

MATTHEW 25

Parables of the Second Coming¹

The Parable of the Ten Virgins²

1 Then the [coming of] kingdom of heaven will be like ten virgins [Jews in the Tribulation]³ who took their lamps and went to meet the bridegroom [Jesus].⁴ 2 Five of them were foolish [Jewish unbelievers], and five were wise [Jewish believers]. 3 For when the foolish took their lamps, they took no oil with them, 4 but the wise took flasks of oil with their lamps. 5 As the bridegroom [Jesus] was delayed, they all became drowsy and slept. 6 But at midnight there was a cry,

Here is the bridegroom! Come out to meet him!⁵

7 Then all those virgins [Jewish believers and unbelievers] rose and trimmed their lamps. 8 And the foolish [Jewish unbelievers] said to the wise [Jewish believers],

Give us some of your oil, for our lamps are going out.

9 But the wise answered saying,

Because there will not be enough for us and for you, go rather to the dealers and buy for yourselves.

10 And while they were going to buy, the bridegroom [Jesus] came, and those who were ready went in with him to the marriage feast, and the door was shut.⁶ 11 Afterward the other virgins came also saying,

Lord, lord, open to us.

12 But he answered,

¹ Mt 25 is the application of Mt 24 for three distinct groups of people: (1) Jews at the Second coming (Mt 25:1-13); (2) the Church at the Judgment seat of Messiah (Mt 25:14-30); and (3) Gentile nations at the Second coming (Mt 25:31-46).

² Is this parable mentioned by Mark or Luke?

³ Upon Jesus' return, Israel will be judged as a nation (Eze 20:33-44; Zech 13:1).

⁴ "In wedding customs in Jesus' day, the bridegroom would return from the house of the bride in a procession leading to his own home where a wedding banquet would be enjoyed. In Jesus' parable, He as King will return from heaven with His bride, the church, in order to enter into the Millennium. The Jews in the Tribulation will be some of the invited guests privileged to share in the feast" (Barbieri, *BKC*, 2:80).

⁵ **Ro 13:11-12** 11 ... You know the time, that the hour has come for you to wake from sleep. For [phase three] salvation is nearer to us now than when we first believed. 12 The night is far gone. The day is at hand. So then [in phase two] let us cast off the works of darkness and put on the armor of light.

⁶ Israel in the Tribulation will know that Jesus' coming is near, but not all will be spiritually prepared for it (Barbieri, *BKC*, 2:80).

Truly, I say to you, I do not know you.

13 Watch therefore, for you know neither the day nor the hour.⁷

The Parable of the Talents⁸

14 For it will be like a man going on a journey [the Church age] who called his own servants (τοὺς ἰδίους δούλους) [believers]⁹ and entrusted to them his property.¹⁰ 15 To one he gave five talents [\$112,500 NZD],¹¹ to another two [\$45,000 NZD], to another one [\$22,500 NZD], to each according to his ability.¹² Then he went away [Jesus' ascension and session]. 16 He who had received the five talents went at once (εὐθέως) and traded¹³ with them, and he made five talents more. 17 So also he who had the two talents made two talents more. 18 But he who had received the one talent went, dug in the ground, and hid¹⁴ his master's silver (ἀργύριον). 19 Now after a long time the master of those servants came and settled (συναίρω) accounts (λόγος)¹⁵ with them. 20 And he who had received the five talents came forward, bringing five talents more, saying,

Master, you delivered to me five talents. Here, I have made five talents more.

⁷ Does this refer to the Rapture or the Second Coming?

⁸ Cf. Lk 19:11-27. The parable of the talents in Matthew and the parable of the minas in Luke are similar, yet different. In both, the master represents Jesus, and the servants represent believers. One significant addition in the parable of the minas is the contrast between the three servants and the "enemies" of the master who did not want him to reign over them. The master commands that they be slain (Lk 19:27). This contrast shows the difference between believer-servants and unbeliever-enemies (Bing, *Grace, Salvation, and Discipleship*, 104-05).

⁹ The master's *own* servants is emphasized, though you wouldn't know it from reading the ESV. This supports the view that all three servants are believers. All three belong to the master, are entrusted with money, and are held accountable. The issue is not their faith in who the master is. Jesus is speaking privately to his disciples about an issue of Christian living (Bing, *Grace, Salvation, and Discipleship*, 103).

¹⁰ Jesus doesn't entrust his property to unbelievers.

¹¹ A talent was between 58 and 80 pounds. Thus the master entrusted his servants with considerable amounts of money (Barbieri, *BKC*, 2:80). 70 pounds of silver is currently valued at \$22,500. The "talents" refer to abilities, opportunities, and responsibilities to serve the master. Money is a good metaphor for the investment of one's life in service for Jesus. Greater opportunity and ability means greater responsibility to utilize the gifts God has given (Dillow, *Final Destiny*).

¹² The "talents" are metaphors for areas of responsibility. Some are given more, and some were given less. The kingdom is not a one-size-fits-all economy. God's people are different, and he treats them differently (France). **Lk 12:48** 48 Everyone to whom much was given, of him much will be required, and from him to whom they entrusted much, they will demand the more.

¹³ **1 Co 15:10** 10 By the grace of God I [Paul] am what I am, and his grace toward me was not in vain. On the contrary, I worked harder than any of [the apostles], though it was not I, but the grace of God that is with me.

¹⁴ The third servant reasoned his master might not be coming back at all. If he did return someday, the servant could simply return the talent to his master without loss from any poor investment. But if he failed to return, the servant wanted to be able to keep the talent for himself (Barbieri, *BKC*, 2:80).

¹⁵ The Judgment Seat of Messiah is in view, not the Great White Throne Judgment. See *The Judgment Seat of Messiah*.

21 His master said to him,

Well done, good and faithful¹⁶ servant. You have been faithful over a little. I will set you over much¹⁷ [in the Messianic kingdom]. Enter into the joy¹⁸ of your master.¹⁹

22 And he also who had the two talents came forward saying,

Master, you delivered to me two talents. Here, I have made two talents more.

23 His master said to him,

Well done, good and faithful servant. You have been faithful over a little. I will set you over much [in the Messianic kingdom]. Enter into the joy of your master.²⁰

24 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, so I was afraid, and I went and hid your talent in the ground.²¹ Here, you have what is yours.

26 But his master answered him,

¹⁶ **1 Co 4:1-2** 1 This is how one should regard us, as servants of Messiah and stewards of the mysteries of God. 2 Moreover, it is required of stewards that they be found faithful.

¹⁷ **Mt 19:27-30** 27 Peter said in reply, See, we have left everything and followed you. What then will we have? 28 Jesus said to them, Truly, I say to you, in the new world, when the Son of Man will sit on his glorious throne, you who have followed me will also sit on twelve thrones, judging the twelve tribes of Israel. 29 And everyone who has left houses, brothers, sisters, father, mother, children, or lands for my name's sake, will receive a hundredfold and will inherit eternal life.

¹⁸ Sharing Jesus' joy in his kingdom is the privilege of those who have been faithful in phase two of the Christian life. "The reward is not entrance into the kingdom. That would condition entrance upon performance, which is contrary to salvation by unconditional grace. The reward is co-ruling with Christ and accompanying joy" (Bing, *Grace, Salvation, and Discipleship*, 103). **Ro 8:17** 17 ... If children, then heirs—heirs of God and co-heirs with Messiah, provided we suffer with him in order that we may also be glorified with him. **2 Ti 2:12** 12 If we endure, we will also reign with him. If we deny him, he also will deny us [rewards]. **Re 2:26** 26 The one who conquers and who keeps my works until the end, to him I will give authority over the nations.

¹⁹ **Php 3:10-11** 10 ... That I may know him and the power of his resurrection, and may share his sufferings, becoming like him in his death, 11 that by any means possible I may attain the resurrection from the dead.

²⁰ The reward is the same for the two servants though they each had different amounts to invest. Each was held accountable for what he had received (Bing, *Grace, Salvation, and Discipleship*, 103). Jesus evaluates us on the basis of how much we make of the abilities we have and the opportunities he gave us (Dillow, *Final Destiny*, Kindle Locations 28062-28063).

²¹ This is likely a lie. The wicked servant probably wanted to keep the silver.

You wicked (πονηρός) and lazy (ὀκνηρός)²² servant! You knew that I reap where I have not sown and gather where I scattered no seed?²³ 27 Then you ought to have invested my money with the bankers, and at my coming I should have received what was my own with interest. 28 So take the talent from him and give it to him who has the ten talents. 29 For to everyone who has will more be given, and he will have a great abundance (περισσεύω). But from the one who has not, even what he has will be taken away.²⁴ 30 And cast the worthless servant into the darkness outside (εἰς τὸ σκότος τὸ ἐξώτερον).²⁵ In that place there will be weeping and gnashing of teeth [extreme regret].²⁶

The Judgment of Nations Concerning the Jews

31 When the Son of Man comes in his glory, and all the angels with him, then he will sit on his glorious throne. 32 Before him will be gathered all the nations,²⁷ and he will separate people one from another as a shepherd separates the sheep from the goats. 33 And he will place the sheep on his right but the goats on the left. 34 Then the King will say to those on his right,

Come, you who are blessed by my Father, inherit the kingdom prepared for you from the foundation of the world. 35 For I was hungry and you gave me food, I was thirsty

²² “[A] state involving shrinking from someth., ‘holding back, hesitation. reluctance...’, *idle, lazy, indolent*” (BDAG, 702). The failure is not lack of giftedness but laziness (Dillow, *Final Destiny*, Kindle Locations 28079-28080). **Pr 6:9** 9 How long will you lie there, sluggard? When will you arise from your sleep? **Pr 12:27** 27 Whoever is slothful will not roast his game, but the diligent man will get precious wealth.

²³ All excuses for not utilizing one’s God-given abilities and investing the master’s money are phony. There are no excuses! (Dillow, *Final Destiny*, Kindle Locations 28099-28101).

²⁴ “There will be rewards in the kingdom for those who use them faithfully and an exclusion from rewards for those who do not use them” (Bing, *Grace, Salvation, and Discipleship*, 104).

²⁵ In this case, the outer darkness is not the same as the lake of fire. It is a place of temporary regret during the Messianic kingdom. The darkness is a metaphor for exclusion. To wail and gnash one’s teeth is not necessarily the experience of the unbeliever in the lake of fire as it is in Matthew 13:51. Here it is more likely a metaphor for the profound regret that the lazy Christians will experience when they face the final meaning of their wasted lives (Dillow, *Final Destiny*, Kindle Locations 28121-28127). **Mt 8:12** 12 ... While the sons of the kingdom will be thrown into the darkness outside. In that place there will be weeping and gnashing of teeth. **Mt 22:13** 13 Then the king said to the attendants, Bind him hand and foot and cast him into the darkness outside. In that place there will be weeping and gnashing of teeth. **Mt 25:41** 41 Then [the Son of Man] will say to those on his left, Depart from me, you cursed, into the eternal fire prepared for the devil and his angels. **Lk 19:26-27** 26 I tell you that to everyone [servant-believer] who has, more will be given, but from the one [servant-believer] who has not, even what he has will be taken away. 27 But as for these enemies of mine [unbelievers], who did not want me to reign over them, bring them here and slaughter them before me. The third servant is “saved as through fire.” **1 Co 3:15** 15 If anyone’s work is burned up, he will suffer loss, though he himself will be saved, but only as through fire.

²⁶ “Admittedly, this is severe language addressed to a Christian, but not without precedent. We saw this in relation to the unforgiving servant (Matt. 18: 21-35), the improperly clothed guest at the wedding (Matt. 22: 1-14), the evil servant (Matt. 24:45-51), and the five unprepared virgins (Matt. 25:1-13). In those discussions, we argued that Christians can be unforgiving, be unfaithful, do evil, and be unprepared for the Lord’s return. Likewise, we have seen that ‘the outer darkness’ speaks of exclusion from kingdom blessings, and ‘weeping and gnashing of teeth’ is a metaphor for profound regret at the Judgment Seat of Christ” (Bing, *Grace, Salvation, and Discipleship*, 104).

²⁷ “We’re not sheep or goats. We are the bride of Christ” (John Brumett).

and you gave me drink,²⁸ I was a stranger and you welcomed me, 36 I was naked and you clothed me, I was sick and you visited me, I was in prison and you came to me.

37 Then the righteous will answer him saying,

Lord, when did we see you hungry and feed you, or thirsty and give you drink? 38
And when did we see you a stranger and welcome you, or naked and clothe you? 39
And when did we see you sick or in prison and visit you?

40 And the King will answer them,

Truly, I say to you, as you did it to one of the least of these my brothers [the Jewish people], you did it to me.

41 Then he will say to those on his left,

Depart from me, you cursed, into the eternal fire prepared for the devil and his angels.
42 For I was hungry and you gave me no food, I was thirsty and you gave me no
drink, 43 I was a stranger and you did not welcome me, naked and you did not clothe
me, sick and in prison and you did not visit me.

44 Then they also will answer saying,

Lord, when did we see you hungry or thirsty or a stranger or naked or sick or in prison, and did not minister to you?

45 Then he will answer them saying,

Truly, I say to you, as you did not do it to one of the least of these, you did not do it to me.

46 And these will go away into eternal punishment, but the righteous into eternal life.

²⁸ Cf. David fleeing from Saul and Absalom. **1 Ki 18:3-4** 3 ...Obadiah feared Yahweh greatly, 4 and when Jezebel cut off the prophets of Yahweh, Obadiah took a hundred prophets, hid them by fifties in a cave, and fed them with bread and water.

Biblical Worldview

1. The Parable of the Talents (Mt 25:14-30).

- a. Rightly understanding the parable of the talents is crucial for one's understanding of the Christian life.
 - (1) "A Truth Interpretation: When Christ returns, those people who are not faithful stewards prove they are not saved and will not enter the kingdom, while faithful stewards prove they are saved and will be rewarded in the kingdom. B Truth Interpretation: When Christ returns, those believers who are not faithful stewards will be excluded from kingdom rewards, while faithful stewards will be rewarded in the kingdom."²⁹
- b. One can enter the Messianic kingdom yet still experience regret in the kingdom.
 - (1) Believers should be faithful in how they use their lives while the Lord is away, because when He returns, there will be consequences, good and bad, in the kingdom.³⁰
- c. Laziness won't send the believer to hell, but it will send him to the outer darkness in the Millennium where he will experience extreme regret.
 - (1) "He does not commit himself to a refusal, but deceives himself by the smallness of his surrenders. So by inches and minutes, his opportunity slips away."³¹
 - (2) Not only does the lazy Christian not begin things; he also does not complete what he begins.
 - (a) "...[T]he real problem with the third servant is that he makes up phony excuses and will not face things. 'The sluggard says, "There is a lion outside; I shall be slain in the streets!"' (Proverbs 22:13). A lion outside? Now, there is an excuse! Like the third servant in the parable, the sluggard in Proverbs makes up one sham pretext for inaction after another. He rationalizes his laziness, 'I knew you to be a hard man, reaping where you did not sow,' etc. Such inaction will have serious consequences at the Judgment Seat of Christ."³²
- d. Believers who do not wish to be disciples will lose rewards they could have had.
 - (1) "Jesus met believers who had various excuses for not committing to full discipleship (Matthew 8:21; Luke 9:59). For too many Christians, the reason for a lack of commitment is that it is simply too much trouble. They have a comfortable life and do not want it disturbed by self-sacrifice."³³
- e. Every believer will be held accountable at the judgment seat of Messiah.
 - (1) As believers waiting for Christ's return, we must be faithful as servants and stewards to invest our lives to profit Him. This gives every Christian a purpose in

²⁹ Bing, *Grace, Salvation, and Discipleship*, 103.

³⁰ Bing, *Grace, Salvation, and Discipleship*, 105.

³¹ Kidner, *Proverbs: An Introduction and Commentary*, 42.

³² Dillow, *Final Destiny*, Kindle Locations 28110-28116.

³³ Dillow, *Final Destiny*, Kindle Locations 28102-28104.

life. The Lord will not accept any excuse for not investing our lives for His glory.
Each Christian will be held accountable.³⁴

³⁴ Bing, *Grace, Salvation, and Discipleship*, 105.

Notes