Introduction

What is one supposed to do with all the information provided concerning the Last Days? In the last chapter, Jesus went into great detail. Here, however, He provides the practical application of what every Believer needs to know and do with that information.

1“Then the kingdom of heaven will be comparable to ten virgins, who took their lamps and went out to meet the bridegroom. 2Five of them were foolish, and five were prudent. 3For when the foolish took their lamps, they took no oil with them, 4but the prudent took oil in flasks along with their lamps.

5Now while the bridegroom was delaying, they all got drowsy and began to sleep. 6But at midnight there was a shout, ‘Behold, the bridegroom! Come out to meet him.’ 7Then all those virgins rose and trimmed their lamps.

8The foolish said to the prudent, ‘Give us some of your oil, for our lamps are going out.’ 9But the prudent answered, ‘No, there will not be enough for us and you too; go instead to the dealers and buy some for yourselves.’ 10And 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.

11Later the other virgins also came, saying, ‘Lord, lord, open up for us.’ 12But he answered, ‘Truly I say to you, I do not know you.’ 13Be on the alert then, for you do not know the day nor the hour.

Q: What is the chief difference between the foolish and the prudent?
A: The prudent were sufficiently prepared; the foolish were not.

Q: Why aren’t they referred to as “good” and “bad” rather than “prudent” and “foolish”?
A: They both have knowledge and belief in the same truth of what is coming and what they’re to do—they are, however, acting on that knowledge differently.

Q: What is the function of virgins in relation to the bridegroom? Of what is this an illustration?
A: They prepare the bride for presentation at the appointed time to the bridegroom. On the part of the virgins it’s an illustration of faithfulness versus unfaithfulness in carrying out their appointed tasks on behalf of the bride and groom. (Jesus and the church.)

Q: What do the lamps and oil represent? How do they relate to the spiritual condition of the virgins?
A: Liquids are used throughout Scripture to teach about the characteristics of the Holy Spirit. Oil is most commonly associated with the anointing of the Holy Spirit. One of the things the lamps symbolize is the Word of God (“Your word is a lamp to my feet And a light to my path.”—Psalm 119:105). What is represented here is the difference between those abiding in Christ and those casually adhering to Him. It’s like the difference between the fertile soil and the stony soil in the Parable of the Sower (Matthew 13)—they both have received the Word but one bears fruit while the other cannot develop enough of a root system to grow to fruition. One is putting the Word into practice, the other is not.

Q: What is the only tangible hint in this passage about the time and date of Christ’s return?
A: “…the bridegroom was delaying…” (v.5) and “…at midnight there was a shout…” (v.6) No one knew the exact time and all were surprised when it did occur.

Q: Carefully observe v.6-10. Has the bridegroom actually arrived in v.6?
A: No, He is imminent. Both groups recognize the “signs of the times” and that Christ is about to return. It’s what they’ve prepared their whole lives to do in these final moments that differentiates them.

Q: How do you interpret the meaning of the lamps staying lit, some going out, and the need to acquire (or already have) sufficient oil?
A: It’s the difference between those that lived in preparation for the Lord’s work versus those that have just done enough to just get along to this point. Found wanting, the foolish virgins are reminded that they can’t circumvent legitimate preparation for the kingdom of God.
Q: According to v.10, what is the term used to identify the prudent and how they truly differ from the foolish?
A: "...those who were ready..." In contrast to the foolish, the prudent didn’t just look right—they acted completely differently in showing their faith by following through with the commitment and actions of their entire life. It’s the difference between biblical “faithfulness” and “unfaithfulness”.

**Application**
- Is knowing the details of Christ’s Second Coming enough? What is required of us in order to see them successfully fulfilled in our life?
- Of all the things that are slated to occur in the End Times, what’s the one and only thing the virgins had to watch for? [Christ’s return.] How does this speak to you personally? Have you focused on too many of the other, secondary things?
- What do YOU need to do to prepare? Is it an impossible task?

**Point:** If you think about it, there’s almost nothing you can do to “prepare” for most of the specific events of the End Times OTHER than prepare yourself personally for His return. Everything else is completely beyond our control.

[Read v.14-18]

Q: What is similar about the slaves in this parable and the virgins in the previous?
A: They’re all the same group. They are not separated into “good” and “bad” but defined by the actions they took based on the knowledge they all shared in common.

Q: What is different about the slaves and virgins? What might the differences represent?
A: Whereas the virgins are “waiting”, the slaves are “working”. It’s the difference between one’s inward spiritual life and the outward, external activities of that life in action. It’s also the difference between the internal work preparing the church for Christ and the external work of the kingdom in the world.

Q: What is the significance of the talents, that they belong to the master?
A: Each slave knew that nothing was his alone, but only that provided by the master. It’s symbolic not just of the gifts of the Spirit, but that our entire life is a provision entrusted by God for **HIS** use, not our own.

Q: Is everyone considered absolutely equal? Is that how the master treated the slaves?
A: He only considers them equal in terms of what they do with what they’re given. But His initial action is to give a different portion “according to his own ability”. (v.15) It’s an indication that whatever is given is not overwhelming but within our ability to accomplish. It’s not an impossible task but a very possible one.

Q: What's the chief difference between the first two slaves that invested what they've been given, and the latter who hid it? Is he misspending what he was given?
A: He’s not misspending it, simply not using it. Perhaps he’s anxious to return what he’s been given in the exact condition it was given, not diminished or lost. In any case, he proceeds from the wrong assumption of his master’s intentions.
19 Now after a long time the master of those slaves came and settled accounts with them. 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.’

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.’

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.’

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.’

[Read v.19-23]

Q: What is common about the timing of the coming of the bridegroom in the previous parable and the coming of the master in this parable?

A: They did not occur in the timeframe expected. But they DID occur.

Q: How does the master treat the servants: Is it based on the quantity of possessions entrusted them?

A: It’s based on what they did with what they were given. The master is just as delighted in both because they both doubled what was given to begin with. The fact that one doubled “5” and the other “2” is irrelevant.

Q: What is significant about their reward?

A: Having proved themselves faithful as slaves, essentially he is now making them rulers. He is elevating them from being entrusted with a few things to having authority over many things.

Point: This life is preparation—a kind of extension—of the life to come. Our faithfulness to the service of the kingdom is not just for things of this present life, but for the eternal kingdom.

[Read v.24-30]

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. 25 And I was afraid, and went away and hid your talent in the ground. See, you have what is yours.’

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. 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. 28 Therefore take away the talent from him, and give it to the one who has the ten talents.’

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.

30 Throw out the worthless slave into the outer darkness; in that place there will be weeping and gnashing of teeth.

Q: What is the man trying to do? On whom is he placing the blame for his actions?

A: He is blaming the master, trying to make the case that the master is so hard to please and so demanding that the slave could not possibly please him, the only chance perceived as returning the talent in its original condition.

Q: What type of Christian does this represent?

A: One who never uses their gifts in active service for Christ. They’ve never grown beyond concern for themselves only and therefore feel no burden or urgency to work for the expansion of the kingdom. They think their “vote” to join is expansion enough.

Q: What is telling about the master calling this slave “wicked” and “lazy”?

A: God considers inaction to be the equivalent of wickedness because it’s the failure to follow through one’s HEARING of the Word with DOING the Word. It is further termed “lazy” in that the slave’s actions did nothing for OR against the master, but simply did nothing at all.

Q: What turns out to be the real problem with the slave’s excuse for inaction?

A: It’s a lie. If he truly believed it, he WOULD have taken some kind of action. His lack of action betrays the falseness of his heart.

Q: What is the common disposition of the slave in this parable and the foolish virgins in the previous parable?

A: Both are left outside in the darkness. Neither are admitted further into the presence of the master.
Application

- With what have you been entrusted by God for this life? Do you think of it strictly as the gifts of the Spirit? What about family, job, etc.?
- At this point in your life, with which of the above slaves do you most closely identify yourself? Is there something you need to do?
- Do you labor on the mistaken belief it’s enough to have met and acknowledged the Master, and there’s nothing further required?

[Read v.31-33]

Q: What is the obvious difference in the timing of what takes place in this parable as opposed to the previous two?

A: This one takes place AFTER Christ’s return and characterizes final judgment; there’s no more time to act. The other parables characterize life leading up to His return and the opportunity to take or not take the appropriate action.

[Read v.34-46]

Q: What is the difference between the sheep and the goats? Did one group have a special knowledge that the other did not?

A: The difference is in their actions; nothing was withheld from either group.

Q: Why would the sheep respond differently to the needs of their fellow man than the goats?

A: God’s Law is summarized into 2 basic parts: Love God with all your heart, mind and soul, and love your neighbor as yourself. It’s not enough to do one without the other. (This is a repeated teaching throughout all of Scripture.) The sheep transferred what they heard to actions and changed behavior in their life; the goats did not.

Q: What is significant about the punishment rendered on the goats?

A: “These will go away into eternal punishment”. (v.46) The term “death” is conspicuously absent; the opposite of “eternal life” is here presented as “eternal punishment”.

Q: What is common to all 3 parables to those that successfully serve the Lord and those that don’t?

A: The successful ones forever enjoy His presence and continue in higher service and participation in His kingdom; the unsuccessful are banished forever from His presence and reap punishment. The one thing common to all is that the same opportunity was presented to everyone—the difference came down to how they chose to act on it.
hungry, or thirsty, or a stranger, or naked, or sick, or in prison, and did not take care of You?'
44‘Then He will answer them, ‘Truly I say to you, to the extent that you did not do it to one of the least of these, you did not do it to Me.’
45‘These will go away into eternal punishment, but the righteous into eternal life.”

**Overall Application**

- **In the preceding chapter, Jesus provided many details about the Last Days. He follows up with THIS chapter to provide direction in how to prepare for them. What have you learned? What are you motivated to do?**

- **In all 3 parables, how important was it to know ALL the details of the events of the Last Days? List the only things that mattered. How does this compare with your own focus on the Last Days?**

- **Are you comforted or concerned that your sole duty regarding the Last Days is to simply lead a life dedicated to His Word and calling? Do you identify more with the examples of success or failure? What do you need to do?**