

# Invested or Entrusted: Who Owns the Increase?

God Factor: part 2

## Luke 16:10-13 NLT

“If you are faithful in little things, you will be faithful in large ones. But if you are dishonest in little things, you won’t be honest with greater responsibilities. 11 And if you are untrustworthy about worldly wealth, who will trust you with the true riches of heaven? 12 And if you are not faithful with other people’s things, why should you be trusted with things of your own?”

13 “No one can serve two masters. For you will hate one and love the other; you will be devoted to one and despise the other. You cannot serve God and be enslaved to money.”

### **Matthew 25:14-30 NLT**

14 “Again, the Kingdom of Heaven can be illustrated by the story of a man going on a long trip. He called together his servants and entrusted his money to them while he was gone. 15 He gave five bags of silver to one, two bags of silver to another, and one bag of silver to the last—dividing it in proportion to their abilities. He then left on his trip.

16 "The servant who received the five bags of silver began to invest the money and earned five more. 17 The servant with two bags of silver also went to work and earned two more. 18 But the servant who received the one bag of silver dug a hole in the ground and hid the master's money.

19 "After a long time, their master returned from his trip and called them to give an account of how they had used his money. 20 The servant to whom he had entrusted the five bags of silver came forward with five more and said, 'Master, you gave me five bags of silver to invest, and I have earned five more.'

21 "The master was full of praise. 'Well done, my good and faithful servant. You have been faithful in handling this small amount, so now I will give you many more responsibilities. Let's celebrate together!'

22 "The servant who had received the two bags of silver came forward and said, 'Master, you gave me two bags of silver to invest, and I have earned two more.'

23 "The master said, 'Well done, my good and faithful servant. You have been faithful in handling this small amount, so now I will give you many more responsibilities. Let's celebrate together!'

24 "Then the servant with the one bag of silver came and said, 'Master, I knew you were a harsh man, harvesting crops you didn't plant and gathering crops you didn't cultivate. 25 I was afraid I would lose your money, so I hid it in the earth. Look, here is your money back.'

26 "But the master replied, 'You wicked and lazy servant! If you knew I harvested crops I didn't plant and gathered crops I didn't cultivate, 27 why didn't you deposit my money in the bank? At least I could have gotten some interest on it.'

28 "Then he ordered, 'Take the money from this servant, and give it to the one with the ten bags of silver. 29 To those who use well what they are given, even more will be given, and they will have an abundance. But from those who do nothing, even what little they have will be taken away. 30 Now throw this useless servant into outer darkness, where there will be weeping and gnashing of teeth.'

## The Dream's Warning

The illusion: we are the source of our own increase.  
In the Kingdom, the issue is never “money management” first — it's Lordship and union.

The dream reveals:

- a divided heart
- a displaced trust
- and a misunderstanding of union with God

## 1. The Illusion of Ownership

- "My power has produced this wealth..." Deut. 8:17
- The illusion:
  - *"I am the source."*
  - *"Increase comes from my strategy."*
  - *"If I invest well enough, God will benefit in the end."*
- A subtle shift from **union** to **self-sufficiency**.

## Investing - entrusting = spiritual independence

- The danger is when investing becomes a substitute for *trusting*.
- That is not union — it's "in case of emergency, break glass" Christianity.
  - **Union says:** "I begin with God, continue with God, and end with God."
  - **Independence says:** "I'll start it. If it works, God gets the leftovers."

**Declaration:**  
**I am in union with Father, Son, and Holy Spirit — I do not give alone. I give with God.**

## **2. Entrusting, Not Investing**

- **Investing** → *I expect a return.*
- **Entrusting** → *I surrender control.*
- Investing is transactional.
- Entrusting is relational.

## Entrusting acknowledges union!

- "Increase does not originate in me; it flows through me because I am in union with Father, Son, and Spirit."
- Tithing becomes:
  - a confession of union
  - an act of worshipful surrender
  - a visible declaration that I am not the owner

**In union, we don't give *to* God.  
We give *with* God — participating  
in His generosity.**

**Declaration: I trust the character of my Master; He is not harsh, distant, or demanding — He is faithful and good.**

### **3. THANKSGIVING: THE ENVIRONMENT OF ENTRUSTING**

## Gratitude frees us from fear

- God has provided
- God is providing
- God will provide

## Gratitude strengthens union

Gratitude is recognition of relationship.

- When we give thanks, we step consciously into:
  - the Father's faithful care
  - the Son's perfect provision
  - the Spirit's continual presence

**Gratitude says: “I am not alone. I am not the source. I am not forsaken.”**

This posture makes entrusting possible, even joyful.

**Declaration: Thanksgiving aligns me with heaven’s flow. I am not alone, not forsaken, and not without supply.**

## 4. THE PARABLE OF THE TALENTS: A STORY OF TRUST

- They believe they can do more with it than God will.
  - They believe they can do more with it than God will.
- The faithful servants acted from trust.
  - It was not their skills that multiplied the talents, it was their trust in the Master's character.

Union produces fruit. Independence produces fear.

**Declaration: Today, I step into the flow of the Father's giving, the Son's offering, and the Spirit's multiplying.**

## 5. Who Owns the Increase?

- Psalm 24:1 — “The earth is the Lord’s, and everything in it.”
- Union reframes increase
  - Increase is not the result of hustle, luck, leverage, or human insight.
  - Increase is a grace-flow that come from union.

**The “God Factor” is not God  
adding to our efforts —  
It’s God inviting us to add our  
obedience to His inexhaustible  
nature.**

**Declaration: Today, I step into the flow of the Father's giving, the Son's offering, and the Spirit's multiplying.**

## **6. THANKSGIVING AS PARTICIPATION IN THE DIVINE FLOW**

- Gratitude aligns us with the eternal exchange within the Trinity:
  - The Father gives
  - The Son receives and offers back
  - The Spirit multiplies and empowers
- When we tithe with gratitude, we step into that rhythm.
  - We don't give to earn.
  - We give to participate.

**Declaration: My tithe is a  
declaration: “I belong to God, and  
so does my increase.”**

## FINAL CORPORATE DECLARATION:

- “Father, I return the first to You with joy.
- I entrust, not invest.
- I give in union, not independence.
- I sow in gratitude, not fear.
- I declare that You own the increase — and I thank You for the privilege of giving with You today.”

## 5-Day Devotional: Living in Union with God

Day 1: The Illusion of Self-Sufficiency

**\*\*Reading:\*\*** Deuteronomy 8:17-18

**\*\*Devotional:\*\***

"My power and the strength of my hands have produced this wealth for me." How easily these words slip into our hearts! The greatest deception isn't rejecting God—it's postponing Him until we've "done our part." Self-sufficiency masquerades as wisdom, but it's actually spiritual independence that cuts us off from the Source of all increase. God doesn't want to be your "in case of emergency" relationship; He desires to be your everything relationship. When you recognize that every ability, every opportunity, every breath comes from Him, gratitude replaces fear. Today, examine where you've substituted your strategy for God's supply. Confess: "I am not self-made; I am God-formed."

**\*\*Reflection Question:\*\*** Where in my life am I operating as a "self-made" person rather than recognizing God as my source?

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Day 2: Entrusting vs. Investing

**\*\*Reading:\*\*** Matthew 25:14-30

**\*\*Devotional:\*\***

The parable of the talents isn't primarily about productivity—it's about trust. Two servants trusted their master's character and multiplied what was entrusted to them. One servant saw the master as harsh and buried his talent in fear. The difference? Union versus independence. Investing says, "If this works, God gets the leftovers." Entrusting says, "I begin with God, continue with God, and end with God." When we tithe, we're not funding the kingdom; we're fellowshiping with the King. This isn't a transaction—it's a relationship. Your giving becomes a confession of union, declaring that increase doesn't originate in you; it flows through you because you're connected to an inexhaustible Source.

**\*\*Reflection Question:\*\*** Am I giving conditionally ("if it grows, I'll give to God") or am I entrusting God from the beginning?

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Day 3: Gratitude Destroys Fear

**\*\*Reading:\*\*** Psalm 24:1; Philippians 4:6-7

**\*\*Devotional:\*\***

Fear whispers: "I won't have enough. I need to protect what's mine." Gratitude declares: "God has provided, God is providing, God will provide." The reason many withhold their tithe is fear—fear masquerading as wisdom. But thanksgiving aligns us with heaven's flow. When we give thanks, we step consciously into the Father's faithful care, the Son's perfect provision, and the Spirit's continual presence. Gratitude is recognition of relationship; it says, "I am not alone, not forsaken, and not without supply." Today, let gratitude free you from scarcity thinking. Remember: the earth is the Lord's and everything in it—including what you think you own.

**\*\*Reflection Question:\*\*** What fears about finances am I allowing to control my decisions rather than trusting God's character?

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Day 4: Union Produces Fruit

**\*\*Reading:\*\*** John 15:4-5; Luke 16:10-13

**\*\*Devotional:\*\***

"Apart from me you can do nothing," Jesus said. Union with God produces fruit; independence produces fear. You cannot serve God and be enslaved to money—not because money is evil, but because divided loyalty creates spiritual independence. When we operate in union with Father, Son, and Holy Spirit, we participate in the divine flow: the Father gives, the Son receives and offers back, the Spirit multiplies and empowers. This isn't about your ability; it's about stepping into His rhythm. Faithfulness in little things prepares you for greater responsibilities. The question isn't "Can I afford to give?" but "Can I afford not to trust God?"

**\*\*Reflection Question:\*\*** Where am I trying to produce fruit through my own effort rather than abiding in Christ?

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Day 5: From Fear to Trust

**\*\*Reading:\*\*** Proverbs 3:5-10; 2 Corinthians 9:6-8

**\*\*Devotional:\*\***

Today, make the shift from independence to union. Move from ownership to stewardship, from withholding to worshiping. Your tithe is a declaration: "I belong to God and so does my increase." This isn't about legalistic obligation; it's about joyful participation in what God is doing. When you give your first and best, you're declaring that increase doesn't come from your strategy—it flows from your union with Him. God doesn't need your money; He invites you to add your obedience to His inexhaustible nature. Step into the flow of the Father's giving, the Son's offering, and the Spirit's multiplying. Give with God, not just to God.

**\*\*Reflection Question:\*\*** What would change in my life if I truly believed that giving is an act of worship and fellowship with God?

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**\*\*Final Declaration:\*\***

"Father, I return the first to You with joy. I entrust, not invest. I give in union, not independence. I sow in gratitude, not fear. I declare that You own the increase, and I thank You for the privilege of giving with You today."

