

Chapter 4

Everything Is Entrusted

Most of us spend a significant portion of our lives acquiring things. We acquire possessions, certainly, but the list is much broader than what we own. Over time, we gain knowledge, skills, experience, relationships, professional credibility, financial resources, responsibilities, and influence. We build careers, families, reputations, homes, businesses, ministries, and networks of people who know and trust us.

Because we worked hard for many of those things, it is natural to think of them as ours. We earned the money, built the business, developed the skill, and maintained the relationship. We worked long hours, took risks, endured setbacks, and made sacrifices. From a human perspective, there is truth in all of that. Scripture never asks us to pretend that effort does not matter. But the biblical view of our lives begins one level deeper.

David wrote:

“The earth is the LORD’S, and all it contains, The world, and those who live in it.” — Psalm 24:1 (NASB 2020)

Paul later asked the Corinthians a question that cuts through much of our natural pride: “What do you have that you did not receive?” (1 Corinthians 4:7, NASB 2020). That question deserves more than a quick answer. I may have worked hard for my income, but who gave me the ability to work? I may have spent decades developing my mind, but who gave me the mind I developed? I may have accumulated years of experience, but who gave me those years?

Even the opportunities we describe as things we made happen depended on circumstances we did not create. Someone taught us. Someone trusted us. Someone opened a door before we had enough experience to take advantage of it. Behind everything we can legitimately say we worked for lies something we first received.

That realization does not diminish responsibility. It defines it. If everything ultimately belongs to God, the question is not simply what we own. It is what we have been entrusted with. In the last chapter, we considered the identity from which we live. Now we begin to examine carefully the life God has entrusted to our care.

The Difference Between Ownership and Stewardship

Ownership and stewardship can look similar from the outside yet lead to very different attitudes on the inside. When I think of myself as the final owner, I ask, “What do I want to do with what is

mine?” A steward asks, “What would the owner want done with what has been entrusted to my care?”

That distinction extends to nearly every area of life. If my money belongs exclusively to me, generosity becomes something I may choose only after my own desires are satisfied. If my resources are entrusted to me by God, generosity becomes part of their purpose. If my career belongs to me without reference to Him, its direction is largely up to me. If my abilities and opportunities are entrusted to me by God, work becomes one place where I am called to serve faithfully.

Time is no different. When I regard every hour as entirely mine, an interruption can feel like an intrusion on something I have a right to protect. When I receive time as entrusted, I may discover that the person interrupting my plans needs the very attention I have been asking God to help me give. That does not make every interruption an assignment. It does mean my schedule is subject to more than my own convenience.

Biblical stewardship requires judgment, planning, initiative, and responsibility. We need not wait for a mysterious sign to make an ordinary decision. We can pray, consider Scripture, seek wise counsel, and act on what we understand. The difference lies in our posture. We open our hands before God and ask what the things we have received are for.

This is also why we must speak carefully about the people in our lives. A wife, child, friend, or employee is not a possession to be managed for our preferred outcome. What has been entrusted to us is the responsibility to love, serve, and act faithfully in those relationships. Stewardship calls us to take that responsibility seriously and to honor the other person’s dignity and choices.

A Story Jesus Told About Entrustment

In Matthew 25:14–30, Jesus tells of a man preparing for a journey who entrusts his possessions to his servants. One receives five talents, another two, and another one, each according to their abilities. A talent is a substantial sum of money, not a personal skill. The broader application concerns how we respond to what the Master entrusts to us.

Two servants put the money to work and doubled it. The third servant buried his master’s money. When the master returned, he settled accounts. The first servant heard these words:

“Well done, good and faithful slave. You were faithful with a few things, I will put you in charge of many things; enter the joy of your master.” — Matthew 25:21 (NASB 2020)

The servant who began with two talents received the same commendation. He was not rebuked for having fewer talents than the servant who began with five. Each had acted faithfully with what he

had received. However, the third servant faced severe judgment. His claim that fear had led him to bury the money did not excuse his inaction.

We should hear both the encouragement and the warning. Jesus is doing more than offering advice on how to make the most of our opportunities. The Master returns, and His servants answer to Him. Our response matters. At the same time, this parable is neither a price list for earning salvation nor a promise that every faithful Christian will become financially successful. As we established in Chapter 3, good works follow the grace we receive in Christ. They do not purchase that grace.

That raises a question an attentive reader may already be asking. If there is “no condemnation” for those in Christ Jesus (Romans 8:1), in what sense will we answer to Him? Scripture holds both truths together. Paul, writing to believers, says:

“For we must all appear before the judgment seat of Christ, so that each one may receive compensation for his deeds done through the body, in accordance with what he has done, whether good or bad.” — 2 Corinthians 5:10 (NASB 2020)

In 1 Corinthians 3:10–15, he describes each person’s work being tested. Some endures, and some is burned up. The person whose work does not endure suffers loss yet is himself saved. The foundation is Christ, and it holds. What is examined is what we built on it.

Christians have understood the details of these passages and the fate of the third servant in the parable somewhat differently. What they share is this: our acceptance before God rests on Christ’s finished work, and our lives still matter enough to Him to be examined. A believer need not read the parable wondering whether burying one opportunity will cost him his salvation. He can read it as a servant who loves his Master and wants to hear “Well done.” And if the parable leaves you unsure whether you know the Master at all, the answer is not to work harder at the inventory. It is to come to Him.

That leaves us with a question to carry into every part of this chapter: What has the Master entrusted to me, and how am I responding to it?

The Problem With Comparison

Comparison keeps our attention on someone else’s inventory. A man with substantial resources may look at someone wealthier and feel poor. A successful professional may look at someone with greater authority and feel unsuccessful. A man with a good marriage may envy another man’s career, while that man, in turn, may privately envy someone else’s relationship with his children. There will almost always be someone with more of whatever we choose to measure and someone with less. Neither comparison tells us whether we are faithful.

You are not responsible for someone else's income, influence, opportunities, abilities, or platform. You can learn from another person without using their life as the standard by which to judge your own. The responsibilities directly before you may be quieter than theirs, yet they require just as much love, courage, and perseverance.

Comparison can also be a convenient distraction. I can explain why someone with greater resources should be more generous without asking whether I am generous. I can criticize another man's parenting without considering my relationship with my own children. Evaluating his decisions keeps me from examining my own. Stewardship brings the question home: What should I do with what God has placed in my hands?

The Things We Do Not Usually Count

When Christians hear the word stewardship, money often comes to mind first. Scripture has much to say about possessions, generosity, contentment, and the danger of wealth capturing our hearts. Yet some of the most valuable things God has entrusted to you will never appear on a financial statement.

Consider experience. If you have worked in the same field for thirty years, you know things that someone starting today has not yet had the chance to learn. You recognize certain problems sooner because you have seen them before. You know which shortcuts eventually become costly. You have learned how people behave under pressure. That experience is an asset, and it becomes useful to others when you share it patiently and remain willing to learn yourself.

Consider relationships. Some people will take your call because of years of trust. There may be younger people who would welcome an honest conversation with you. A friend may need someone who remembers his history and can listen without requiring him to explain every detail. The opportunity to be present in those lives deserves our attention.

Consider your story. You may know what it is like to lose a job, rebuild financially, struggle in a marriage, bury a parent, care for someone who is sick, or recover from failure. You cannot assume another person's experience is identical to yours, but you may be able to offer companionship and the hope you once needed. When you tell your story, you can also honor the privacy of others whose lives are part of it.

The second half of life can become deeply meaningful when we stop measuring our resources only by what we possess and begin to recognize what we can offer in service to Jesus and others. Some of it may have seemed too ordinary to count. A faithful steward learns to notice it.

The Ten Entrustments

For the purposes of this book, we will use ten broad areas of stewardship. Together, they form the Entrusted framework. These areas overlap and do not encompass every possible responsibility in a Christian's life. They offer a practical way to take an honest inventory of what is already in our care.

The first is our walk with Jesus. We are considering our response to the gospel and the opportunities God has given us to know Christ through Scripture, prayer, fellowship, worship, obedience, and dependence on the Holy Spirit. Salvation is God's gift, not an accomplishment to steward. We do not earn salvation through stewardship, and faith is not an accomplishment to boast about. We are asking whether we remain in Christ and respond faithfully to His grace.

The second is **time**. Chapter 1 began here because every other form of stewardship unfolds within it. We do not know how much time remains. However, we can consider whether the days we receive align with our responsibilities and convictions, including our need for rest.

The third is **marriage**, for those who are married. Your spouse is not your possession, but your covenant responsibilities are a sacred trust. Knowing one another, listening, keeping promises, and practicing sacrificial love deserve deliberate attention. If you are not married, this category is not a missing achievement in your life.

The fourth is **family**. Children grow into adults, parents age, and our roles change. Family stewardship requires us to recognize these changes rather than continuing to relate to people as we did twenty years ago. Your family responsibilities may include children or grandchildren, parents, siblings, or other relatives. Begin with the relationships you already have.

The fifth is the **body**. Stewardship means caring reasonably for our physical life and the service we provide. It does not mean worshipping health, defying aging, or assuming that illness reflects poor character. Our choices matter, but our condition is not entirely within our control.

The sixth is **work**. This includes paid employment and other useful responsibilities suited to our season and capacity. Abilities, knowledge, and experience may continue to serve others even after a career changes or ends. We also need wisdom to recognize when a responsibility should be reduced, shared, or released.

The seventh is **resources**. Money and possessions can meet legitimate needs, support those for whom we are responsible, and enable generosity. Stewardship asks us to manage them wisely and to understand their purpose. It challenges both careless spending and accumulation that never extends beyond our own comfort.

The eighth is **relationships**. Friendship, church community, encouragement, reconciliation, and presence deserve more attention than whatever is left after everything else is done. A large contact list cannot replace relationships in which people genuinely know one another.

The ninth is **wisdom**. Scripture shapes our judgment, and experience can teach us when we are willing to learn. Years alone do not make us wise. What we have learned becomes especially valuable when we offer it humbly, listen carefully, and help another person grow in discernment.

The tenth is **influence**. Influence is not limited to public platforms or large audiences. If someone listens to you, observes how you live, seeks your advice, or is affected by your decisions, you have influence. We need to consider how to use that influence to serve people and point them toward Jesus.

These ten entrustments will appear throughout the rest of the book. Some receive entire chapters, while others span several subjects because they touch nearly every aspect of our work. For now, the purpose is to see what is there before deciding what needs to change.

Jesus at the Center

There is a danger in creating a framework like this. We can turn stewardship into a Christian life-management system in which we try to improve ten categories and grow increasingly satisfied with our performance. That would miss the point. Jesus is not merely the first item on a list of ten priorities. He is Lord over the entire list.

Our marriage, work, money, time, body, relationships, wisdom, and influence all fall under His lordship. Even our desire to become faithful stewards must remain grounded in grace. We follow Christ, depend on His Spirit, submit to His Word, and ask Him to reshape our character. Our decisions are guided by love for Him.

That is why our governing order endures.

Jesus > Others > Self

Putting Jesus first directs our attention to the people He calls us to love. Resources can meet needs, wisdom can help someone make a difficult decision, influence can encourage someone who has been overlooked, and a marriage can demonstrate covenant love. These are ways to respond to Christ in the life we have received.

Self remains part of the equation because stewardship includes caring for what God has entrusted to us personally. Rest, health, growth, enjoyment, and appropriate boundaries matter. Receiving help can also be part of faithful stewardship. The order does not require us to accept every request or to exhaust ourselves to the point that nothing remains for those nearest us. It asks us to let love for

Jesus govern both our willingness to serve and our judgment about what we can faithfully undertake.

Faithfulness and Results

The productive servants in Matthew 25 acted on what they received, and the story takes their response seriously. We should not, however, use it to promise that every faithful effort will yield the outcome we hope for. Many people are accustomed to measuring performance by results. Businesses measure profit, sales organizations measure revenue, and leaders look for growth. These metrics can help us evaluate decisions, but they cannot tell us everything about faithfulness.

Paul described his ministry as planting and Apollos's as watering, while crediting God with the growth (1 Corinthians 3:5–9). Their labor mattered, but neither could claim to be the source of the life God produced. That distinction helps us pursue our responsibilities diligently without imagining we control what follows.

You can love an adult child faithfully and still watch him make decisions you would never make. You can apologize sincerely and still have that apology rejected. You can mentor someone who later ignores what you taught him. You can care responsibly for your health and still become ill. These outcomes warrant grief, prayer, and sometimes a careful reconsideration of your actions. They do not automatically prove you have been unfaithful.

Nor does a disappointing result automatically excuse us. We may need to acknowledge poor judgment, accept correction, or adjust our approach. Leaving outcomes to God does not relieve us of the responsibility to learn. It frees us from pretending that diligence gives us control over another person, an organization, or the future.

A steward can work earnestly and still leave the results to the Master. That matters as we grow older, because many things we once assumed we could manage prove beyond our reach. Faithfulness means doing what is ours to do and trusting God with what is not ours.

What Have You Buried?

The third servant's response raises an uncomfortable question. Is there anything God has entrusted to us that we have buried? Perhaps it is an ability we have stopped using because we feared failing, wisdom we have never offered, or influence we have underestimated. There may be a younger man who would welcome our investment, yet we have never asked whether he would like to spend time together.

Maybe there is a story of God's faithfulness our children have never heard because we assumed they already knew it. Perhaps resources have accumulated without a purpose beyond providing

another layer of comfort. There may be a responsibility we recognize clearly but keep postponing because starting would cost us something.

Not every unrealized dream is disobedience. Some dreams belong to another season, and some were never ours to pursue. Illness, caregiving, and other obligations can rightly limit what we undertake. We need to distinguish a faithful decision to set something aside from an excuse that lets us avoid obedience.

The question is not whether we can still do everything we once imagined. It is whether there is something within our present responsibility and capacity that we are refusing to address. Bring that question to the Lord as you begin the inventory. You may discover an area that calls for repentance, an opportunity worth exploring, or a burden you need to stop treating as your own assignment.

The Entrusted Inventory

This is our first comprehensive inventory of the life God has entrusted to our care. You are assessing your response to Him, not calculating your worth. Begin with prayer and keep your Identity Statement nearby. The grace that gave you a foundation in Chapter 3 remains your foundation here.

For each entrustment, use the following descriptions to help you name what is happening. They are not numerical grades or a ladder that every category must climb. More than one may apply within a single area. You might be growing in generosity while neglecting basic financial responsibilities, or faithfully maintaining a demanding caregiving commitment while encouraging someone going through a similar season.

Neglect means I have left a responsibility insufficiently attended to, given what is reasonably within my capacity. A difficult outcome alone is not evidence of neglect.

Maintaining means I am giving this responsibility steady, appropriate care. Maintaining what needs to be sustained can be faithful and demanding work; it is not a failing grade.

Growing means I can identify ways I am learning to respond more faithfully. Name an actual change rather than an intention.

Multiplying means I can see ways that what has been entrusted to me also benefits others. It describes an outward effect, not a superior level of Christian worth or a result I can guarantee.

When a category does not apply to your current circumstances, write **Not applicable** and add a brief explanation if helpful. For example, a man who is not married need not rate a marriage he does not have. If you are uncertain, note it in your notes. Do not force an answer just to fill the space.

Use the pages that follow or a notebook. For each area, select the description or descriptions that apply, then record one concrete observation and any circumstances that affect your responsibility or capacity. This is a first look, not the time to write ten improvement plans.

Walk With Jesus

How intentionally am I following Jesus? Is Scripture shaping my thoughts, decisions, relationships, and service? Where do I see trust and obedience growing, and where have I resisted what I know He calls me to do?

My assessment: Neglected / Maintained / Growing / Multiplying

One observation or circumstance:

Time

Does how I spend my time reflect what I say matters most? Where am I spending time without sufficient purpose? Have I made room for responsibilities, relationships, worship, rest, and genuine enjoyment in the life I actually live?

My assessment: Neglected / Maintained / Growing / Multiplying

One observation or circumstance:

Marriage

If I am married, am I intentionally loving, knowing, listening to, and serving my spouse? Has familiarity led me to take her for granted? What have I learned by listening to her rather than assuming I know how she experiences our life together?

My assessment: Neglected / Maintained / Growing / Multiplying / Not applicable

One observation or circumstance:

Family

Who is part of my family responsibilities this season? Have I adapted as people and relationships have changed? Where can I offer love, presence, practical help, or encouragement while respecting others' choices and maintaining appropriate boundaries?

My assessment: Neglected / Maintained / Growing / Multiplying / Not applicable

One observation or circumstance:

Body

Am I caring for my body reasonably, given my circumstances? Which habits or neglected needs deserve attention? Am I judging myself by faithful care or by a level of health and strength I cannot fully control?

My assessment: Neglected / Maintained / Growing / Multiplying

One observation or circumstance:

Work

Am I using my abilities faithfully in the work appropriate for this season? Has work taken attention that belongs elsewhere? Are there experiences I could share, responsibilities I should accept, or work I need to reduce or let go of?

My assessment: Neglected / Maintained / Growing / Multiplying / Not applicable

One observation or circumstance:

Resources

Am I managing money and possessions wisely, meeting my legitimate responsibilities, and practicing generosity? Do I understand the purpose of continued accumulation, or has the pursuit of more become a goal that no longer needs explanation?

My assessment: Neglected / Maintained / Growing / Multiplying

One observation or circumstance:

Relationships

Do I have friendships and a Christian community where I am truly known? Who needs encouragement, attention, or an honest conversation? Do I need to extend forgiveness or take a responsible step to repair a relationship?

My assessment: Neglected / Maintained / Growing / Multiplying

One observation or circumstance:

Wisdom

What have Scripture and experience taught me that could help someone else? Am I offering that wisdom humbly and with attention to the other person's needs? Where do I still need to listen, learn, or correct an assumption I hold?

My assessment: Neglected / Maintained / Growing / Multiplying

One observation or circumstance:

Influence

Who pays attention to how I live, seeks my advice, or is affected by my decisions? Am I using that influence to serve others and point them to Jesus? What example do I set when I handle disappointment, disagreement, or responsibility?

My assessment: Neglected / Maintained / Growing / Multiplying

One observation or circumstance:

Where Faithfulness Needs Attention

Now step back and look at the entire inventory. Before focusing on what troubles you, notice where God's grace has fostered growth and sustained you in your responsibilities. Give thanks for those blessings. If your faith has deepened, remember the people and experiences through which the Lord

has helped you. If a relationship is strong or you have developed skills to serve others, receive those gifts with gratitude.

Then look honestly at what needs attention. At this point, there is a temptation to create ten improvement plans. Resist it. One of the quickest ways to turn an honest inventory into an abandoned project is to decide that everything must change immediately. We create a new exercise routine, a financial plan, a Bible-reading schedule, a date-night commitment, and a mentoring strategy. For a few days or weeks, we are highly motivated. Then ordinary life returns, and the plan begins to feel like evidence of another failure.

The purpose of this inventory is to help you see clearly what God has entrusted to your care. Clarity comes before change. Ask which responsibility most needs your attention now, considering both its importance and the consequences of further delay.

Perhaps your finances need improvement, but a strained marriage demands your immediate attention. Perhaps work is going extremely well, yet its demands are crowding out the people you say matter most. Maybe you have spent years studying Scripture while resisting a clear call to forgive, tell the truth, or serve. Or perhaps you have been faithful through a demanding season and need help sustaining that faith rather than taking on another obligation this week.

There is no universal answer because God has not entrusted the same life to everyone. Ask Him for wisdom, consider what His Word makes clear, and seek the perspective of a trustworthy person who knows you. The goal is to discern where faithfulness requires attention, not to make every category look the same.

Faithful With What Is in Your Hand

One of the easiest ways to postpone faithfulness is to focus on what we lack. We tell ourselves we would be more generous with more money, invest more time in someone, or serve when our schedules are less demanding. We wait for retirement, for the mortgage to be paid off, or for work to slow down. Some of those circumstances genuinely matter. Wisdom requires us to recognize our limitations, but stewardship begins with what is in our hands today.

You may not have substantial financial resources, but perhaps you have experience another person needs. You may not have a public platform, but a few people listen closely when you speak. You may no longer have the energy you had at thirty, yet you can offer the understanding you lacked then. The appropriate response may be modest: an honest conversation, a kept promise, a willingness to accept help, or time spent praying for someone you cannot otherwise help.

We do not need to wait for a more impressive life before becoming faithful stewards of the one we have. Neither do we need to turn this realization into a demand that every available hour be filled. The question is what love for Jesus and care for others require of the life before us.

One Thing

Review your inventory and choose one area that needs attention now. Do not automatically choose the easiest one or the one that would be most impressive to improve. Consider where a faithful response could make a meaningful difference in your relationship with Jesus and in your responsibilities to others.

Then choose one action you can take within the next seven days. Make it specific enough that you will know whether you completed it, and ensure it is yours to do. “Listen to my wife without defending myself during a conversation we agree to set aside time for” is an action. “Make my wife feel close to me again” is an outcome you cannot promise.

If faith is the focus, you might choose a passage of Scripture to read and pray through on three specific mornings. If wisdom is the focus, you might invite a younger person to breakfast and ask what he would find helpful. If resources need attention, you might set aside time to review your spending and giving, with your spouse if you are married. The action should align with the responsibility you identified, not merely be a familiar activity you already know how to do.

You may already have chosen an action in a previous chapter that addresses this need. Keep or refine that commitment rather than adding another simply because you have reached another chapter. Record your decision in the plan section that follows, along with the date and any help you need. You do not have to solve the whole problem this week. You are taking a deliberate step toward faithfulness.

Your Remaining Years Plan

My Entrusted Inventory

Keep the ten completed assessments with your Remaining Years Plan. They are the inventory itself; there is no need to copy every answer to another list. Add the summary below so you can readily see what you are grateful for, what needs attention, and what you have decided to do.

The entrustments for which I am most grateful and why:

The area that most needs my attention now:

Why this responsibility needs attention now:

The specific action I will take within the next seven days:

I will take it by: _____

The help I need or the person I need to involve:

My plan review date: _____

Use the review date already set for your plan. At that review, note whether you took the action, what you learned, and what faithfulness calls for next. An action may need to be repeated, adjusted, or followed by a different step. A response from someone else may still be pending. Keep those observations separate from whether you did what was yours to do.

Keep the inventory as the book progresses. Your understanding may change as later chapters clarify specific responsibilities. You can revise an assessment without treating the earlier answer as a failure. The purpose is to become more honest and increasingly faithful.

What Is It All For?

There is one final question to consider before we move forward. If everything is entrusted, what is it all for? Why has God allowed this particular combination of experiences, relationships, abilities, resources, and influence to be part of your life?

We may not understand every part of the answer, but Jesus still gives us clear direction. When asked about the greatest commandment, He called us to love the Lord our God with all our heart, soul, and mind. He linked that love to another command: “You shall love your neighbor as yourself” (Matthew 22:37–39, NASB 2020). Love for God and love for our neighbor give purpose to the inventory we have just taken.

This is the direction our framework is intended to serve: Jesus > Others > Self, our discipleship shorthand. Jesus’ words do not rank the self below the neighbor; “as yourself” assumes we already attend to our own needs. The order we use reflects the posture Paul describes in Philippians 2:3–4, where believers consider one another more important than themselves and look beyond their own interests, following Christ’s example. The things entrusted to us become opportunities to love Him

and care for others. We can provide for our needs with gratitude while refusing to make ourselves the final purpose of everything we receive.

That brings us to a question that can be surprisingly difficult to answer. How much is enough? How much money, professional success, recognition, or comfort are we still pursuing, and what do we expect them to deliver? At what point does continued accumulation stop serving a worthwhile purpose and start consuming time and attention that belong elsewhere?

Until we consider those questions, more will always be available as the next goal. In the next chapter, we will begin to define what enough looks like so that what God has entrusted to us can serve the purposes for which we hold it.