WHAT'S IN YOUR HAND?

ENTRUSTED, NOT OWNED

STUDY GUIDE
Matthew 25:14-30 · Ephesians 5:15-16 · 1 Peter 4:10

Series: Open Handed

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VERTICALTAMPA

HOW TO USE THIS GUIDE

This guide walks back through Sunday's message, "What's in Your Hand?" so you can dig deeper on your own or with your group. Read each section, sit with the Word Study and Key Line boxes, and let the questions move you from information to reflection. You do not have to answer every question in one sitting.

A suggested rhythm: read the Opening on day one, then one Movement per day across the next three days. On day five, return to the Big Idea and the Close to reset before moving forward.

LAST WEEK IN OPEN HANDED

In *Wise Builders* we learned that the foundation is not in question. Jesus Christ is already laid (1 Corinthians 3:11). The question is the materials, and God named the first place He inspects: the tithe. The tithe is the first tenth of the increase, returned not given, the floor and not the ceiling. We ended standing over Paul's last words, a life poured out like a drink offering, with nothing left clenched for any fire to take.

BIG IDEA

What God placed in your hand was never a possession. It was a trust.

An open hand does not stop at letting go. An open hand goes to work. What God trusts you with comes in three forms: treasure, time, and talent. Treasure got inspected first. This week: time and talent.

CENTRAL TENSION

A trust is not proven by what you keep. It is proven by what you put to work.

GENESIS 8:22, NIV

As long as the earth endures, seedtime and harvest, cold and heat, summer and winter, day and night will never cease.

GALATIANS 6:7, NIV

Do not be deceived: God cannot be mocked. A man reaps what he sows.

A law, not a slogan. Seedtime and harvest is God's standing order since the flood, a law of creation. A law does not ask how you feel, where you came from, or what is in your account. Like gravity, it just works. When the harvest looks wrong, stop blaming the field. Look at what you planted. Intentions do not grow. Planted seed grows.

When the harvest looks wrong, stop blaming the field. Look at what you planted.

REFLECT BEFORE YOU BEGIN

1. When you look at what is in your hand right now (your time, your gifts, your resources), what is your honest first feeling: gratitude, pressure, or comparison?
2. Look at the harvest in your life right now. What seed do you think produced it?

OPENING · A KING DESCRIBING THE DAY

MATTHEW 24:3, NIV

As Jesus was sitting on the Mount of Olives, the disciples came to him privately. "Tell us," they said, "when will this happen, and what will be the sign of your coming and of the end of the age?"

Where Jesus is. The Mount of Olives, days before the cross, answering His disciples' question about the end of the age. Matthew 25 gives three pictures of the waiting time:

- **Ten virgins with lamps.** Be ready (25:1-13).
- **The talents.** Be faithful (25:14-30).
- **The sheep and the goats.** Be compassionate (25:31-46).

The delay is the point. The master returns "after a long time" (v. 19). We are living in that stretch right now. This is not a money seminar. It is a King describing the day accounts get settled.

WORD STUDY · GREEK

τάλαντον *(talanton) "talent"*

A weight of precious metal, about 75 pounds, worth roughly 6,000 denarii. A denarius was a day's wage, so one talent was close to twenty years of pay. The one-bag servant was handed a fortune, not a token. Our English word "talent," a God-given ability, grew out of this parable. The money word became the gift word.

The surprise in the story. In the ancient world, burying valuables was the safe, careful, respectable move. The master still calls it wicked and lazy. In this kingdom, playing it safe with what God trusted you with is disobedience.

The accounting. The servant with five and the servant with two hear the exact same sentence from the master (vv. 21, 23). God does not score the size of the bag.

In this kingdom, playing it safe with what God trusted you with is disobedience.

Read the whole parable slowly. Read it once straight through, then a second time asking: what did each servant believe about the master?

MATTHEW 25:14-30, NIV

Again, it will be like a man going on a journey, who called his servants and entrusted his wealth to them. To one he gave five bags of gold, to another two bags, and to another one bag, each according to his ability. Then he went on his journey. The man who had received five bags of gold went at once and put his money to work and gained five bags more. So also, the one with two bags of gold gained two more. But the man who had received one bag went off, dug a hole in the ground and hid his master's money.

After a long time the master of those servants returned and settled accounts with them. The man who had received five bags of gold brought the other five. 'Master,' he said, 'you entrusted me with five bags of gold. See, I have gained five more.' His master replied, 'Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master's happiness!'

The man with two bags of gold also came. 'Master,' he said, 'you entrusted me with two bags of gold; see, I have gained two more.' His master replied, 'Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master's happiness!'

Then the man who had received one bag of gold came. 'Master,' he said, 'I knew that you are a hard man, harvesting where you have not sown and gathering where you have not scattered seed. So I was afraid and went out and hid your gold in the ground. See, here is what belongs to you.' His master replied, 'You wicked, lazy servant! So you knew that I harvest where I have not sown and gather where I have not scattered seed? Well then, you should have put my money with the bankers, and at my return I would have received it back with interest.

So take the bag of gold from him and give it to the one who has ten bags. For whoever has will be given more, and they will have an abundance. Whoever does not have, even what they have will be taken from them. And throw that worthless servant outside, into the darkness, where there will be weeping and gnashing of teeth.'

DISCUSSION QUESTIONS

1. Jesus told this story while His disciples were asking about the end. Why does it matter that the parable is about waiting, not just money?
2. One talent was about twenty years of wages. How does that change the way you see the one-bag servant, and the way you see your own "one bag"?
3. Why do you think Jesus made the cautious, respectable choice the one that gets rebuked?
4. Which servant do you most naturally identify with right now, and why?

MOVEMENT 1 · IT WAS NEVER YOURS, IT WAS ENTRUSTED

MATTHEW 25:14-15, NIV

Again, it will be like a man going on a journey, who called his servants and entrusted his wealth to them. To one he gave five bags of gold, to another two bags, and to another one bag, each according to his ability. Then he went on his journey.

Watch three things. It was *his* wealth. He *entrusted* it. And it stayed his the whole story:

- **His at the start.** The servants did not earn the bags. They were handed them.
- **His while they worked with it.** Real authority, zero ownership.
- **His in the increase.** Even the gain is brought back to the master. The servants never move from steward to owner.

WORD STUDY · GREEK

οἰκονόμος *(oikonomos) "steward"*

The manager of a house that belongs to somebody else. The steward makes real decisions with real resources, but he never holds the title deed. Our word "economy" grows from the same root. A steward's whole job is to run another person's house the way the owner would.

PSALM 24:1, NIV

The earth is the LORD's, and everything in it, the world, and all who live in it.

Ownership is a weight you were never built to carry. Stewardship is a trust you were made for.

"Each according to his ability." The master measured accurately, not equally, and never apologized for it. Your neighbor's five is not your failure. Your two is not your insult.

MATTHEW 25:21, NIV (REPEATED WORD FOR WORD IN V. 23)

His master replied, 'Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master's happiness!'

He never said "successful." Successful gets measured against other people. Faithful gets measured against what you were handed.

1 CORINTHIANS 4:2, NIV

Now it is required that those who have been given a trust must prove faithful.

God does not score the size of the bag. He scores the faithfulness of the hands.

The doorway question, this week's form: What has a grip on how you see what you have? Pride talks like an owner. Comparison talks like a victim. Both close the hand. Stewardship says: it is His, it is real, and it is enough to be faithful with.

HEART QUESTION

When I talk about what I have, do I sound like an owner, a victim, or a steward?

DISCUSSION QUESTIONS

1. What changes in your daily decisions when you say "entrusted" instead of "mine"?
2. Where are you tempted to measure your bag against somebody else's? What does that comparison usually produce in you?
3. Why do you think Jesus chose "faithful" instead of "successful" as the word of commendation?
4. What is one thing in your hand right now that you have been treating as a possession instead of a trust?

MOVEMENT 2 · TIME IS THE FIRST THING HE WILL ASK ABOUT

MATTHEW 25:19, NIV
After a long time the master of those servants returned and settled accounts with them.

EPHESIANS 5:15-16, NIV
Be very careful, then, how you live, not as unwise but as wise, making the most of every opportunity, because the days are evil.

Before any gold got settled, time got settled. Every morning, 1,440 minutes land in your life, 86,400 seconds, and every one of them gets spent by midnight. Time cannot be put in savings, cannot be borrowed, cannot be frozen, and cannot be refunded. Money can be borrowed. A week and a half of time, nobody alive can lend you.

The real question is never "How much time do I have?" It is "What is my time buying?"

WORD STUDY · GREEK

ἐξαγοράζω *(exagorazō) "redeem, buy back"*
καιρός *(kairos) "season, opportunity"*

"Making the most of every opportunity" literally reads "buying back the season." Exagorazō means to buy something back out of the marketplace, the same word family used for Christ buying us back. Paul uses kairos, the appointed season, not chronos, clock time. Your season is being sold off cheap every day. God says buy it back.

The seven thieves of time. Every one of these is a grip, and what gets named can get released. Read them slowly and mark the ones that are stealing from you.

1. Distraction over devotion. We announce our whole day to people who cannot direct it, and never sit still long enough to hear from the God who can. Martha was busy serving and still missed the one thing that mattered.

LUKE 10:41-42, NIV
"Martha, Martha," the Lord answered, "you are worried and upset about many things, but few things are needed, or indeed only one. Mary has chosen what is better, and it will not be taken away from her."

Distraction rarely ruins a life outright. It slowly talks a destiny out of its schedule.

2. Procrastination. The book still unwritten, the business still unstarted, the step still untaken. Some of us are not waiting on God. God is waiting on us.

JAMES 4:17, NIV
If anyone, then, knows the good they ought to do and doesn't do it, it is sin for them.

Obedience that waits for a better mood is disobedience in a nicer outfit.

3. Motion mistaken for mission. Running hard in a direction God never gave you is still lost. Some of what is on your schedule, God would strike through.

PSALM 127:1, NIV
Unless the LORD builds the house, the builders labor in vain. Unless the LORD watches over the city, the guards stand watch in vain.

A packed calendar is not the same thing as a faithful life.

4. Living without priorities. A yes to everything is a quiet no to the things that matter most. You have never once been short on time for what God actually assigned you. The overload is in what we added. Other people's emergencies cannot be allowed to hold your calendar hostage. Compassion is Christlike. Chaos is not.

5. Neglecting rest. This thief does not take today's hours. It takes tomorrow's strength. Rest is how a steward says out loud that God runs the house while he sleeps. Refuse rest long enough and the body will collect it by force, with interest.

MARK 6:31, NIV
Then, because so many people were coming and going that they did not even have a chance to eat, he said to them, "Come with me by yourselves to a quiet place and get some rest."

A life poured out for God is not the same thing as a life burned down to nothing.

6. Living without vision. Without a God-given why, every demand looks equal, and the season gets spent reacting instead of building. "Cast off restraint" paints people running loose with nothing holding the line. Vision is what gives an hour the power to say no.

> **PROVERBS 29:18, NIV**
> *Where there is no revelation, people cast off restraint; but blessed is the one who heeds wisdom's instruction.*

7. Neglecting the right people. We give stages and screens our best hours and give the people God planted in our lives whatever is left. Love runs on time; there is no express version of it. Know who your people are, the ones who strengthen you as you strengthen them, and put them on the calendar on purpose.

> **HEART QUESTION**
> **Where are my hours going that will never show up in eternity?**

DISCUSSION QUESTIONS

1. Which of the seven thieves is the most active in your life right now? Which one surprised you?
2. What would change if you treated your hours as seed instead of something to get through?
3. Martha was serving Jesus and still missed Him. Where might your busyness for God be crowding out time with God?
4. Who are the right people God has planted in your life, and when did they last get your best hours instead of your leftovers?

MOVEMENT 3 · THE GROUND IS THE ONLY PLACE A GIFT CAN DIE

MATTHEW 25:18, NIV
But the man who had received one bag went off, dug a hole in the ground and hid his master's money.

He did not steal it. He did not waste it on himself. He buried it, carefully, respectably, and handed it back untouched, as if keeping it clean was the same as being faithful. Now hear his own explanation:

MATTHEW 25:24-25, NIV
'Master,' he said, 'I knew that you are a hard man, harvesting where you have not sown and gathering where you have not scattered seed. So I was afraid and went out and hid your gold in the ground. See, here is what belongs to you.'

Walk it slowly. A wrong picture of the master, believed long enough, turned into fear, and fear picked up the shovel. He was not rebuked for trying and failing. He was rebuked for never trying at all.

A wrong picture of the master turned into fear, and fear picked up the shovel.

How we bury gifts today. Name these with compassion first:

- **Old hurt.** Pain from a church somewhere in the past that turned into "I will sit and receive forever and serve never."
- **Exhaustion.** Weariness that renamed itself boundaries.
- **Comparison.** Deciding the gift is too small to matter.

A night-light is not a failed bulb. It is the right light for the room it was made for. God never asked your gift to be somebody else's gift. He asked it to shine where He placed it.

1 PETER 4:10, NIV
Each of you should use whatever gift you have received to serve others, as faithful stewards of God's grace in its various forms.

WORD STUDY · GREEK

χάρισμα *(charisma) "gift"*

Charisma is built on charis, "grace." Your gift is more than a skill you happen to have. It is grace, God's grace in one of its many forms, and you are the route He picked for it to reach somebody. Notice Peter calls us stewards too (oikonomoi), the same word from Movement 1. Keep a gift pointed at yourself and it wins applause. Aim it at people and it carries weight applause never could.

Serving in this house is not filling a slot. It is worship done with your hands.

MATTHEW 25:28-29, NIV

So take the bag of gold from him and give it to the one who has ten bags. For whoever has will be given more, and they will have an abundance. Whoever does not have, even what they have will be taken from them.

The warning. What stays buried does not stay yours forever. It gets reassigned to hands that will work it. God loves His harvest too much to let good seed rot in the ground.

The ground is the only place a gift can die.

HEART QUESTION

What has God placed in my hand that I have buried, and what picture of Him put it there?

MY GIFT IN ONE SENTENCE

_____

_____

DISCUSSION QUESTIONS

1. The third servant's fear came from a wrong picture of his master. What wrong pictures of God make people hesitant to use what He gave them?
2. Old hurt, exhaustion, or comparison: which one is most likely to send you for the shovel?
3. How does seeing your gift as "God's grace in its various forms" change the way you think about serving?
4. Who is one leader you could tell about your gift this week?

CLOSE · NOTHING CLENCHED, NOTHING BURIED

2 TIMOTHY 4:6, NIV

For I am already being poured out like a drink offering, and the time for my departure is near.

Back to Paul. The drink offering went over the sacrifice completely. Nothing stayed in the cup. Nothing could be gathered back up. That is the material wise builders build with.

The series in one breath:

- **Treasure handled.** God first, the first tenth returned.
- **Time handled.** The hours bought back and planted where they last.
- **Talent handled.** The gift dug up and serving.

Nothing clenched. Nothing buried. Nothing left for the fire to take.

DECLARATION

My time is His. My gift is His. I will not bury what He trusted me with.

Final landing. Say the declaration out loud three times. The third time, say it to the week in front of you: to your calendar and to the buried places. And if you have never surrendered your life to Jesus, do not bury this moment too. Come home to the One who trusted you with breath itself. Nobody is asking you to clean up first. He does the changing.

THIS WEEK

1. **Say "entrusted" first.** Before you call anything "mine" this week, say "entrusted" over it. Then ask out loud once a day: Lord, what do You want done with what is in my hand today?
2. **Run one honest time audit.** Look at your screen time and your calendar, and mark the hours that built nothing eternal.
3. **Buy back one hour a day.** Plant it on purpose: God first, then the people and the assignment He actually gave you. Your hours are seed.
4. **Dig up your gift.** Say your gift out loud in one sentence. Tell one leader in this house what it is. Take one step to serve with it within seven days.
5. **Answer each Heart Question honestly in writing.** Circle the one that hits hardest and talk to God about it.

What God put in your hand was never meant for the ground. Don't bury it. Put it to work.