where your treasure is, your heart will be also.

He doesn't say, "Once you feel secure, then you can be generous." He says, "Be generous first — and watch your heart move toward what matters most."

We usually take this scripture to mean our heart follows our treasure. But I think it's just as true the other way around: your treasure follows your heart. What you care about most is where your resources go.

The prophets told us God didn't want empty worship — God wanted generosity that cared for widows and orphans, strangers and neighbors. John Wesley, the founder of the Methodist tradition, had three rules about money: gain all you can, save all you can, give all you can.

My former colleague, Rev. Andrew Warner, who is now the Generosity Officer for the Wisconsin Conference UCC reforms Wesley's rules into three questions:

1. Am I working to bring health to myself and others with my money?
2. Am I using my money for what really matters?
3. How can I share my abundance?

Notice — none of those questions start with "How much do I have?" They all start with "How am I living?"

You know what all three questions have in common? They're not about how much you have — they're about how much you trust.

Christian Smith's research in *The Paradox of Generosity* proves what people of faith have been saying all along: generosity heals us. It lowers stress. It reduces anxiety. It even makes our bodies healthier. Clinging tightly, on the other hand, makes us angrier, more fearful, and more insecure, less in control.

So here's the choice: We can live like clenched fists — or we can live like open hands. And only one of those postures looks anything like Jesus.

Friends, this is not a fundraising pitch. This is a freedom pitch. This is about shaking loose the fear that keeps us from living boldly.

So here's my challenge: This week, do something generous that stretches you a little. Give more than feels "safe." Spend time on someone else's need before your own to-do list. Offer forgiveness to someone who can't possibly pay you back, because un-earned forgiveness is an act of generosity, too.

When we practice generosity, we are declaring — to ourselves, to our neighbors, to the powers of this world — that we belong to a God who is enough, who gives enough, who is enough.

And when we live that way, our passage from the Letter to the Hebrews says we start to see “things not seen.” We see the kingdom breaking in. We see hope made real.

So here’s the deal: We can’t just talk about trusting God — we have to put our money where our mouth is, our time where our values are, our hearts where God’s heart beats. The world is aching for people who live like God’s abundance is real. Let’s be those people. Let’s be the kind of church that gives boldly, loves recklessly, and serves joyfully that what we do actually does make difference. This week, let’s make our treasure follow our heart — and with that see where God leads us.

Alleluia and Amen.

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Hebrews 11:1-3, 8-11; Luke 12:29-34
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