

Matthew 25A

- So we have reached the end of Chapter 24, and yet we're only halfway through the Olivet Discourse
 - So what will Jesus cover in the second half of His teaching about the end times and His return?
 - Well, the answer can be a bit confusing, because Jesus is going to teach us everything He just said again... *in parables, backward*
 - Allow me to explain...
 - First, these parables are well-known, and perhaps for that reason, people often disagree about what they mean
 - Fortunately, the Lord did us a favor by presenting this material in a way that makes it easier for us to understand Him
 - In fact, it will allow us to study this chapter in only two weeks instead of the six weeks we required for Chapter 24
 - Specifically, Jesus organized his discussions of His Second Coming and His coming for the Church in a chiasmic form
 - A chiasm is just a type of outline but unlike our style of outlines, a chiasm organizes its points in a back and forth pattern
 - Each point is covered first from beginning to end and then the same points are covered a second time in reverse order
 - And the juncture where the order reverses is intended to draw our attention to the main point of the narrative
- The easiest way to understand a chiasm is by seeing a visual representation of it, so let's look at how Jesus structured His chiasm in the Olivet Discourse
 - The chiasm starts in 24:15 when Jesus begins describing His Second Coming at the end of the age
 - Then Jesus discussed the judgment for unbelievers that will take place immediately after His Second Coming
 - Remember Jesus said the tribes of the earth would mourn at the sight of His returning in v.30 because their judgment followed

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- Next, in v.36 Jesus introduced a different type of return, which He called the coming of the Lord and which we call the Rapture
 - The coming of the Lord is very different from the Second Coming since it will be unpredictable, unannounced, and sudden
 - Most importantly, it's a day only for the believer, and in fact, unbelievers on earth won't even detect that it's happening
- Then as we learned last week, immediately following the coming of the Lord, a judgment moment takes place for all believers in the Church
 - This will be the judgment seat of Christ when our service to Jesus is evaluated and Jesus rewards our good service
 - So just as judgment for the unbeliever will follow the Second Coming so also judgment for believers will follow the Rapture

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- But now as we move into Chapter 25, we find Jesus using parables to cover the same material again

- And that repetition of ideas is what alerts us that we're dealing with a chiasmic structure
 - And knowing this narrative is organized as a chiasm is important to helping us properly interpret His teaching

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- And the key to the value of a chiasm is knowing that the topics in the second half of the outline are presented in *reverse order*
- That means that the first parables of Chapter 25 will cover the same materials as the last section of Chapter 24 and so on

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- Therefore, our interpretation in the second half of the chiasm must line up with our interpretation from the first half or else we've gone wrong
 - That's often why we find different and wrong interpretations of this passage and particularly of these parables
 - If we overlook the fact that Jesus organized this material in a chiasmic fashion, we will confuse the timing of these events
 - We might assume Jesus organized this material chronologically, and if so our timing of these events will be way off
 - By the way, the chiasm gets its name from the way this back and forth structure is somewhat representative of the Greek letter *chi*

- So with that background lesson, let's dive into Chapter 25 and the parables that elaborate on what we've learned in Chapter 24
 - And since we spent considerable time examining Chapter 24, we should find it much easier to move through the parables

[Matt. 25:1](#) "Then the kingdom of heaven will be comparable to ten virgins, who took their lamps and went out to meet the bridegroom.

[Matt. 25:2](#) "Five of them were foolish, and five were prudent.

[Matt. 25:3](#) "For when the foolish took their lamps, they took no oil with them,

[Matt. 25:4](#) but the prudent took oil in flasks along with their lamps.

[Matt. 25:5](#) "Now while the bridegroom was delaying, they all got drowsy and began to sleep.

[Matt. 25:6](#) "But at midnight there was a shout, 'Behold, the bridegroom! Come out to meet him.'

[Matt. 25:7](#) "Then all those virgins rose and trimmed their lamps.

[Matt. 25:8](#) "The foolish said to the prudent, 'Give us some of your oil, for our lamps are going out.'

[Matt. 25:9](#) "But the prudent answered, 'No, there will not be enough for us and you too; go instead to the dealers and buy some for yourselves.'

[Matt. 25:10](#) "And while they were going away to make the purchase, the bridegroom came, and those who were ready went in with him to the wedding feast; and the door was shut.

[Matt. 25:11](#) "Later the other virgins also came, saying, 'Lord, lord, open up for us.'

[Matt. 25:12](#) "But he answered, 'Truly I say to you, I do not know you.'

[Matt. 25:13](#) "Be on the alert then, for you do not know the day nor the hour.

- So we know this parable is teaching about the coming of the Lord, because it's paired up with the topic that ended Chapter 24
 - But even if we didn't know about the chiasm, we could still see clearly from the details that this parable was describing the Rapture
 - First, Jesus says this parable is about the Kingdom of Heaven, which is a reference to our future life in the Kingdom
 - Secondly, this parable is of a bride waiting for her groom to claim her for her wedding day
 - And we remember that Jesus used this same analogy in John 14

- He said the coming of the Lord will be like a Groom appearing suddenly to claim His Bride and take Her away
- Thirdly, there are ten women waiting to be married in the parable, but notice the parable only mentions a single groom
 - We should expect ten grooms for ten brides, but in v.1, v.5, v.6, v.10, v.11 & v.12, we have references to a single bridegroom
 - That also tells us this parable is about the Bride of Christ, which is made up of many individuals, and our one Groom, Christ
 - So the details of the parable itself point us to the events of the Rapture
 - And its connection in the chiasm to Chapter 24 gives us further confirmation
- Jesus refers to these ten women as virgins, and a virgin is the Bible's term for a single woman of marrying age
 - Such a woman is called a virgin because a woman (and a man) were expected to refrain from sexual relations prior to marriage
 - Sex outside marriage is sin, so from the perspective of a God-fearing culture, all unmarried women are to be virgins
 - By the way, God's expectation for purity before marriage has never changed, so virginity is still the standard for godliness
 - These virgins have gone outside to wait for their bridegroom, which indicates the virgins are expecting the groom to return soon
 - His exact arrival moment is still unknown, but the virgins are waiting and watching
 - And because it's night time, the virgins have brought lamps to help light the way and so they can see their groom
 - Yet in v.2 Jesus says half of the virgins are wise and half are foolish because the wise virgins have oil in their lamps and the foolish do not
 - And when Jesus uses the terms wise and foolish, He isn't merely describing their actions
 - Zechariah 4 teaches that oil in a lamp is the Bible's picture of the presence and power of the Holy Spirit

- And Romans teaches that all who are saved by faith in Jesus Christ have the indwelling of the Spirit as a seal of redemption
- So Jesus is using the terms wise and foolish to describe the state of these virgin's hearts
 - According to the Psalms, the wise are those who receive instruction from the Lord and have hearts of understanding
 - While the foolish are those who have no fear of the Lord and have hearts of wickedness and evil
 - So the wise virgins possess a good spiritual nature while the foolish possess an evil spiritual nature
- Simply put, those virgins with oil in their lamps picture believers – those who have the Holy Spirit – while the other five virgins are unbelieving
 - The believing virgins are prepared for the Lord's return, since they possess the light of the Spirit, and they will see their groom
 - The unbelieving virgins lack the oil, meaning they lack the Spirit, so when the groom comes they will not see Him
 - Remember, when the Rapture happens, the believer will be taken but the unbelievers will not even see that the Lord came
 - So if the five virgins without oil are not believers, why are they called virgins in the parable?
 - Because it's common for parables in the Bible to feature characters who turn out to be imposters in the end
 - So as the parable begins, all ten appear to be the same but later events in the parable reveal all is not as it seems
 - In this case, Jesus is contrasting the future of those who are His by faith with those who are not believing
- Next in v.5 Jesus says that the groom didn't come back as soon as the virgins were expecting, so the virgins began to grow sleepy
 - Of course, you cannot be watching while you are sleeping, so their vigilance wanes until they are woken by a shout at midnight
 - Their bridegroom approaches and so now is the time to turn on the lamps so he can find his brides and they can see him

- But the virgins without oil in their lamps suddenly realize they are unprepared for the groom's return and they grow desperate
- In seeking a solution, they ask to borrow oil from the other five virgins but those virgins refuse saying they can't help
- The only way to get oil is to go to the source, to the dealer who provides lamp oil
- But it's too late, because it takes too long to purchase the oil, and the groom arrives too quickly
 - He takes the five prepared virgins and enters the bridal chamber and closes the door
 - Interestingly, the other five virgins without oil still try to enter the room but they can't open the door
 - And the Lord responds that He doesn't know these other women, which means he doesn't recognize them as His wives
- This story is a perfect illustration of the day of the Rapture as we learned in Chapter 24
 - When the Lord comes, He will instantly receive to Himself those who belong to Him by faith
 - And those who are not His will be left behind, because Jesus did not know them
 - And there will be no time for those who don't know Jesus to decide to believe and join the event
 - It happens too quickly and invisibly, so that by the time those left behind on earth realize what's happened, the door will be shut
- So now let's use our chiasm to double check our work, because our interpretation of the parable should match up with Jesus' earlier teaching
 - First in Matthew 24:36-41, Jesus said the coming of the Lord will be like the days of Noah with people unaware that the return of Christ was near
 - Until one day there would be two working in the field or in the mill, and one would be taken and the other left
 - After Noah entered the safety of the ark, those who wished to enter couldn't because the door was shut and could not open

- In all these details, we find a perfect comparison to the parable
 - In the parable there is the sudden arrival of the groom when the virgins were not expecting His return
 - After He arrives, half are taken and half remain behind, and those left behind try to enter but the door is shut and will not open
 - All these details line up with the matching passage from Matthew 24, so our chiasm confirms we are on the right track
- What then is the point of the parable? Jesus gives us the point of the parable at the end in v.13: be on alert for the return of the Lord
 - Those five virgins who lacked oil in their lamps were unprepared for the groom's return so that's the point: make sure you have oil
 - Or in other words, the one thing we must have if we want to be ready for the Lord's return is to have the Holy Spirit by faith
 - Those who are saved are ready and wise and prudent, but those who are not saved are foolish and unprepared and left behind
 - Until a person has placed their faith in Jesus Christ, nothing else matters
 - There is no Kingdom future for that person, no eternal glory, no rewards
 - There's no point talking to that person about how to stop sinning or about the signs of the end of the age
 - There's no reason to encourage them to serve a Lord they do not know or to do anything other than to put their faith in Jesus
 - If you don't possess the Spirit, Jesus says He doesn't know you, and if He doesn't know you, He isn't going to rescue you
 - And how do you get this oil? First, you have to go to the source to get your oil, as the parable says
 - You can't get it from someone else by association or by community
 - You can hang around Christians all you want, but you won't become one by association
 - You can attend church or small groups all you want, but you don't get saved by being in community

- Your spouse may be Christian, but that won't save you...your kids may pray for you and you may do good works, but that isn't oil
- You have to go to the source for your oil, and the source is Christ Himself
 - You need to understand you are not OK the way you are without Jesus
 - Despite what you may have heard others say, God does *not* love you and have a wonderful plan for your life if you aren't His
 - The Bible says His wrath rests of those who practice sin, and His plan for all who reject Him is not wonderful...it's horrifying
 - It is a future in an eternal place of weeping and gnashing of teeth, a place of burning and torment
 - But Jesus is willing and able to save you from that eternal fate if you place your faith in Him, if you trust Him to pay that price for you
 - And as you place your faith in Him, you receive forgiveness for all your sins, and you are washed clean and you receive the Spirit
 - And because you have the Spirit, your "oil," then when He comes, you will see Him and He will receive you joyfully
 - And because you don't know when that day comes, you can't plan to get right with God when you see the Lord coming for His Bride
 - There is no better time to confess Jesus as Lord than now... because you don't know if you have tomorrow
 - Salvation cannot wait for another day because you don't know if you have another day...that's the lesson of this first parable
- And that leads us to the second parable...

[Matt. 25:14](#) "For it is just like a man about to go on a journey, who called his own slaves and entrusted his possessions to them.

[Matt. 25:15](#) "To one he gave five talents, to another, two, and to another, one, each according to his own ability; and he went on his journey.

[Matt. 25:16](#) "Immediately the one who had received the five talents went and traded with them, and gained five more talents.

[Matt. 25:17](#) "In the same manner the one who had received the two talents gained two more.

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Matt. 25:18 “But he who received the one talent went away, and dug a hole in the ground and hid his master’s money.

- As we begin our study of this parable, let’s take a second look at our chiasm, our roadmap
 - This parable is paired up in the chiasm with Jesus teaching on the believer’s judgment for rewards in Matthew 24:42-51
 - Which means this is an illustration of how believers are judged after the Rapture, when Jesus evaluates our service to Him
 - But once again, even if we knew nothing about chiasms, we could still understand the meaning of the parable by its details
 - So looking at the parable, a master gives his slaves “talents” to steward during His absence
 - A talent in Jesus’ day was a measure of weight of about 130 lb or nearly 60 kg
 - A talent of silver was equal to 9 years salary for a laborer, so even a single talent represented considerable wealth
 - In fact, the meaning of our modern word “talent” finds its origins in this parable, since a talent is something used to bring wealth
 - The three slaves in the parable were given differing amounts of wealth to manage in the master’s absence, according to each’s ability in v.15
 - But regardless of their different assignments, each slave was expected to manage his assigned wealth responsibly
 - Even the slave who received only one talent still had a significant responsibility in light of the high value of a talent
 - Therefore, all slaves were required and expected to serve their master’s interests faithfully in his absence.

Matt. 25:19 “Now after a long time the master of those slaves came and settled accounts with them.

Matt. 25:20 “The one who had received the five talents came up and brought five more talents, saying, ‘Master, you entrusted five talents to me. See, I have gained five more talents.’

[Matt. 25:21](#) "His master said to him, 'Well done, good and faithful slave. You were faithful with a few things, I will put you in charge of many things; enter into the joy of your master.'

[Matt. 25:22](#) "Also the one who had received the two talents came up and said, 'Master, you entrusted two talents to me. See, I have gained two more talents.'

[Matt. 25:23](#) "His master said to him, 'Well done, good and faithful slave. You were faithful with a few things, I will put you in charge of many things; enter into the joy of your master.'

[Matt. 25:24](#) "And the one also who had received the one talent came up and said, 'Master, I knew you to be a hard man, reaping where you did not sow and gathering where you scattered no seed.

[Matt. 25:25](#) 'And I was afraid, and went away and hid your talent in the ground. See, you have what is yours.'

[Matt. 25:26](#) "But his master answered and said to him, 'You wicked, lazy slave, you knew that I reap where I did not sow and gather where I scattered no seed.

[Matt. 25:27](#) 'Then you ought to have put my money in the bank, and on my arrival I would have received my money back with interest.

[Matt. 25:28](#) 'Therefore take away the talent from him, and give it to the one who has the ten talents.'

[Matt. 25:29](#) "For to everyone who has, more shall be given, and he will have an abundance; but from the one who does not have, even what he does have shall be taken away.

[Matt. 25:30](#) "Throw out the worthless slave into the outer darkness; in that place there will be weeping and gnashing of teeth.

- So the master returns and evaluates each slave's service to see if the slaves have been faithful in discharging their duties
 - The slave given five talents doubled the master's money as did the slave given two talents
 - Even though one slave earned far more than the other, both received the same commendation with identical wording
 - They had different starting points because the master assigned them different responsibilities
 - But both rendered faithful service and so they both received the same reward, which was the right to manage additional wealth

- So the master's rewards to his slaves were based on their faithful service, not on the magnitude of their achievements
- Then we have the third slave who only received a single talent, presumably because he had a low potential to manage well
 - And sure enough, this slave proves the master right because he mismanages even the one talent he was given
 - He simply dug a hole in the ground and hid his talent
- When the master returns to evaluate that third slave, he rebukes the slave for failing to provide faithful service
 - The slave said he feared the master because he was demanding, a man who expected a harvest even in fields he hadn't planted
 - But notice in v.26 the master calls this slave "lazy" which means he doesn't buy the man's excuse for not serving well
- The master says if the slave knew he was demanding, then that's all the more reason for the slave to be diligent in serving him well
 - If the slave was concerned about keeping the talent safe, then put it in the bank, where at least it would have earned interest
 - So the slave was not afraid, he was lazy and uninterested in serving the master
 - Moreover, he demonstrates that he didn't truly know the master, or else he would have understood what was expected
- So the master takes that slave's single talent and gives it to the other slave who showed the greatest potential to manage the master's business
 - While the third slave is consigned to outer darkness, to a place that represents eternal punishment in hell
 - Here again, we see that common feature of parables where one character is revealed at the end to be an imposter
 - Since the third slave lacked a true relationship with the master, he was never truly a servant
 - He only knew the master as hard and unreasonable, but he never knew him to be loving and generous and willing to reward

- Like those virgins without oil, the master did not know this slave so he is not a part of the master's house
- So we can clearly see Jesus is describing a reward system for believers in this parable, which is exactly what our chiasm predicted
 - Jesus (our Master) expects every believer to serve Him during His absence
 - A talent in the parable symbolizes a believer's opportunity to serve the Lord faithfully in some important and challenging way
- The way we are called to serve the Lord will vary in keeping with our abilities and station in life
 - Jesus calls some believers to bear greater burdens in service to Him, to make greater sacrifices, to manage more talents
 - Nevertheless, we are all His servants so we all have an expectation to serve and we all have opportunity for reward
 - Our reward doesn't depend on the magnitude of our effort or the degree of our success...just our faithfulness to serve
- And how will we be rewarded? This is where we must be careful in drawing conclusions from the parable for details that aren't made clear to us
 - For example, in the parable the slaves kept the additional talents and were even given more talents taken from the third slave
 - But in our case, we can't say exactly what form our material rewards will take in the Kingdom
 - We can say that there are material rewards involved, some measure of wealth in the Kingdom
 - Jesus tells us that we will receive material reward in the Kingdom as part of our reward for serving Him here now

[Luke 16:10](#) "He who is faithful in a very little thing is faithful also in much; and he who is unrighteous in a very little thing is unrighteous also in much.

[Luke 16:11](#) "Therefore if you have not been faithful in the use of unrighteous wealth, who will entrust the true riches to you?"

[Luke 16:12](#) "And if you have not been faithful in the use of that which is another's, who will give you that which is your own?"

[Luke 16:13](#) “No servant can serve two masters; for either he will hate the one and love the other, or else he will be devoted to one and despise the other. You cannot serve God and wealth.”

- Unrighteous wealth is Jesus’ term for the money of this unrighteous world, the wealth of earth
- While true riches refers to the wealth of the Kingdom, the wealth that can never fade or rust or be stolen
- So Jesus says that there is wealth in the Kingdom just as there is wealth in this world, but this world’s wealth burns up one day
 - But the wealth of the Kingdom lasts, and what we have there is connected to how well we serve Christ here
 - So we must choose whether to serve the interest of earthly wealth or serve Christ’s interests...we can’t serve both
- That’s why Paul tells us this in Colossians

[Col. 3:23](#) Whatever you do, do your work heartily, as for the Lord rather than for men, [Col. 3:24](#) knowing that from the Lord you will receive the reward of the inheritance. It is the Lord Christ whom you serve.

- We don’t know what our reward will be exactly, but that doesn’t matter because we can trust Jesus to do what is right and good
- Meanwhile, we have incentive to do our best at all times because we don’t know when He comes so we want to be ready
- So what’s the point of the second parable: believers also need to be ready for Jesus’ return, and we get ready by being found doing what Jesus asked us to do
 - He has asked us to serve Him, to go to the nations to bring believers into the Church and teach them to obey Christ
 - We each do our part in that work in our own way, according to Jesus’ direction and the gifts and opportunities He gave us
 - Some of us bear greater burdens by managing more talents, so to speak, but all have something to do according to our ability
 - And we all are being measured according to the same scale of faithfulness so we each have opportunity for equal reward

- What matters is not our results or even the degree of work...it is faithful desire to please Him knowing He will reward us
- Remember what the writer of Hebrews said about faith:

Heb. 11:6 And without faith it is impossible to please Him, for he who comes to God must believe that He is and that He is a rewarder of those who seek Him.

- We must first believe that Jesus is the Lord, the writer says, because without that faith it's impossible to please Him
 - But the writer goes on to say that it's also impossible to please Jesus if we don't believe that Jesus is a rewarder too
 - We need that motivation of reward to offset our sin which is motivating us to do the opposite of pleasing Jesus
- You might tell me that you don't like the idea of serving Jesus for the opportunity for rewards...
 - You say you want to serve Jesus just because you love Him and He saved you
 - To which I would say, you're right...serving Jesus because you love Him is the best reason to serve....so why aren't you doing it?
 - And we all know the answer...because loving someone isn't always enough to get us to do the right thing
- Parents, you love your children and they know you love them, and you care for them and so you should expect them to do what you tell them to do, right?
 - But despite your love for them, they still disobey you, don't they?
 - So apparently love isn't always enough to motivate good behavior, and we know why...it's called sin
 - Sin inside every one of us motivates us to act in unloving ways even against those we know love us
 - So we sometimes use reward to motivate our children to obey us and our Father in Heaven does the same thing for us
 - The Lord has given us resources to use in serving Him, and He holds out the opportunity for reward for those who please Him by their service

- You cannot please Him if you don't have faith in Him, if you don't have oil, if you don't have the Spirit
- So the first step to pleasing God is to place your faith in Jesus Christ
- Then for those who have faith, the Lord expects us to use our resources – our time, talent and treasure – to serve Him knowing He rewards us
 - First, you have time to give to Jesus in service, and time is perhaps the most precious commodity you have to offer
 - In our modern age, the enemy has been particularly focused on taking away our available time
 - Many of us have treasure and all of us have talent, but few of us seem to have time anymore
- Now in these days of quarantine, you may have more time than you have ever had before to offer Jesus...so how are you using that time?
 - Can you look back on the weeks and months just passed and see your service to Jesus? Can others see it? Or was it wasted?
 - Is your service time buried like a talent in the backyard?
- Consider how you spend every minute of your day, and ask yourself which minutes are spent serving Jesus and which minutes are for you?
 - If you want to be ready for your Lord's return, then take an inventory of how you spend your time and make some decisions
 - Remember, Jesus said you can't serve God and wealth, and yet so much of our life is about serving the cause of ourselves
 - Shift time away from worldly pursuits and toward eternal concerns, and you will be pleasing your Master
- Secondly, how are you using your talent, and by talent I mean your natural and supernatural abilities?
 - We all have been equipped by God with natural born abilities and a spiritual gift that we received when we came to faith
 - So are you using those abilities, those talents, for Jesus in some way?

- If you have a gift to pray, are you praying? If you have a gift to teach, are you teaching someone?
- If you have a gift of leadership, are you actively leading God's people?
- Or if a gift of encouragement or helps or giving or whatever...is that talent buried or is it being put to work?
- If you want to be ready for your Lord's return, be sure to be found using your talents as the Master assigned you to do in His absence
 - And your assigned spiritual gift is a pretty good indication of how the Master wanted you serving Him
 - Learn what your gift is by stepping out in different areas of service, and make use of your spiritual gift and you will please the master
- Finally, we are called by Scripture to be generous in our treasure for the sake of the Kingdom
 - Jesus said we can't serve wealth and serve God at the same time, but we can use our wealth to serve God
 - How much you decide to give to the Lord's work or where you send or put your money to work, it is between you and the Lord
 - There is no amount of giving set by Scripture for the Christian, and it's not my business what you do with your wealth
 - I'm just saying that you should approach your treasure the same way you approach your time and your talent
 - When it comes to your wealth, concern yourself with pleasing Jesus
 - And if you bury your wealth, meaning you hoard your money or you spend on your own desires, then you are being unfaithful
 - But if you give sacrificially to the needs of the body and to the work of the Kingdom, then you will be pleasing the Master
 - There is reward – eternal reward – for those who serve Him well
 - We should look forward to the day you see your Groom coming and we should do so with no regrets, eager to hear Him say:

- Well done, good and faithful slave. You were faithful with a few things, I will put you in charge of many things; enter into the joy of your Master