



Jason Smith - *ENTRUSTED: The Parable of the Talents*

**Part 4: Wasted Talents: Missed Opportunities**

The unfaithful servant wasted what was given to him out of fear and laziness, and faced the consequences. We must not let fear or complacency keep us from fulfilling God's purpose.

**Main Scripture:** Matthew 25:24-30, James 4:17

## INTRODUCTION

Today we come to the final message in our *Entrusted* series, as we've walked together through Jesus' Parable of the Talents in Matthew 25.

In Week 1, we opened with Jesus' words: "*The Kingdom of Heaven is like...*" and discovered that God has entrusted us with His gifts—not randomly, but *on purpose, for a purpose*.

In Week 2, we saw that God entrusts each of us according to our ability. Not everyone gets the same assignment, but everyone is expected to *do something* with what they've been given. And what we do with it reveals *who* we trust.

Last week, in Week 3, we sat with the moment when the Master returns—and we saw how faithfulness is what He celebrates. *Not flashiness, not comparison—faithfulness.*

Now, in this final week, we come to the third servant. The one who did nothing. The one who wasted what was entrusted to him. His story is a warning:

Not everyone finishes well. Not everyone takes their calling seriously. And when fear or complacency paralyzes us, we miss out on both the joy of the Kingdom *and* the reward of faithfulness.

Jesus doesn't tell this part of the parable to scare us—He tells it to *wake us up*.

This is the call: **Don't bury what God gave you.**

Don't waste what's been entrusted to you.

Live your life in such a way that, when the Master returns, He finds you faithful.

## **FEAR IS A THIEF OF PURPOSE**

**Read Matthew 25:24-25**

**<sup>24</sup> He also who had received the one talent came forward, saying, 'Master, I knew you to be a hard man, reaping where you did not sow, and gathering where you scattered no seed, <sup>25</sup> so I was afraid, and I went and hid your talent in the ground. Here, you have what is yours.'**

The third servant didn't squander the talent recklessly—he buried it. And why would he do that? Because of fear.

He feared the master's expectations, feared failure, and ultimately let that fear paralyze him into inaction.

Fear doesn't just steal your peace—it robs your purpose. It's a brutal thief.

When we let fear dominate our thinking, we start to believe lies like:

- *“God expects too much of me.”*
- *“If I mess up, I'm doomed.”*
- *“I'm not enough. Someone else could do it better.”*

But fear is not from God. As Paul told Timothy:

***“God has not given us a spirit of fear, but of power, love, and self-discipline.”*** — 2 Timothy 1:7

The servant's problem wasn't his limited ability—it was his limited trust.

He had all the ability and opportunity as the other two servants. SO, with that in mind...Let this be a reminder: **Fear may feel safe, but it leads to regret. Bold faith steps forward**—even when it's scary.

**Me stepping into the role with Advocates. This is not a safe decision for me, but stepping out to lead a ministry making such a tremendous difference in Rwanda, while pastoring.**

**It has taken faith.**

**WASTED POTENTIAL IS STILL DISOBEDIENCE**

Read James 4:17- **“If anyone, then, knows the good they ought to do and doesn't do it, it is sin.”**

The servant wasn't judged for breaking rules—he was judged for breaking trust.

He knew what his master expected. He had seen others entrusted with more and watched them act with courage and diligence.

But instead of joining them, he hid what was given to him. He allowed fear and complacency to override responsibility and relationship.

There's a sobering truth in this parable: **God doesn't just call us to avoid sin—He calls us to step into purpose.**

It's possible to live a morally “clean” life and still fall short if we fail to walk in obedience to our calling.

This is especially relevant in a culture that encourages waiting for the “right time” or “perfect conditions” to act. But faithfulness doesn't wait for ideal circumstances. **It acts now.**

*Ecclesiastes 11:4* — **“Whoever watches the wind will not plant; whoever looks at the clouds will not reap.”**

Every day is filled with small opportunities to say yes to God:

- Encouraging someone who feels unseen.
- Using your gifts to serve the body of Christ.
- Speaking up with truth and grace in a difficult moment.
- Starting the thing God has placed on your heart—even if it's scary.

Obedience is rarely glamorous. It often looks like quiet, persistent steps in the same direction.

But those small acts of faithfulness change the course of lives—and echo into eternity. What an awesome promise and reality we are able to live into.

## **FAITHFULNESS LEADS TO JOY – NEGLECT LEADS TO LOSS**

**Matthew 25:28-30 — “Take the bag of gold from him... throw that worthless servant outside.”**

Jesus ends this parable with a hard truth: there are eternal consequences to what we do with our lives. This may not be something we think about often, but it is a reality we live into everyday.

At first glance, the punishment might seem harsh. But the deeper message is this: the servant chose separation long before the master enacted it.

He opted out of relationship, mission, and joy by choosing the illusion of safety over obedience.

This is not a story about a cruel master—it’s a story about a servant who misunderstood the heart of the one who entrusted him. He saw God as harsh rather than generous, demanding rather than gracious.

The faithful servants, in contrast, received far more than just affirmation—they were *invited into joy*.

**Colossians 3:23–24 — “Whatever you do, work at it with all your heart, as working for the Lord... It is the Lord Christ you are serving.”**

**The reward for faithfulness isn’t just a heavenly inheritance—it’s the joy of knowing we lived our lives aligned with God’s heart and purposes.**

It’s the eternal impact we may never fully see this side of heaven. It’s the deep satisfaction of hearing, “Well done.”

There is no greater joy than a life poured out in obedience.

Believe it and live into your purpose.

## CONCLUSION

### **WHAT WILL YOU DO WITH WHAT YOU'VE BEEN GIVEN?**

Over the past four weeks, we've explored *The Parable of the Talents*—a story Jesus told to help us understand the Kingdom of God, and what it means to live as people who are *entrusted* by Him:

- Week 1 reminded us that everything we have comes from God. It's all grace—and we are stewards, not owners.
- Week 2 challenged us to step out in faith, trusting God over fear. Our faithfulness is measured not by how much we have, but by how we use it.
- Week 3 pointed to the day when the Master returns. Faithfulness will be rewarded—not by numbers, but by obedience.
- Week 4 reveals the tragedy of a wasted life. Fear and complacency may seem safe—but they lead to regret and loss.

So here's the question each of us must ask:

What will I do with what God has entrusted to me?

Will I bury it—or multiply it? Will I make excuses—or take the first step? Will I live in fear—or walk in faith?

Action Steps Going Forward:

- **Inventory Your Talents:** What has God entrusted to you—gifts, time, influence, opportunities?
- **Start Small:** What is one way you can begin to use that gift this week?
- **Stay Faithful:** Don't wait for recognition or results. Faithfulness is its own reward.
- **Trust the Master:** He is not harsh. He is generous. He entrusts you because He loves you.

You were made for more than fear.

You were called to a life of Kingdom impact.

You've been entrusted—so step forward in obedience.

Because *one day, the Master will return... and joy awaits the faithful.*

Let's pray together.