Introduction – “Jesus the Judge”
1. The purpose of Matthew’s Gospel is to present Jesus as the promised Messiah (king) to Israel.
   a. In the ancient world, the king is also the “Supreme Court” in judgment.
      i. We get a clue of that in the Book of Acts. Paul, as a Roman Citizen “appealed to Caesar” in his trials (Acts 25:11). This was the right of every Roman Citizen to have his court case heard by the Emperor himself.
   b. Jesus role as “judge” is to determine eternal salvation.
   c. “Moreover, the Father judges no one, but has entrusted all judgment to the Son,” (John 5:22, NIV)
2. The last chapter focuses on the signs leading up to Jesus Second Coming.
3. Chapter 25 is about the events after those “signs”.
   a. It focuses on what Jesus does after he returns to earth. It is about judgment and rewards.
   b. Some of these punishments and rewards are not just to individuals but also groups.
   c. Jesus judges nations as well as individuals when He returns.

Verse 1: “At that time the kingdom of heaven will be like ten virgins who took their lamps and went out to meet the bridegroom.”
1. Let’s start with the phrase “At that time”. The question is, “At what time?”
   a. Jesus spent the last part of Chapter 24 discussing “How no one knows the day nor the hour of His return”. (See Matthew 24:36)
   b. Chapter 25 now focuses on what happens when Jesus returns.
2. Jesus is now comparing the “kingdom of God” to 10 bridesmaids who hear the groom coming, and now goes out to meet him.
   a. A Jewish wedding at that time was like a “surprise party” to the bride. She did not know the exact time of the wedding. Usually the groom came to the bride’s house as a big procession. The town “stopped what they were doing” and then joined the wedding procession. The wedding feast would then last for many days.
   b. Remember the “kingdom of God”, in the scope of the New Testament, refers to all people who are saved through Jesus.

Verses 2-4: “Five of them were foolish and five were wise. The foolish ones took their lamps but did not take any oil with them. The wise, however, took oil in jars along with their lamps.”
1. Jesus separates the ten virgins into two groups of five. One group of five had enough oil for their lamps for this journey, while the other five did not carry any extra supply.
   a. There was no electricity. To travel by night required the use of oil-based lamps.
2. The key to understanding this parable is that oil is a symbol of the Holy Spirit.
   a. This is not bluntly stated anywhere in the bible, but there are a lot of clues. For example:
   b. “So Samuel took the horn of oil and anointed him in the presence of his brothers, and from that day on the Spirit of the LORD came upon David in power. (1st Sam. 16:13a, NIV)
3. With that in mind, let’s look at the last line of this parable, which is Verse 12:
   a. “I tell you the truth, I don't know you.” (Matthew 25:12, NIV)
   b. If the oil represents the Holy Spirit, working in our life, Jesus is saying you can’t get into heaven unless you have the Holy Spirit working in your life.
   c. Having the Holy Spirit be a part of your life is to ask God to “take over your life”. That moment of salvation is when the spirit of God starts to live inside of you. (See John 16:7)
   d. To be a Christians is to develop that personal relationship with God. If you fail to ever start developing that relationship, Jesus can look at you on judgment day and say, “I tell you the truth, I don't know you.”
Verse 5: “The bridegroom was a long time in coming, and they all became drowsy and fell asleep.”

1. Let’s face it. Jesus has taken a long time for his second coming. It’s been about 2,000 years so far.
2. The point is the “five virgins” have enough oil and are prepared for when the groom shows up.
3. Just as the five wise virgins had “extra oil”, so should we should have “a good supply of the Holy Spirit working in our lives. (See Ephesians 5:17-20 on this issue.)
4. If you read the parable, the virgins are not punished for falling asleep. It’s not about “focusing on God every moment of every day”. It is about having the Holy Spirit guiding your life.

Verse 6: “At midnight the cry rang out: ‘Here’s the bridegroom! Come out to meet him!”

1. There is going to be a day when Jesus does return. Life does not go on forever as is.
2. As I’ve matured as a believer, I’ve come to realize I’m “asleep” a lot like these brides. Yes, I have my “stock of oil”, because I have my trust in Jesus and have a relationship with Him. Given that, we don’t have to panic if Jesus comes at a bad moment in our life.

Verses 7-9: “Then all the virgins woke up and trimmed their lamps. The foolish ones said to the wise, ‘Give us some of your oil; our lamps are going out.’ 9 “No,” they replied, “there may not be enough for both us and you. Instead, go to those who sell oil and buy some for yourselves.”

1. This part sounds “un-Christian-like”.
   a. The five brides with a stock of oil wouldn’t help those who didn’t have any oil.
2. You have to remember that in this parable, “oil” represents the Holy Spirit.
3. When the girls with the extra oil say, “There may not be enough for both us and you”, it refers to salvation. You can’t “share” your salvation with anyone.
   a. For example, you can’t get into heaven because your parents or your spouse is saved.

Verses 10-13: “But while they were on their way to buy the oil, the bridegroom arrived. The virgins who were ready went in with him to the wedding banquet. And the door was shut. 11 “Later the others also came. ‘Sir! Sir!’ they said. ‘Open the door for us!’ 12 “But he replied, ‘I tell you the truth, I don’t know you.’ 13 “Therefore keep watch, because you do not know the day or the hour.”

1. The parable ends in Verse 13 with the command to “keep watch”.
   a. Jesus point, first of all, is that there is a point-in-time in our life when it is too late.
   b. For most of us, it comes at the point of death. For some, it will be at His second coming.
2. I believe that same picture of a wedding ceremony between Jesus and his church is also being illustrated in a reference in Revelation:
   a. “Let us rejoice and be glad and give him glory! For the wedding of the Lamb (Jesus) has come, and his bride (the church) has made herself ready. (Revelation 19:7, NIV)
   b. In both our text in Matthew and in the Revelation text, those who were “ready” and “prepared” get to go into the banquet.
   c. Those who think they are invited because say, “They believe Jesus is God”, but then never did anything about it” get cast out.
3. Jesus says again to “keep watch” like in Matthew 24:42. To “keep watch” is not just sitting around praying for God’s return, but to stay involved in whatever ministry God has called for us.

Verses 14-18: “Again, it will be like a man going on a journey, who called his servants and entrusted his property to them. 15 To one he gave five talents of money, to another two talents, and to another one talent, each according to his ability. Then he went on his journey. 16 The man who had received the five talents went at once and put his money to work and gained five more. 17 So also, the one with the two talents gained two more. 18 But the man who had received the one talent went off, dug a hole in the ground and hid his master’s money.”
Verses 14-18 (cont.): This is the 2nd parable in the chapter.
1. Verse 14 has the word “like” so we know it is not meant to be taken literally.
2. The word “talent” refers to a measure of weight, like a “pound” or a “ton”.
3. A Roman “pound” was an expensive exchange of money. (For example, a $1,000 dollar bill.)
4. The next thing to notice is the word “ability” in Verse 15.
   a. This “man-in-charge” gave one guy 5 talents, another 2 talents, and another 1 talent, “according to their ability”.
   b. God does not give everybody the same level of responsibility.
   c. We are not to be jealous of those with more talents nor prideful over those who have less.
   d. What is important is, “What are you doing with the “talents” God has given you?”
5. “From everyone who has been given much, much will be demanded; and from the one who has been entrusted with much, much more will be asked.” (Luke 12:48a, NIV)
   a. The servant who got five talents earned five more.
   b. The servant who got two talents earned two more.
   c. These 2 guys each got the exact same reward in heaven. Therefore it is not about how much “talent” God gives you, it is only about what you do with those God-given talents.
6. Now we get to the one-talent-bad-person. Verse 18 states that the one person who got only one talent stuck it in the ground and did not get any more.
   a. This person was also aware that it was “the master’s money”.
   b. Later we will learn that the guy with one talent gets sent to hell (Verse 30).
   c. This sentence implies that God tests all people, not just the ones who are saved.
   d. God gives talents to people, and sees if they use it for his glory or themselves

Verse 19: “After a long time the master of those servants returned and settled accounts with them.”
1. Notice the phrase “after a long time”.
   a. Remember in the parable of the 10 brides, the groom waited so long they were asleep.
   b. Jesus is giving lots of hints that it will be a long time before his Second coming.
2. My opening theme of Chapter 25 is that it is about “Jesus the Judge”.
   a. Judgment is coming, not only for the unbeliever, but also for the believers.
   b. “For the Son of Man is going to come in his Father’s glory with his angels, and then he will reward each person according to what he has done.” (Matthew 16:27, NIV)

Verses 20-23: “The man who had received the five talents brought the other five. `Master,’ he said, `you entrusted me with five talents. See, I have gained five more.’ 21 “His master replied, `Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master's happiness!’ 22 “The man with the two talents also came. `Master,’ he said, `you entrusted me with two talents; see, I have gained two more.’ 23 “His master replied, `Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master's happiness!’”
1. Notice is that Verses 21 and 23 are identical, word-for-word. The servant who doubled the 5-talents-to-10 gets the exact same reward as the servant who doubled the 2-talents-to-4.
   a. With that in mind, we shouldn’t worry about how many talents we have, just about working with whatever talents God has given us.
2. Still, there is always that sense of “Am I doing enough? Am I having a good balance between my ministry, my home life, my family, my job etc.?”
   a. What I have to remember during those moments is the phrase:
      i. “The just shall live by faith”. This is a quote from Habakkuk 2:4.
      ii. We should not feel “stressed” that we’re not doing enough. The balance is to live in the “sense of urgency” to live the Christian life and then let God worry about the results.
Verses 24-25: "Then the man who had received the one talent came. 'Master,' he said, 'I knew that you are a hard man, harvesting where you have not sown and gathering where you have not scattered seed. 25 So I was afraid and went out and hid your talent in the ground. See, here is what belongs to you.'"

1. The first thing to notice about the man who received one talent is that he is afraid.
   a. In Verse 26 (coming up) Jesus repeats almost verbatim his fears of Verse 24.
   b. “But the cowardly, the unbelieving, the vile, the murderers, the sexually immoral, those who practice magic arts, the idolaters and all liars— their place will be in the fiery lake of burning sulfur. This is the second death.” (Revelation 21:8, NIV)
   i. Notice “the cowardly” are listed first, even before unbelievers and murderers!
   c. God will not accept the excuse of “I couldn’t be a Christian because I was afraid”.
   d. This part of the parable is written to those who have heard the gospel message and have not done anything about it out of fear of retribution or fear of unpopularity.

2. Remember the apostles prayed for boldness (see Acts 4:29). We should do the same.
   a. Many fear being a witness for Jesus because they don’t want to be unpopular. Let’s face it, to “stand up for Jesus” means unpopularity with many people.
   b. Many fear being a witness for Jesus because they feel they are inadequate. They fear they are not good enough to help anyone. They lack self-confidence.
   c. Instead of being a “victim” and saying, “I can’t do any better”, we need to turn to God who has given us every sort of power imaginable and say, “I am making myself available to you. Use me as I am, and make me into a better witness for you so that I can glorify you in life.”

3. If you are thinking, “Ok, God must have given me some “talents”, what do I do with them?
   a. It may be some ministry group within your church or community. It may be some national or international ministry group God wants you either to financially or prayerfully support.

Verses 26-27: “His master replied, ‘You wicked, lazy servant! So you knew that I harvest where I have not sown and gather where I have not scattered seed? 27 Well then, you should have put my money on deposit with the bankers, so that when I returned I would have received it back with interest.”

1. Notice Jesus lack of compassion. Notice Jesus does not say, “You poor dear, so are so afraid, come on into heaven. I know you meant well”.
   a. My point is there is a definite time when it is too late, be it death or Jesus’ Second Coming.
   b. Notice Jesus is acknowledging the guy’s guilt in Verse 26.

2. Remember that there two judgments in heaven, a thousand years apart. (See Rev. 20:4-15)
   a. The first judgment is for believers. Rewards are given at that point and no one at this judgment is sent to hell.
   b. The second judgment is for unbelievers where people are judged on their “works”. This judgment mentions hell but it does not say whether some people from this judgment make it into heaven. This is called “the great white throne judgment” based on Revelation 20.

3. Jesus said in effect, “At the least, you should have put your talent into an interest-bearing savings account and I get some return on my money”.
   a. I believe Jesus point is in order to be saved, we have to do something or anything.
   b. I believe Jesus is saying to this guy, “Look, you didn’t have to double-your-money like the other two guys to get into heaven, just give me some sort of return on investment.
   c. Jesus does not call every believer to do large-scale ministries.
   d. Jesus looked at this guy and said in effect, “I told you the Gospel message. All I wanted was for you to do something with it. You never went to church; you never got involved in any ministry. You never prayed for anyone but yourself when you were sick. In that aspect, you are a lazy servant and don’t deserve to be in heaven.”
Verses 28-29: “Take the talent from him and give it to the one who has the ten talents. 29 For everyone who has will be given more, and he will have an abundance. Whoever does not have, even what he has will be taken from him.”

1. Notice the single talent is given to the guy who had 10 talents. Why does he get more?
   a. I think the principal here is Jesus is always calling us to do more (and grow in our faith).
   b. Not in the sense of being a workaholic for God and ignoring your family.
   c. The concept of the “10 talent guy getting an 11th” is saying, I trusted you with five, and you got five more. Let’s see with you can do with another.”

2. How do we know we are “doubling our money?”
   a. Some people can see their results very easily, others suddenly and don’t see their results.
   b. First of all, God loves us with an everlasting love. (See Jeremiah 31:3).
   c. Our salvation is not based on “doubling our talents” but in trusting Jesus.
   d. Our rewards in heaven our based on our faithfulness to whatever God has called us to do.
   e. Next, Remember what Isaiah said: “So shall My word be that goes forth from My mouth; It shall not return to Me void, But it shall accomplish what I please, And it shall prosper in the thing for which I sent it. (Isaiah 55:11, NKJV)
   f. John’s loose translation: If you are doing what God called you to do, the results are God’s problem, not yours. You are “doubling your talents”, not because of your or my outstanding ability to accomplish things, but because God is faithful to do what he set out to accomplish. God chooses to work through us to accomplish his goals for man.

Verse 30: “And throw that worthless servant outside, into the darkness, where there will be weeping and gnashing of teeth.”

1. This parable ends with the “lazy servant” getting thrown into hell.
2. A point to make about this is not everyone who hears the Gospel message goes to heaven. Salvation is for those who believe the Gospel in their heart. Their actions follow.

Verses 31-33: “When the Son of Man comes in his glory, and all the angels with him, he will sit on his throne in heavenly glory. 32 All the nations will be gathered before him, and he will separate the people one from another as a shepherd separates the sheep from the goats. 33 He will put the sheep on his right and the goats on his left.”

1. Now we start the third story in this chapter. It is called the “sheep and goat judgment”.
2. One of the keys to understanding this parable is the word “nations”.
   a. To a Jew, the word “nations” means “non-Jewish nations”.
   b. The key thing to remember is that this takes place after the 7-year tribulation.
3. Before we get into specifics, I need to talk a little about the idioms of “sheep and goats”.
   a. Most Christians understand that we are compared to sheep.
   c. Goats as a Jewish-idiom are associated with sin.
      i. The first mention of goat hair is when Jacob disguised himself as his brother Esau in order to fool his going-blind dad (Genesis 27). He wore goat hair on his skin to make him feel more hairy. Since Genesis, goats are associated with sin.
      ii. In the Levitical sacrifice system, there is the “scapegoat” where the High Priest lays the sins of the people on the goat. The goat is then set free to symbolically show God forgiving us of our sins (Leviticus Chapter 16).
Notes for Matthew -- Chapter 25 (Page 6 of 7)

Verses 27-28 (cont.) Discussion of “sheep and goat” judgment

4. At this point, it may help to show a few verses from Revelation:
   a. “Blessed and holy are those who have part in the first resurrection. The second death has no power over them, but they will be priests of God and of Christ and will reign with him for a thousand years. When the thousand years are over… (skipping to Verse 12) And I saw the dead, great and small, standing before the throne, and books were opened.” (Revelation 20: 6-7, 12 NIV)
   b. My point is when you read Revelation 20 there is a 1,000-year span between the time Jesus comes back and the time that non-believers are judged.
   c. In Matthew, Jesus is judging the nations right after He returns. This is not a contradiction.

5. Those who are amillennialist don’t believe in a literal 1,000-year period.
   a. They believe when Jesus comes back then he judges people like sheep and goats.

6. Those who are pre-millennialist believe in a literal 1,000-year period.
   a. If that is the case (I’m one of these), then this “sheep and goat” judgment in Matthew 25 must be different from the “Great White Throne Judgment” of Revelation 20.

7. In Matthew 25, Jesus is judging people right after the tribulation, but the 1,000-year millennium hasn’t started yet. If that is the case, what is this judgment here in Matthew?
   a. In this 7-year tribulation period, God focuses his attention on the Nation of Israel.
   b. After that time, Jesus comes back and rules the earth from Jerusalem.
   c. Some people will survive through this tribulation.
   d. This “sheep/goat” judgment of Matthew is that judgment of those who survive.
   e. Those who turned to Jesus and were “pro-Israel” during this time are the “sheep”.
   f. Those who did not are the “goats”.

Verse 34: “Then the King will say to those on his right ("the sheep"), ‘Come, you who are blessed by my Father; take your inheritance, the kingdom prepared for you since the creation of the world.”
   1. Again, many survive the 7-year tribulation. This is when Jesus judges the nations.
   2. Daniel said, “From the time that the daily sacrifice is abolished and the abomination that causes desolation is set up, there will be 1,290 days. Blessed is the one who waits for and reaches the end of the 1,335 days.” (Daniel 12:11-12, NIV)
      a. The “abomination that causes desolation” is the halfway point of the 7-year tribulation. The “abomination” ends with the return of Jesus after 1,290 days.
      b. Next we have these 1,335 days, which is 45 days more than 1,290 days.
      c. Most commentators, and myself, believe this extra 45 days is the time frame of the “sheep and goat” judgment.
      d. I say that because Daniel says, “Blessed is the one who…reaches the 1,335 days”.
      e. That tells me those who survive this judgment are blessed.
      f. Therefore, those “sheep” do get eternal salvation, but they also get to live and repopulate the earth during this 1,000-year period.

Verses 35-40: “For I was hungry and you gave me something to eat, I was thirsty and you gave me something to drink, I was a stranger and you invited me in, I needed clothes and you clothed me, I was sick and you looked after me, I was in prison and you came to visit me.' 37 Then the righteous will answer him, ‘Lord, when did we see you hungry and feed you, or thirsty and give you something to drink? 38 When did we see you a stranger and invite you in, or needing clothes and clothe you? 39 When did we see you sick or in prison and go to visit you?’ 40 'The King will reply, ‘I tell you the truth, whatever you did for one of the least of these brothers of mine, you did for me.’”
   1. Jesus is teaching in these verses the criteria for judgment.
Verses 35-40: (cont.) “The criteria for judgment”:

1. Let’s start with the amillennial view. (The view that there is no literal 1,000-year period).
   a. They see this set of verses as being about helping the poor, visiting the sick, visiting the brothers (Christians) in jail, and helping them.
   b. The view is the salvation and rewards are based on how we treat other Christians.
   c. There is a lot of truth to this view. Even though I do not hold this view, there is the truth to the fact that if you love Jesus, you should have love for those who also love Jesus.

2. Let’s move on to the pre-millennial view. (The view that the 1,000-year millennial is future).
   a. The view is that sometime during the tribulation the nation of Israel will collectively realize they were wrong about Jesus, repent and accept Jesus as the Messiah.
   b. This “sheep/goat” judgment is Jesus now saying in effect, “OK everyone one, it’s time for me (Jesus) to judge how you treated my fellow Jews!”
   c. It could also be judgment on those who didn’t believe the Gospel message at this time and persecuted those who did believe.

3. Jesus in describing the “righteous” asks, “When did you see me sick, or poor, or in jail, etc.?
   a. Revelation teaches that people cannot buy or sell without taking “the mark of the beast”. (Rev. 13:7). I believe many Christians will be sick, poor and in jail during this time frame.
   b. Therefore, one can read this paragraph and see, “Those who are sick, poor, hurting, or in jail” refers to the Christian believers who suffered during this tribulation.

Verse 41: “Then he will say to those on his left, ‘Depart from me, you who are cursed, into the eternal fire prepared for the devil and his angels.”

   1. Notice that the “eternal fire” was not primarily designed for people, but for the devil/his angels.
   a. Paul tells us that one day we will judge angels. (1st Corinthians 6:3).
   2. Remember that hell is for people who willfully choose not to follow Jesus.

Verses 42-46: “For I was hungry and you gave me nothing to eat, I was thirsty and you gave me nothing to drink, 43 I was a stranger and you did not invite me in, I needed clothes and you did not clothe me, I was sick and in prison and you did not look after me.’ 44 “They also will answer, ‘Lord, when did we see you hungry or thirsty or a stranger or needing clothes or sick or in prison, and did not help you? ’ 45 “He will reply, ‘I tell you the truth, whatever you did not do for one of the least of these, you did not do for me.’ 46 “Then they will go away to eternal punishment, but the righteous to eternal life.”

1. Verses 42- 46 are almost identical to Verses 35 to 41. The only difference is the first group of verses is in the “positive” tone and the second group is the “negative” tone.
2. I think Jesus wanted to make the point real clear that our actions now affect our destiny.
3. I also want to emphasize that while I take the view that this specific judgment is about people who go through the tribulation, there are aspects we need to take seriously as Christians today. Jesus wants us to care for other Christians, to help the poor and even visit Christians in jail.
4. My point is if these verses are only about the tribulation period, that does not give us the excuse to ignore the poor, ignore the suffering, etc., especially those who also swear allegiance to Jesus.

Concluding Thoughts:

1. One of the things to think about is the fact that Jesus was only days away from the cross.
2. I personally believe Jesus spent so much time focusing on the events of his Second Coming as a reminder to disciples that all of “this” is worth it.
3. Jesus gives us the promises, rewards and judgments of His Second Coming to help us focus not on our present moment but on the long-term implications of how we live our life.
4. Paul said it best: “I consider that our present sufferings are not worth comparing with the glory that will be revealed in us.” (Romans 8:18, NIV)