ENOUGH · WEDNESDAY WEEK 1

Who Owns It?

Finding freedom from things that keep us from generosity

BIG IDEA

Generosity becomes possible when I stop asking, "What do I own?" and start asking, "What has God entrusted to me?"

HEART QUESTION

What am I treating as mine that God is asking me to recognize as His?

TEXTS (NIV)

Psalm 24:1–2 · Matthew 25:14–30 · Genesis 1–2

SERIES FRAME

Sundays — OUR HANDS: What will I put into God's hands?
Wednesdays — OUR HEARTS: What keeps me from living with open hands?

I. Opening — Series Intro + "The Borrowed Car"

Tonight we're starting a brand-new midweek series called **Enough**: *When God Is Enough, We Can Open Our Hands.*

This series goes hand in hand with what we're doing on Sundays. On Sundays we're talking about **our hands**, and the question there is: *What will I put into God's hands?*

But on Wednesdays we're going a layer deeper, to **our hearts**. Here the question is: *What keeps me from living with open hands?*

Because most of us don't struggle with generosity because we don't know *how* to give. We struggle because something in our hearts is holding on. Sundays are about what we place in God's hands. Wednesdays are about why our hands are closed in the first place.

And to get there, we have to start with a question.

(beat)

A very spiritual question…

(beat)

How clean is your car?

(pause — let them laugh)

Be honest. There is now no condemnation for those who are in Christ Jesus.

(beat)

Some of us, if you reached under the seat right now, you'd find fries. And not this week's fries. Gum wrappers in the side pockets. Receipts from 2024. One time I found my nail clipper that had been missing for weeks. I had blamed my 2-year-old for that.

(beat)

Sorry, kiddo.

But let me ask you this. Have you ever borrowed somebody else's car? A really nice one — clean, smells new, not a crumb anywhere?

How did you drive it?

You adjusted the mirrors, then put them back exactly the way they were. You didn't eat in it. You *definitely* didn't let the kids eat in it. You took the turns a little slower. You parked way out at the far end of the lot, away from everybody else. And before you gave it back, you filled up the tank — maybe even ran it through the car wash.

Why? It's the same road and the same steering wheel. The only thing that changed is **whose it is**.

When it's mine, I treat it however I want. When it belongs to someone who trusted me with it, everything changes.

So maybe that wasn't such a silly question after all. Because **how you treat something always reveals who you think it belongs to.**

And here's the question I want us to sit with tonight: *What if everything in your life is the borrowed car?*

Your paycheck. Your schedule. Your gifts and abilities. Your home. Even your next breath. What if none of it was ever really yours — and all of it was handed to you by Someone who trusted you with it?

That's exactly what Scripture says. And before we can talk about generosity, before we talk about giving, before we talk about open hands, we have to settle the question of ownership. That's why our first week is called **Who Owns It?**

So here's the big idea tonight:

Generosity becomes possible when I stop asking, "What do I own?" and start asking, "What has God entrusted to me?"

(pause)

Let me say it one more time — and this time, say the last part with me:

Generosity becomes possible when I stop asking, "What do I own?"… and start asking…

"What has God entrusted to me?"

(Screen: show only the last line on the second time through.)

II. Bridge & Scripture

David declaring the ultimate ownership of the Lord says

Psalm 24:1-2 — "The earth is the LORD's, and everything in it, the world, and all who live in it, for he founded it on the seas and established it on the waters

The Lord Jesus speaking to his disciples described the kingdom of God in this way...

Matthew 25:14–30

14 "Again, it will be like a man going on a journey, who called his servants and entrusted
his wealth to them. 15 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. 16 The man
who had received five bags of gold went at once and put his money to work and gained
five bags more. 17 So also, the one with two bags of gold gained two more. 18 But the
man who had received one bag went off, dug a hole in the ground and hid his master's
money.

19 "After a long time the master of those servants returned and settled accounts with
them. 20 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.'

21 "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!'

22 "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.'

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!'

24 "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. 25 So I was afraid and went out and hid your gold in the ground. See,
here is what belongs to you.'

[26] “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? [27] Well then, you should have put my money on deposit with the bankers, so that when I returned I would have received it back with interest.

[28] “‘So take the bag of gold from him and give it to the one who has ten bags. [29] 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. [30] And throw that worthless servant outside, into the darkness, where there will be weeping and gnashing of teeth.’

(At v. 14, slow down on “entrusted his wealth to them.” It’s the word from the big idea.)

Transition: One verse tells us who owns it all. One story shows us what it looks like to live like we believe it. So let’s start where David starts — with the very first words of that psalm.

III. Teaching Point —

1. It All Belongs to Him, Including Me

Look again at Psalm 24:1: “The earth is the LORD’s, and everything in it, the world, and all who live in it.”

Can I geek out with you for a minute?

In our English Bibles it says, 'The earth is the LORD's.' But in Hebrew, the original language, David flips the order. Word for word it reads: '*The LORD's* — the earth, and everything in it.' In Hebrew, whatever comes first gets the emphasis. Before David even mentions the earth, he names the Owner. He wanted to emphasize it clearly: *Belongs to the LORD.*

But *why* does it belong to Him? David tells us in the very next verse, Psalm 24:2: “for he founded it on the seas and established it on the waters.”

Do you see it?

He made it, so He owns it

The very first verse of Scripture declares this: “In the beginning God created the heavens and the earth.”

Before there were nations, seas, property lines, islands, or a single thing anybody could call “mine,” there was God. He spoke light into darkness. He hung stars. He filled oceans

and raised mountains and planted gardens. And at the end of it all, Genesis 1:31 says, "God saw all that he had made, and it was very good."

Nobody helped Him. Nobody loaned Him materials. Every atom in this room, every dollar in your account, every breath in your lungs traces back to a God who made it out of nothing.

So when Psalm 24 says, "The earth is the LORD's," it isn't a power grab. It's simply the truth. The Creator owns the creation.

He gave it, so we can enjoy it

But here's something we can't miss in the creation story. God makes this beautiful world… and then what does He do with it?

He gives it away.

He looks at Adam and Eve, standing in a garden full of every kind of fruit you can imagine, and the first thing He says to them about all this stuff isn't "Don't touch." It's "*I give you*." Every plant, every tree, every piece of fruit: *"They will be yours."*

Then He walks Adam through the garden and says, "*You are free to eat from any tree.*" And in Hebrew it's even stronger than it sounds in English. God says the word twice: "*eating, you may eat*." It's like a grandma at Thanksgiving. "Eat! Go ahead, have some more. Really, enjoy it."

That's the heart of the Owner. He isn't stingy. He's generous. He wants to enjoy His good gifts.

But also, He wants us to steward what He has given us. Early in creation's story, God puts Adam in the garden and tells us "*to work it and take care of it*." He tells him *to serve* and *to guard*. Later in Scripture, they're the same words used for the priests who served and guarded God's house.

So Adam could enjoy every inch of that garden… but he never owned it. He was trusted with it.

So from the very first pages of Scripture, two truths stand side by side:

> **He made it all, so it all belongs to Him.**
> **He gave it all, so we can enjoy it as those He trusts.**

Light & Life, we're not owners. But we're not beggars either. We're stewards in a world God loves to share. **And what God loves to share includes what's in our hands right now.**

Speaking of the money in our hands, the Lord says "The silver is mine and the gold is mine," (Haggai 2:8)

Speaking of our time, the Psalmist declares: "My times are in your hands" (Psalm 31:15).

When it comes to our abilities, Moses instructs us to - "Remember the LORD your God, for it is he who gives you the ability to produce wealth" (Deuteronomy 8:17–18).

And our lives? Paul says it plainly: "*You are not your own; you were bought at a price.*"

See… God made you, and that alone means you belong to Him. But if you're in Christ, there's something even deeper going on.

Paul says You and I were bought, but not with money. No, we were bought, redeemed, "*with the precious blood of Christ.*"

So for the believer, it isn't only that God *made* you. He *came after* you. When we wandered off and tried to live like owners of our own lives, He didn't write us off. He paid the highest price heaven had to bring us back.

(slow down)

Church, if He paid *that* price for us, how could we keep living like we belong to ourselves?

You see, stewardship isn't an extra for really committed Christians. It's the natural response of someone who knows the price it took to bring them home.

That price says you are deeply loved. Nobody pays that kind of price for something they don't treasure.

And when you know you're *that* loved, you don't have to clutch anything anymore. We don't steward to earn God's love. We steward *because* we already have it.

An owner holds on out of fear. A steward lets go out of love.

So if I belong to Him, then nothing in my hands is really mine. It's been *entrusted* to me, and that's exactly the word Jesus uses in Matthew 25.

2. He Has Entrusted It to Me

Jesus tells a story about a man going on a long journey. Before he leaves, he calls in his servants and "*entrusted his wealth to them.*"

There's our word: *entrusted*. In Greek it means to hand something over into someone else's care. The master didn't give the gold away, and he didn't sell it. He put it in their hands — but it was still his.

And he trusted them with a lot. One "bag of gold" was worth about twenty years of wages. So even the servant who got "only one" was holding two decades of income. Nobody in this story got a little.

(beat)

Can I tell you something? Nobody in this room got a little either. **A great God doesn't give small gifts.**

And notice how the master decided who got what: "*each according to his ability*." He knew his servants. He didn't hand out random amounts. He definitely didn't hand five bags of gold to my 2-year-old. That kid already lost my nail clippers.

That's how God works with you. Your paycheck, your schedule, your gifts, your family, your home — none of it landed in your lap by accident. He knows you, and He placed it in your hands on purpose. Stewardship isn't a burden. It's a sign that God trusts you.

But Jesus adds something. "*After a long time the master… returned and settled accounts.*" A steward always remembers that day is coming. Paul says those who've been given a trust "*must prove faithful.*" Not impressive. Not wealthy. *Faithful.*

Let me tell you about a man who lived like that.

John Wesley — the father of the Methodist movement, our spiritual great-grandfather. As a young man at Oxford he earned about 30 pounds a year. He figured out he could live on 28, so he gave away 2. The next year his income doubled to 60. He kept living on 28 and gave away 32. Then it went to 90, then 120 — and he kept living on about the same and gave the rest away.

To put it in perspective, 28 pounds was enough for a single man to live simply. But later in life, Wesley's books made him around 1,400 pounds a year — a small fortune in his day. And he still lived on about the same and gave the rest away.

Now be honest — most of us, when we get a raise, the first thing that goes up isn't our giving. It's our phone plan. Or our Amazon cart.

So why would Wesley live like that? Because he had settled the question. He once said a steward "*is not at liberty to use what is lodged in his hands as he pleases, but as his master pleases.*"

Wesley didn't ask, "How much of my money should I give to God?" He asked, "How much of God's money should I keep?"

That's the shift. An owner asks, *"What do I want to do with what's mine?"* A steward asks, *"What does the Owner want done with what's His?"*

But here's what's interesting. Two servants in this story got that. One didn't. And the reason why wasn't really about the gold. It was about how he saw the master.

3. How I See the Owner Shapes How I Hold What He Gives

Listen to what the third servant says when the master comes back: "*I knew that you are a hard man… So I was afraid and went out and hid your gold in the ground. See, here is what belongs to you.*"

Did you catch that? "*Here is what belongs to you.*" He knew the right answer. He knew it wasn't his gold. But knowing who owns it and living like it are two very different things.

Because look at what he did with it. He dug a hole. He made that gold all about protecting himself — his safety, his risk.

And it all started with how he saw the master: "*I knew that you are a hard man.*" His problem with the gold started with a problem with the master. He didn't trust him — so he held on.

That's the oldest story there is. In the garden, God said, "*You are free to eat from any tree.*" Everything was open-handed. Then the serpent asked one question: "*Did God really say…?*" He planted a suspicion: *God's holding out on you.* And the moment Adam and Eve believed it, they reached for the one thing that wasn't theirs.

The first sin was a grab. The first "mine."

And we still do it. We'll say on a Wednesday night, "It's all His"… and by the time we're stuck on the 405 Thursday morning, it's all ours again. Not because we don't know better — but because somewhere deep down, we're not sure God is good.

But look at how this master actually treats the faithful servants: "*Well done, good and faithful servant!… Come and share your master's happiness!*"

Does that sound like a hard man? This is an Owner who wants to share His joy.

And if you ever wonder whether God is holding out on you, Paul answers it: "*He who did not spare his own Son… how will he not also… graciously give us all things?*"

The God who gave you His Son is not stingy with you. **When I trust the Owner, I can open my hands.**

As we begin to wrap up…

IV. Illustration

There's a moment near the end of Jesus' life that I can't get away from.

It's the last week before the cross. Jesus is in the temple, and He does something kind of surprising. He sits down across from the offering box… and He watches people give.

One after another, the wealthy walk up and drop in large amounts. You can almost hear the coins clanging. Impressive gifts.

And then a poor widow walks up. She opens her hand, and in it are "*two very small copper coins, worth only a few cents*." The smallest coins there were.

(hold up the two coins)

She drops them in. Nobody claps. Nobody notices.

Except Jesus.

He calls His disciples over and says, "*This poor widow has put more into the treasury than all the others*." More? How? "*They all gave out of their wealth; but she, out of her poverty, put in everything — all she had to live on*."

And here's what's beautiful: in Greek, that phrase "all she had to live on" can literally be read, "*her whole life*." She didn't just give two coins. She gave her life to God with open hands.

She understood what we've been talking about all night. Those coins weren't hers to protect. They were God's, and she trusted Him with them — and with herself.

But don't miss *who* was watching her. Within days, the same Jesus who sat by that offering box would walk up a hill and give everything. Not two coins — His whole life. Every drop. Nothing held back. For her. For you.

So hear this tonight: **your Savior, who gave it all, isn't standing over you counting your coins. He's watching your heart** — with your finances, your time, your abilities, your resources, your home, your words, your influence.

And the One who gave everything for you commends you for giving what you can — with open hands.

Because it was never about the size of the gift. It was about whose hands it was in.

V. Challenge

So here's the question at the heart of tonight:

What am I treating as mine that God is asking me to recognize as His?

(pause)

Or let me put it another way:

What has your heart that you need to surrender?

(pause)

Because here's what we've seen: whatever I treat as *mine*, I end up gripping. And whatever I grip long enough starts to grip *me*. We think we're holding on to our money, our time, our plans, our security… but if we're honest, some of those things have been holding on to us.

And that's why most of us don't steward well. It's not that we don't know how. It's that, somewhere along the way, we started treating what's God's as if it were ours.

So what is it for you?

Maybe it's your finances — you've been saying "my money" for so long you've forgotten whose it is. Maybe it's your schedule — God's been nudging you to give Him time you've been guarding. Maybe it's a gift or ability you've buried like that third servant, because you're afraid. Maybe it's a plan, a dream, a relationship, your future — something you've been holding with clenched fists.

Remember — He's the God who said, "I give you." He's the Master who says, "Come and share my happiness." Surrender isn't losing something. It's handing it back to the One who can be trusted with it — and letting Him trust you with it again.

VI. Response

So let's respond tonight. Would you stand with me?

I want to invite you to open your hands — just turn your palms up in front of you, like that widow holding out her two coins. And as we pray, let your hands open a little more with each line. Pray this with me:

"Lord, **my money** is Yours."

"**My time** is Yours."

"**My abilities** are Yours."

"**My life** is Yours."

A specific call

Now, some of you, God put His finger on something tonight. You know exactly what it is — that thing you've been treating as *yours*. Your finances. Your schedule. A gift you've buried. A plan you've been gripping.

If that's you — if you know there's something you need to surrender to God tonight, and you want to hand it back to Him — I want you to raise your hand. Right where you are.

(pause — acknowledge hands gently: "Yes… thank you… I see you.")

Praying for one another

We're going to pray for each other right now.

If you're comfortable praying, turn to the person next to you and pray for them. You don't need fancy words — just ask God to help them open their hands.

And if you don't feel comfortable praying out loud, or there's no one around you — don't be shy. Just raise your hand, and one of our prayer leaders will come and pray with you.

(Prayer team moves toward raised hands. Give it time — don't rush.)

Back into worship

(As prayer winds down, worship team moves into an acoustic "I'm Just Grateful for You.")

And as we finish praying, let's just thank Him. Because the One who owns everything has given us so much — and He gave us Himself. That's why we can open our hands. Let's worship Him.