

Set Apart as Holy for: Stewardship

Take a breath. Find a seat.
You're right where you need to be.

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As Holy

2 Timothy 2

9th Annual 2026 Embracing Biblical Womanhood Conference

Set Apart as Holy for: Stewardship



Aleta Chambers
September 19, 2026

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Welcome

- Aleta Chambers • Berean Baptist Church
- Not theory. Your real life.
- Come as you are. Leave with one clear step.



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A Bible on a Shelf

- My church gave out Bibles when I was 9
- I had to earn part of the cost — I was proud of that
- Then I opened it. KJV. I could not understand a word.
- I picked it up periodically. Tried again. Still nothing.



Forty Years

- When I moved to North Carolina, I donated it
- Then we started attending church — still lost
- I signed up for a Ministry program
- One of the hardest things I've ever done. Rewarding.



Set Apart as Holy: Stewardship

Stewardship — management of what belongs to someone else. Not ownership.

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A Post That Stayed With Me

- Someone looking for a church: good sermons, no expectation to join or give
- Comments lit up: Same. Same. Me too.
- Communities built around getting without giving.
- It stayed with me and eventually, occurred to me that it was a stewardship question.



**What does it mean to actually use
what God has placed in your hands?**

Gifts. Time. Relationships. Callings.

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“Two-thirds of U.S. adults say they’ve made a personal commitment to Jesus that is still important to them today.”
Barna, 2025

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2 Timothy 1:14 ESV | Anchor Verse

*"By the Holy Spirit who dwells within us,
guard the good deposit entrusted to you."*



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Who Owns It?

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Psalm 24:1 ESV

"The earth is the LORD's (YAHWEH's) and the fullness thereof, the world and those who dwell therein."



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Three Phrases. One Foundation.

- "The earth is the LORD's" — your career, home, education, abilities
- "The fullness thereof" — no carve-outs. All of it.
- "Those who dwell therein" — He owns the people too
- He made it (Genesis 1) and bought it back (1 Corinthians 6:20)

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God owns it all.

Not most of it. Not the tithe and then,
the rest is yours.

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Managers, Not Owners

- A manager's job: take care of what belongs to someone else
- Three uses: enjoy it · invest it · share it for His purposes
- 1 Timothy 6:17 — 'God richly provides everything for our enjoyment'
- When we manage faithfully, we reflect His character

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PERSONAL STORY

The Posture of an Owner

- Decisions made around 1 priority:
- Make sure I can take care of myself.
- That is not the posture of a steward.
- That is the posture of an owner.
- And it is an easy place to stay when life has been hard.



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What Does Jesus Say?

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Before You Hear 'Talents' — Stay With Me

- One talent = roughly 20 years of a laborer's wages
- Five talents handed to one servant = a century of wages
- This is not a story about small amounts.
- And it is not primarily a story about money.

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Historical context: Amy-Jill Levine — used for cultural background only

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Matthew 25:14-15 ESV | The Entrusting

"For it will be like a man going on a journey, who called his servants and entrusted to them his property... each according to his ability."

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"Each According to His Ability"

- "Entrusted" — same word as the anchor verse (2 Tim 1:14)
- God is not random. He knows what He gave and to whom.
- Two servants put it to work and doubled it.
- One buried his.

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Matthew 25:21 ESV | The Verdict

"His master said to him, 'Well done, good and faithful servant. You have been faithful over a little; I will set you over much. Enter into the joy of your master.'"

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Faithful. Not Successful. Not Impressive.

- Servant with five and servant with two: identical words
- The measure was faithfulness — not the size of the return
- "Enter into the joy of your master" — invitation into communion
- Faithful stewardship ends not in approval but in relationship

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Matthew 25:25-26 ESV | The Failure

*"I was afraid, and I went and hid your talent in the ground. Here, you have what is yours.'
But his master answered him, 'You wicked and slothful servant!'"*

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The crime wasn't losing what God gave him.

The crime was never opening his hands.

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1 Peter 4:10-11 ESV | Bridge

"As each has received a gift, use it to serve one another, as good stewards of God's varied grace... in order that in everything God may be glorified through Jesus Christ."

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The Four Pillars

Gifts · Time · Relationships · Callings

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Pillar 1

Gifts

1 Peter 4:10 · Romans 12:6-8

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What a Spiritual Gift Actually Is

- Not a personality trait. Not a hobby.
- Not necessarily something you were already good at.
- It is what God placed in you to do His work through you.
- God didn't just save you. He equipped you.

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1 Peter 4:10 ESV

"As each has received a gift, use it to serve one another, as good stewards of God's varied grace."



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"As Each Has Received"

- Each — not some. Not the spiritually advanced.
- Received — past tense. It has already happened.
- The question is not whether you have one.
- The question is whether you are using it.
- There are no spectators in the body of Christ. Every seat is a ministry seat.

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Juan Sanchez: 'There are no spectators in the body of Christ.'

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One in three women in evangelical churches says her church's women's ministry helped her find a place to use her gifts. Two out of three have something in their hands that hasn't found its place yet. That's an invitation.

Lifeway Research, 2024

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Gift List — Romans 12:6-8

- Teaching · Serving · Exhortation/Encouraging
- Giving · Leading/Administration · Mercy/Compassion
- Faith · Evangelism · Helps · Hospitality
- Your gift reaches into corners no one else can reach

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BBC gift list (Romans 12) — Teaching, Serving, Exhortation, Giving, Leading, Mercy, Prophecy

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How Do You Recognize Yours?

- What do you find yourself doing that doesn't feel like work?
- What do others keep asking you for — or thanking you for?
- Where do you see results that feel bigger than what you did?
- Assessments on the handout — take it home

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PERSONAL STORY

I Am Shy

- Something that might surprise you
- I am shy. Genuinely, painfully shy.
- But I have wanted to teach since childhood.
- The desire and the ability to stand in front of people are not the same thing.
- One was there. The other, to be built.



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1 Corinthians 12:7 ESV

*"To each is given the manifestation of the Spirit
for the common good."*



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2 Timothy 1:6 ESV

"Fan into flame the gift of God, which is in you."



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Pillar 2 Time

Ephesians 5:15-16

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Ephesians 5:15-16 ESV

*"Look carefully then how you walk, not as unwise
but as wise, making the best use of the time,
because the days are evil."*



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Exagorazo — One Word

- Greek: exagorazo [ex-ah-gor-AH-zo]
- To buy back. To redeem. To purchase out of the marketplace.
- Same root as 1 Corinthians 6:20 — 'you were bought with a price'
- The purchase price of redemption extends to the calendar.

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David Guzik: the verse doesn't say 'make the best use of your opportunities' — it says time

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The Deposit Is Not Being Tended

- Social media classified as addictive: 30% to 46% in six years
- Fewer than 1 in 3 Protestant churchgoers reads the Bible daily
- 46% of weekly attenders not regularly in Scripture independently
- Not because people don't love God — the hours are already claimed

The Firstfruits of Time

- Elizabeth George: honor God with the firstfruits of your time
- Proverbs 3:9 — 'Honor the LORD with your firstfruits'
- Give God some time. Give Him the first time.
- Give it before the day's demands crowd in.

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Elizabeth George, *Life Management for Busy Women* — pp. 13-14, 29-30

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**You are not the owner.
You are the manager.**

The servant who buried his talent didn't lose it.
He gave it back unused.

Pillar 3

Relationships

1 Peter 4:10 · Galatians 6:10

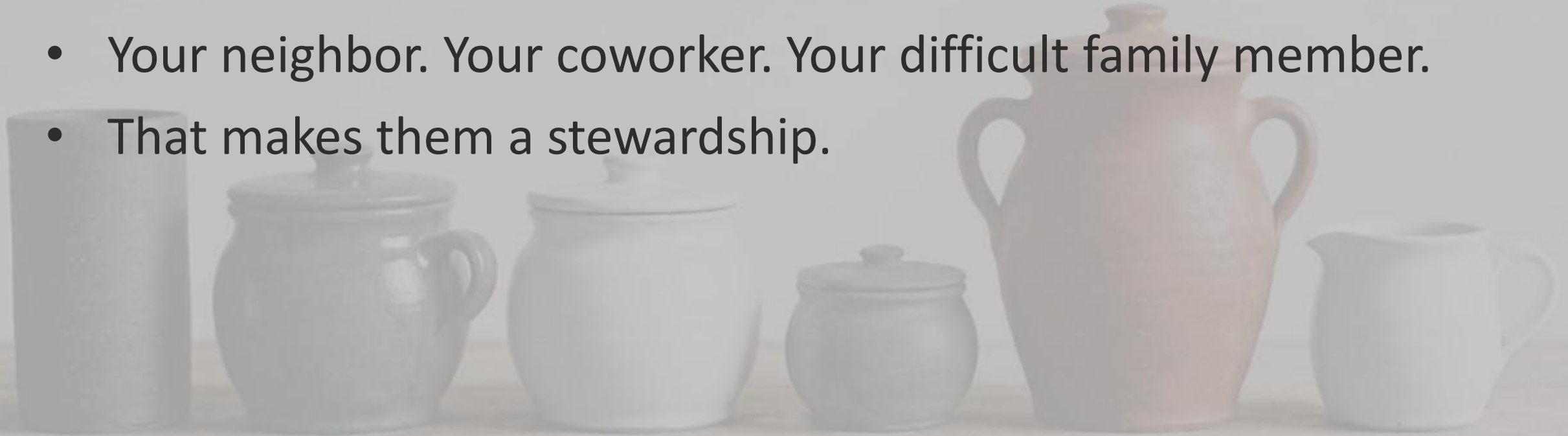
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The People in Your Life Are Not Yours

- You didn't choose most of them. God placed them there.
- Your neighbor. Your coworker. Your difficult family member.
- That makes them a stewardship.



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1 Peter 4:10 ESV

"As each has received a gift, use it to serve one another, as good stewards of God's varied grace."



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Galatians 6:10 ESV

"Let us do good to everyone — and especially to those who are of the household of faith."



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Jesus Modeled Layers

- Three closest: Peter, James, John
- Twelve disciples — sent and taught
- Seventy-two — commissioned and deployed
- You cannot pour equally into everyone — and that is not the call
- You cannot steward the people God gave you from a distance.

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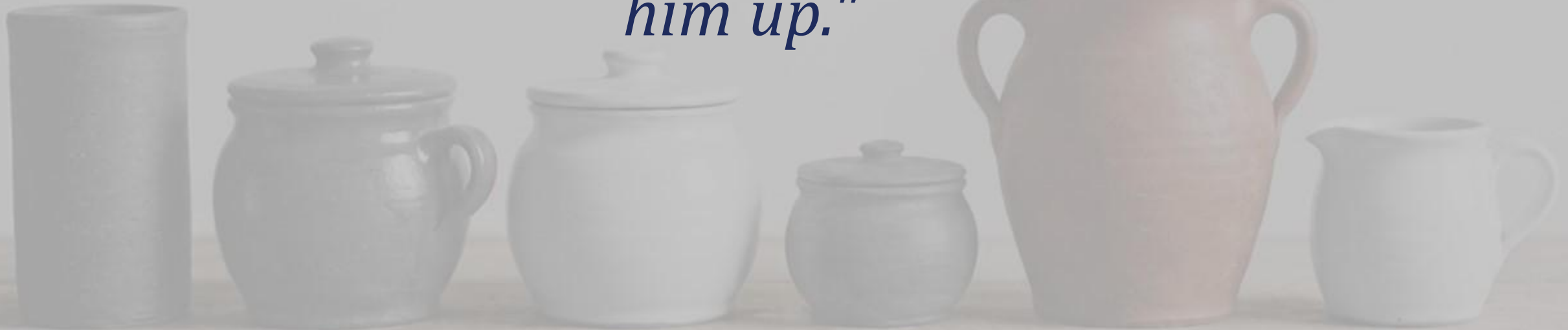
Sanchez: just before the gift instruction, Peter writes 'love one another earnestly'

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Ecclesiastes 4:9-10 ESV

"Two are better than one... Woe to him who is alone when he falls, for he has no one to help him up."



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Community Is the #1 Felt Need

- Lifeway Research 2024: community = #1 felt need among women in church
- Not doctrine. Not programming. Belonging.
- Lifeway Research 2026: women thrive in the context of meaningful relationships
- The people God placed in your life are His resource in your hands

Caregiving Season

- There was a season: multiple members — all at once
- On top of a demanding career.
- I pulled back from relationships.
- That is not stewardship. That is neglect.
- I think the same question applies: did you use what was given?



Pillar 4

Callings

Ephesians 2:10

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Calling Is Not What You Think

- When most people hear 'calling' — they think: pastor, missionary, seminary
- Something dramatic and visible with a clear moment of calling.
- That is not what the text says.

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Ephesians 2:10 ESV

"For we are his workmanship, created in Christ Jesus for good works, which God prepared beforehand, that we should walk in them."



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Poiema — You Are God's Crafted Work

- Greek: poiema [POY-ay-mah] — same root as our word 'poem'
- Not mass-produced. Crafted. Intentional.
- The works weren't something you had to discover —
- They were prepared beforehand. Already in place. Waiting.

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F.F. Bruce — The Epistle to the Ephesians on Eph 2:10

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Esther 4:14 ESV

"Who knows whether you have not come to the kingdom for such a time as this?"



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*Bible-engaged adults reported 7.4 out of 10
confidence in their sense of calling and purpose.
Scripture-disengaged adults report 5.4.*

American Bible Society's State of the Bible, 2026

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Three Questions — Pick Yours

- If you know your calling — are you walking in it?
- Or have you set it down so long, it no longer feels like it fits?
- If you're not sure yet — are you doing the faithful thing in front of you?
- If you set something down — is it time to pick it up again?

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**The servants didn't wait
for perfect conditions.**

They worked with what they had, where they
were, until the master returned.

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Four Pillars. One Reality.

- Gifts · Time · Relationships · Callings
- All of it — entrusted. Not owned.
- You are not the owner. You are the manager.
- And one day the Master will return.

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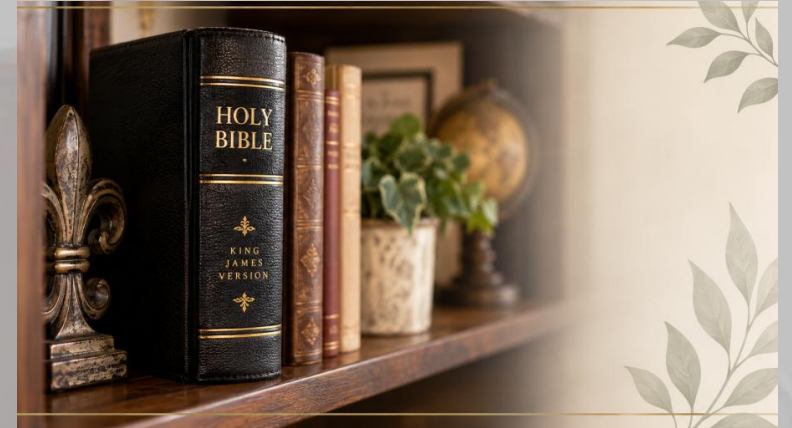
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Back to Where We Started

- I told you I put a Bible on a shelf.
- When I moved to North Carolina, I even let the Bible go.
- But something had already started.
- I found a church. Couldn't navigate the text. Kept coming back.
- The deposit doesn't expire. It waits.



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2 Timothy 1:14

“By the Holy Spirit who dwells within us, guard the good deposit entrusted to you.”

What's still on your shelf?



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Q&A

- What is one thing you're taking home today?
- Which pillar is hardest to think of as belonging to God?
- Is there something you've been keeping on the shelf?

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Post-lunch — don't fill silence too fast. Ask and wait the full 8-10 seconds.

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